

Online Purchase Determinants of Customer Loyalty: The Mediating Effect of E-Trust In E-Commerce

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ABSTRACT

This study aims to find out and explain how the effect of e-service quality and website image on e-customer loyalty when online shopping is mediated by e-customer trust in e-commerce, both directly and indirectly. this research is quantitative. The sampling method used was purposive sampling with a research instrument in the form of a questionnaire which was distributed to 280 respondents who had used the e-commerce service. The results showed that the e-service quality and website image quality had a direct effect on e-customer trust and e-customer loyalty. E-trust has an important role in mediating the relationship between e-service quality and recovery service quality on e-customer loyalty. Therefore, an e-commerce must be able to make customers trusted by providing good e-service quality and good image in the event of a service failure by the company, learning from these findings we must maintain customer trust in terms of customer service so that these customers remain loyal and do not switch to competitors.

Keywords: e-Commerce, e-Loyalty, e-Trust, e-Service Quality, Website Image

INTRODUCTION

The development of technology in this century has greatly influenced human life. Therefore, humans increasingly have to keep up with existing technology so as not to be left behind. Technological developments have changed many human activities, especially in the trade process. In the context of trade, the term e-commerce appears which refers to the distribution, sale, purchase and marketing of goods and services through electronic systems such as the internet, television or computer networks. This technological development has also changed many human activities, especially in the trading process, in commerce the term e-commerce has been changed, where e-commerce is the distribution, sale, purchase and marketing of goods and services based on electronic systems, such as the internet, television or computer networks. Along with the development of e-commerce, Social media is used as a channel of communication between entrepreneurs and consumers. As is known, advances in information technology have opened up new

opportunities in business through e-commerce. In addition to expanding the flow of goods and services, e-commerce also provides opportunities for individuals to engage as entrepreneurs, e-commerce facilitates customers to find solutions, obtain information and carry out their transactions quickly and easily (Mohseni et al., 2018).

Jakpat again launched the results of a survey on the trend of e-commerce in Indonesia. The survey was conducted involving 1,420 participants from all over Indonesia. The main criteria for participants are those who have shopped online in 2022. The ranking results for the electronic trading platforms most used by Indonesians in 2022 are not much different from the previous period. Shopee is still the platform most chosen by survey participants compared to Tokopedia, Lazada, Bukalapak, and Alafgift.

Based on the results of an Ipsos survey regarding consumer views of delivery services on e-commerce platforms, Tokopedia is proven to have the best, fastest, and have most feature-packed delivery service. the majority of respondents (52%) recognized Tokopedia as the e-commerce with the fastest delivery. The second place is occupied by Shopee (45%), then Lazada (43%), OLX (40%), and Bukalapak in fifth place with 30%. In addition, Tokopedia also excels in a variety of delivery services and tracking features. As many as 33% of respondents stated that Tokopedia provides more choices of delivery services. The second position is occupied by Shopee (28%), followed by Lazada (26%), Blibli (25%), and OLX (20%). Meanwhile, in terms of tracking features, 29% of respondents considered Tokopedia to have informative delivery or order tracking features. It was proposed by Shopee with 18%, Lazada with 16%, and Bukalapak and Blibli each achieving a proportion of 11%.

Even though the Jakpat and Ipsos surveys show different results where Shopee is still the most chosen platform, in terms of service, consumers tend to judge Tokopedia as proven to have the best, fastest, and most feature-packed delivery service. Apart from service quality, there are other important factors that must be considered. It is important to note that the quality of the product in maintaining the company's image. If the product quality received by consumers is not satisfactory, then consumers will most likely look for other online stores as an alternative and so consumers will no longer trust the company. Therefore, it is necessary for e-commerce platforms to create images of efforts to create customer loyalty.

E-loyalty is an effort made by companies in online trading to retain existing customers. The issue of e-loyalty has been a hot topic of discussion among digital marketing experts, many previous research findings found that e-trust has a significant impact on increasing e-customer loyalty (Shin, et al, 2013; Lova et al, 2021; Giao et al., 2020). From research Kaya et al (2019) e-service quality has a very important role in building customer trust and loyalty, this can be seen from research findings Kaya et al (2019) that e-service quality has an influence on increasing loyalty in digital marketing is a must for companies to survive and maintain customer trust. Consumer consumption patterns and life styles require companies to provide quality services, namely services that are effective and efficient in facilitating the process of shopping, purchasing and shipping on e-commerce platforms (Zeithaml et al, 2017).

Apart from quality service, website image is an important dimension of online relationships, and presents it self as a key element with the ability to influence customer loyalty (Pereira et al, 2016).

E-Service Quality

E-service quality can be interpreted as how good the website or e-commerce platform is in providing convenience for shopping, making purchases, and delivering goods quickly and precisely. A previous study by Zeithaml et al (2018) reveals the four dimensions that customers use to assess e-service quality such as efficiency, fulfillment system availability and privacy. The view of e-service quality is a very important trust factor in online shopping transactions (Al-dweeri et al., 2019; Hsu et al., 2018). Agag and El-Masry (2017) explain that this includes "consumer views of responsiveness, empathy, and safety". Most online sales platforms gain customer trust and build long-term relationships by providing services that are superior in quality (Shafiee & Bazargan, 2018). Views of service quality also affect online shopping acceptance (Ibrahim et al., 2019; Alrubaiee and Alkaa'ida, 2011; Rasheed and Abadi, 2014; Thaichon and Quach, 2015; Wu et al., 2018; Rita et al, 2019; Lova, 2021;Qalati et al, 2021)

Loyal customers provide higher revenue than "regular" customers (Fang et al, 2016). Quality customer service will create opportunities for customers to be loyal. Satisfied customers will be happy to recommend the business to others, and are more likely to want to return to the Company can invest in the quality of service provided by e-commerce, High quality of electronic services can persuade customers to return to e-commerce and provide retention rates higher, this is supported by the results of research conducted by Kaya et al (2019), Qalati et al (2021), Lien et al (2017) and Lova (2021) which states that e-service quality is significant for loyalty to online retailers in Turkey.

By considering the large impact of e-service quality on e-trust and e-customers loyalty from online purchases, we propose: H1a, H1b: e-service quality has a positive effect on e-trust and e-loyalty.

Website Image

Image is the perception of a brand that is reflected in the brand associations that exist in consumer memory. Brand associations have a certain degree of strength, and brand constraints are stronger when those bonds are based on consumer experience or media exposure. The more favorable the brand image, the more positive the consumer's trust in the branded product and its attributes (Song et al, 2019). Websites that have a good image and high rankings will enable increased consumer confidence to use a product or service (Lova, 2021). The findings from previous research explain that image plays a very important role in influencing customer trust in online purchases (Song et al, 2019; Lova., 2021; Lien et al., 2015). Website image is an important aspect of online relationships and is a major factor that has the potential to influence customer loyalty, such as perceived quality, brand awareness, brand association, brand identity and loyalty (Pereira et al., 2016). This variable

is related to reputation, reliability and consistency and influences the value and service perceived by customers (Parra et al, 2018). This is supported by the results of research conducted by Pereira et al (2016) and Lova (2021) states that there is a significant effect of website image directly on electronic consumer satisfaction, Song et al (2019) also states that there is a significant influence of image on electronic consumer loyalty.

Taking into account the large impact of website image on e-trust and e-loyalty from online purchases, we propose: H2a, H2b: website image has a positive effect on e-trust and e-loyalty.

E-Trust

Trust in the online context is generally considered to be the trust that stakeholders place on certain companies for their activities in electronic media in general and on their websites in particular, especially those related to reputation as a determinant of trust (Aparicio et al., (2021)). For consumers, ensuring online trust helps mitigate vulnerabilities such as security and privacy breaches associated with online transactions. Kim and Peterson (2017) have identified 16 items related to online trust that should be considered: willingness to trust, perceived risk, perceived security, perceived privacy, perceived reputation, perceived utility, perceived system quality, perceived service quality, perceived information quality, design project, satisfaction, attitude, intention to buy, intention to repeat purchase, intention to use and loyalty. Trust is a very important factor when it comes to uncertainty and risk. Trust in the website is the main factor that creates the success of an e-commerce business, without the trust of consumers, transactions via the internet are not possible. Many studies conducted by previous researchers such as Madariaga et al (2019), Aparicio et al (2020) and Lova (2021) also observed that the relationship between e-trust and e-loyalty is significantly positive. H3 : e-trust has a positive effect on e-loyalty.

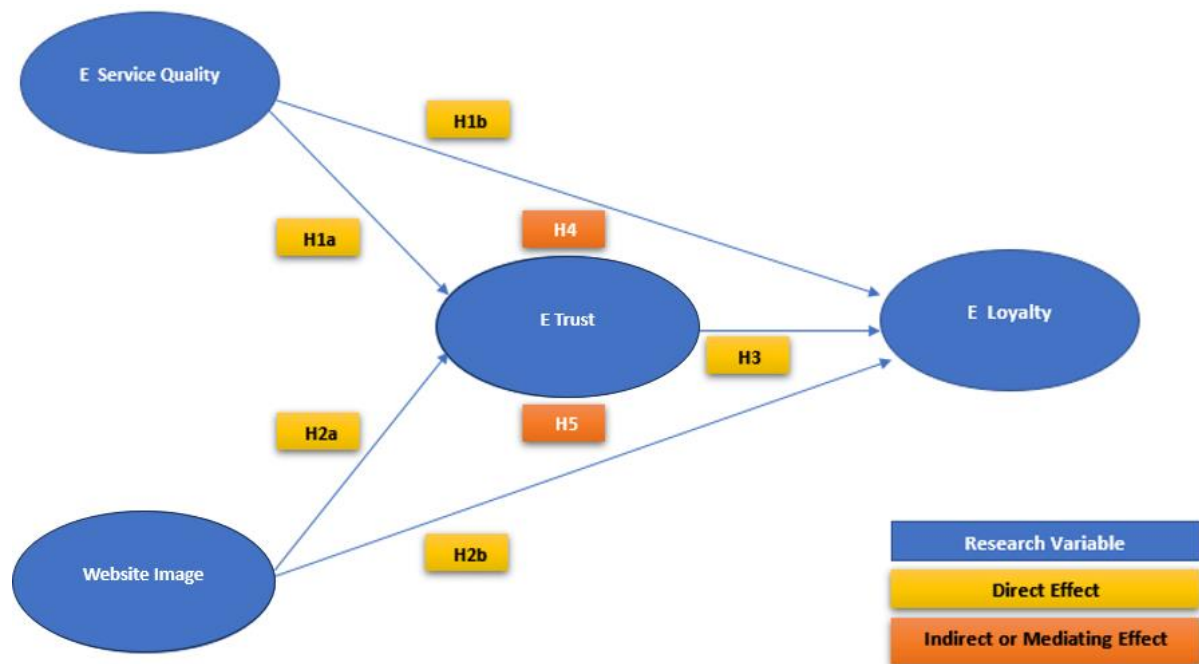
E-Loyalty

In marketing studies, loyalty is often defined as the repeated purchase of a product or service by consumers over a certain period of time (Stylidis et al., 2020). Loyalty is one of the factors that reasons for repeated purchases of a product, but in the online context loyalty appears in the form of repeated recommendations and visits (Tajeddini et al., 2022), thus it can be defined that e-loyalty is a positive attitude of customers to repurchase, revisit online retail or company websites and recommend products or services to friends and colleagues (Lova, 2022). According to Lova and Budaya (2023) there are six reasons why companies must protect and maintain customer loyalty: First, existing customers have greater prospects of providing benefits for the company. Second, the costs incurred by the company in retaining and retaining existing customers are far less than finding new customers. Third, customers who trust an institution in a business dealing tend to also trust in other business dealings. Fourth, if the old company has many existing customers, the company will benefit due to efficiency. Of course, old customers will definitely not have more requests, the company will only take care of them. New employees can be used to serve them to train them, so that service costs are lower. Fifth, old customers certainly have a lot of positive

experiences related to the company, thereby reducing psychological costs and socialization. Sixth, previous customers will try to defend the company, and refer the company or business to friends and neighborhood. There are seven direct effect research hypotheses presented in the diagram from Figure 1.

Figure 1. Conceptual Framework Model

Online buying factors such as and E-Service quality and website image are important in the relationship between e-trust and online loyalty. E-trust has played a mediating role between a number of these online purchasing factors. Electronic consumer satisfaction contributes to e-commerce loyalty. In the online shopping setting, satisfaction is the main sub-construction of quality online shopping (Pereira et al, 2016). Previous research argues that good relationships are built only when buyers trust their relationship with online merchants (Lova, 2021). Overall consumer trust with the online purchasing experience has a positive impact on consumer loyalty when purchasing online, therefore, in the current study, we postulate:



H4a,H4b: e-trust plays a role in mediation e-service quality and website image on e-loyalty.

METHOD

In the context of rapidly growing e-commerce currently dominating global markets such as the emergence of online business platforms, market places, social commerce etc. e-commerce platforms have the ability to generate interest, enabling internet users to use online shopping services with various types of products in the form of goods and services offered by them. Therefore the authors make this e-commerce platform a reference and

reference object and research population. The sample for this study consisted of online shoppers (Shopee, Tokopedia, Lazada, Bukalapak, and Alafgift customers use the service to buy goods and services repeatedly at least twice).

The sampling used in this study was a purposive sampling technique, namely determining the sample with certain considerations (selection of sample units). questions x 20 (Hair et al., 2019). For this reason, the sample in this study was 15 x 20 question items, so the sample in this study was 300 respondents who were distributed through questionnaires to consumers of Shopee, Tokopedia, Lazada, Bukalapak, and Alafgift. voluntarily within one month to support this research data. This study was analyzed using a structural equation model (SEM) using Amos 22. Measurements from previous studies were adopted. Table 1 describes the source of the adopted measures.

The standard procedure for developing measures to be applied whenever needed involves the use of multi-item reliability and unidirectionality indices e-servive quality is measured by 4 items developed by Al-dweeri et al (2019). Website image is measured from 3 items developed by Pereira et al (2016). E-trust is measured using 3 items developed by Madariaga et al (2019). and e customer loyalty is measured using 4 items developed by Madariaga et al (2019), which can be seen in Table 1.

The psychometric properties of the measures were assessed using confirmatory factor analysis (CFA). The scoring model is classified by Amos 22 with the highest probability. As a step to perfect the scale, an estimation of the standard CFA loading is carried out, if the factor loading value exceeds 0.50 then the accuracy of the measurement can be verified (Ghozali, 2016).

Table 1: Validity and reliability statistics of convergent dimensionality

Constructs and items	CR (Skew)	standard. Factor Loading)	AVE	CR	Sources (The previous research
E-Service Quality					
This e-commerce enables me to complete a transaction quickly	0.88	0.79			
This e-commerce does not share my personal information with other sites	0.17	0.75	0.75	0.85	Al-dweeri et al (2019)
This e-commerce quickly delivers what I order	-0.03	0.78			
This e-commerce is ready and willing to respond to customer needs	-1.05	0.72			
Web Image					
This e-commerce website is technologically advanced.	-1.27	0.95			
Information on the e-commerce site is presented in an interesting way.	1.78	0.92			Pereira et al (2016)
This e-commerce site is easily accessible.	-1.70	0.90	0.90	0.90	
It's easy to find what you're looking for on this e-commerce site.	-0.88	0.92			
E-Trust					
This e-commerce can be trusted.	-1.70	0.90			Madariaga et al (2019)
This e-commerce is reliable.	-1.75	0.95	0.92	0.93	
This e-commerce has integrity.	-1.81	0.90			
E-Customer Loyalty					
Encourage friends to visit e-commerce	-1.65	0.90			Madariaga et al (2019)
Say positive things about e-commerce	-1.01	0.95			
Visit this e-commerce in the next few times	-1.22	0.87	0.88	0.91	
Recommend this e-commerce to someone else	-1.11	0.95			

Notes: X2 /df: 317.88, P: 0.074, RMSEA: 0.024, GFI: 0.933, AGFI: 0.992, TLI: 0.997, CFI: 0.993. Source: Amos 22.

FINDING AND DISCUSSION

Table 1 describes each indicator or aspect that forms each latent variable which shows good results, especially with an average total respondent performance (TCR) above 70% and a high standardized loading factor where each indicator is greater than 0.50 [29]. After completing the measurements, the path relationships in the research model were analyzed using a structural equation model. AMOS 22 is used for data analysis because the proposed research model includes a simultaneous system of equations with several indices. the GoF index shows a good match with the data Chi-Square: 317.88, P: 0.074, RMSEA: 0.024, GFI: 0.933, AGFI: 0.992, TLI: 0.997, CFI: 0.993. With these results it can be said that the construct indicator is latent variable construct variable latent has shown good results, In addition, the normality test results in Table 1 show that most of the critical ratio (CR) values for skewness are in the range of ±2.58, with these results. In this case it can be emphasized that the data used in this study are normally distributed.

Table 2: Hypothesis Test

Variable		Estimates	SE	CR	P
E-Service Quality	---> E-trusts	,532	,104	5,118	***
Web Image	---> E-trusts	,144	.060	2,693	,010
E-trusts	---> E Customer Loyalty	-,163	.066	-2,573	,012
E-Service Quality	---> E Customer Loyalty	,538	, 113	4,829	***
E-Website Image	---> E Customer Loyalty	, 172	.060	2,592	,011

Source: Amos 25

From table 2, it can be concluded that e-service quality has a direct significant effect on e-trust, the results of testing the relationship of each of these variables directly show a CR value 5,118 greater than 1.96 ($5,118 > 1.96$) with a probability smaller than 0.05 ($0.00 < 0.05$), so that the better the service provided by the e-commerce platform, the customer tends to be trusted. The results of this research are in line with the results of research by Lova (2021), Thaichon and Quach (2015); Wu et al (2018) Rita et al (2019), indicating that e-service quality can affect e-trust. While the website image has a direct significant effect on e-trust, the results of testing the relationship of each of these variables directly show a CR value of 2.693 greater than 1.96 ($2.693 > 1.96$) with a probability smaller than 0.05 ($0.014 < 0.05$) so that the better the image of the e-commerce, the customers tend to be trusted. The results of this research are in line with the results of research by Lova (2021), Lien et al (2015) and Song et al (2019), indicating that website image quality can affect e-trust. Thus, research H1a and H2a are supported

In addition, from table 2 also concludes that e-service quality has a direct significant effect on e-customer loyalty, the results of testing the relationship of each of these variables directly show a CR value of 4.829 greater than 1.96 ($4.829 > 1.96$) with a probability smaller than 0.05 ($0.00 < 0.05$), so that the higher the e-commerce service platform, the customers tend to be loyal. The results of this study are in line with research results (Lova., 2021; Oliveira et al., 2017; Kaya et al., 2019) which shows that e-service quality can affect e-loyalty. While Website Image has a direct significant effect on e-customer loyalty, the results of testing the relationship of each of these variables directly show a CR value of 2.592 greater than 1.96 ($2.592 > 1.96$) with a probability smaller than 0.05 ($0.011 < 0.05$), so that the better the image of the e-commerce, the customers tend to be loyal. The results of this study are in line with the results of the research Pereira et al, (2016), Martínez et al (2017), Lova (2021) which shows that website image can also affect customer loyalty. Thus, research H1b and H2b are supported

from table 2 also concludes that e-trust has a direct significant effect on e-customer loyalty, the results of testing the relationship of each of these variables directly show a CR value -2.573 greater than -1.96 ($-2.573 > -1.96$) with a probability smaller than 0.05 (0.012

<0.05), so that customers who are increasingly distrusted with what is provided by the e-commerce platform will make customers tend to be disloyal. The results of this study are in line with the results of the research Chen et al (2017), Lova (2021), Madariaga et al (2019) and Giao et al (2020) which shows that e-trust can affect customer loyalty. Thus, research H3 is supported

Table 4: E-trust as a mediator of E-loyalty

standardized	Direct Effects	Indirect Effect E-trust as mediation	Results
E-service quality --> E-loyalty	0.132	-0.029	Partial mediation
Website Image --> loyalty	0.431	-0.076	Partial Mediation

Source: Amos 25

From table 4, the estimation parameter on standardized direct effects shows that there is a direct effect of e-service quality on e-loyalty of 0.132. Greater than the standardized indirect effects of e-service quality on e-loyalty indirectly through e-trust of -0.029. So it can be concluded that e-service quality has a partial effect (partial mediation) on e-trust through e-trust. This is also evidenced by e-service quality having an effect on e-trust and e-loyalty in hypotheses h1a and h1b.

In addition, from table 4 the estimation parameter on standardized direct effects also shows that there is a direct effect of website image on e-loyalty of 0.431. Greater than the standardized indirect effects of website images on e-loyalty indirectly through e-trust of -0.076. So it can be said that website images has a partial effect (partial mediation) on e-loyalty through e-trust, this is also proven by website images having an effect on e-trust and e-loyalty in hypotheses h2a and h2b.

CONCLUSION

These findings prove that e-customer loyalty and e-trust are determined by e-service quality. The better the e-service quality of the e-commerce platform can increase trust which can affect the loyalty of the e-commerce platform customers as measured by how efficiency, fulfillment, system availability privacy and security respond to customer needs and desires.

this means that these results show that image contributes to e-loyalty on e-commerce, so that it can suppress that e-commerce which is considered technologically advanced with information presented in an attractive, easy to access and with a good reputation will make customers interested in doing reuse.

Trust always arises from a person's feelings of trust or disappointment when comparing the performance or results obtained from a product or service with his

expectations. This shows that a competent, reliable and integrity e-commerce is able to influence customer perceptions so as to create good trust for customers, in addition to a competent, reliable and integrity attitude in answering customer needs will give a good impression, so the superiority of this indicator is able to make loyal customers always use it. This study also plays an important role to better understand the role of e-trust as a mediator in the relationship between different online contexts.

Therefore, the contribution of this research is to build a deeper understanding of online consumer behavior in maintaining customer loyalty in a digital context, related to the importance of e-trust as a mediation of electronic service quality and website image which aims to continuously increase e-commerce purchases. continuously by continuing to provide a perception of service quality and a good image in building e-trust which has an impact on e-loyalty.

Therefore, an e-commerce engaged in online retail and market place services must be able to make customers trusted by providing good e-service quality and image as reinforced by these findings because e-trust has an important role in mediating e-service quality and website image on e-loyalty.

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