THE EFFECT BETWEEN CUSTOMER SATISFACTION, SWITCHING COST, AND CUSTOMER EXPERIENCE OF TRUST TO CUSTOMER LOYALTY, CUSTOMER COMMITMENT AS A MEDIATION
(Case Study: Customers on Online Shop Tokopedia, Malang City)

Lina Markha Masturoh
Mugiono
Djamahir

ABSTRACT

This research was focused on customer satisfaction, switching costs, and customer experience of trust to customer loyalty and customer commitment. The sample is consumers in Malang who have shopped at Tokopedia Online Shop twice or more. This included in the category of snowball sampling, where respondents who initially were a little longer over time became a lot. There are more than 30 people, but only 122 questionnaires could be processed. The analytical method used is descriptive analysis and Partial Least Square (PLS) using the smartPLS software application. The results indicate that customer satisfaction has a significant effect on customer loyalty and customer commitment. Mediation variables are indicated that customer experience of trust provides a partial mediation role on the effect of customer satisfaction on customer loyalty. Meanwhile, switching costs do not have a significant effect on customer loyalty, but have a significant effect on customer commitment. So, mediation testing shows that customer commitment provides the role of complete mediation on the effect between switching costs and customer loyalty. Meanwhile, customer experience of trust has a significant effect on customer loyalty and customer commitment. Thus, the results of mediation testing also suggested that customer commitment provides a partial mediation role on the effect between customer experience of trust and customer loyalty.

Keywords: customer satisfaction, switching cost, customer experience of trust, customer commitment, customer loyalty

INTRODUCTION

Online shopping has become an alternative shopping for the people of Indonesia. The more rapid use of smartphones, then in search of goods, comparing specifications, and prices of goods needed is very easy. Selling goods and services online is a form of e-commerce. E-commerce is an activity about buying and selling goods online to end consumers. E-commerce was covers the whole activity of buying and selling goods, also services, which consists of transactions, payment processing, marketing activities, as well as collecting in the processing of buying and selling data which is carried out entirely through the internet (www.news.okezone.com).

The e-commerce business model also creates any disruption, which drives efficiency, and ultimately drives down prices. Several factors can be identified as a source of efficiency, the first factor is e-commerce costs have created efficiency in the cost structure, especially related to the cost of renting space, and workers. Product offerings can be more diverse, without having to increase the size of the store, unlike in traditional stores. The second factor is transparency, a disclosure of information created from internet search facilities, so many characteristics of information about the quality of one brand with another brand are difficult to compare because it takes time and cost to get a comparison of information. Different from e-commerce business, to compare one item to another, both between brands and between shops. Providers of goods and services in the digital market can obtain information and data related to the behavior and preferences of their consumers. The third factor that drives efficiency is on the supply chain and logistics side. The speed on delivery of goods is a major factor in e-commerce. As a result, orders of goods are often given directly to producers, large distributors or e-commerce companies to develop their own distribution chains, such as relying on second parties to distribute their goods (www.validnews.id).

![E-commerce Growth 2014-2021](https://databoks.katadata.co.id)

**Figure 1. E-commerce growth in Indonesia on 2014-2021 years**

Sources: https://databoks.katadata.co.id (access on September 2019)
Based on the graph above, it can be seen that e-commerce growth of business from 2014 to 2021 will be increasing. For most companies, now e-commerce is more than just buying and selling products online.

Tokopedia is one of the most visited e-commerce businesses by people of Indonesia. Tokopedia has a leading business marketplace in Indonesia that allows individuals, small shops, and brands to open, then manage online stores. Tokopedia is an Indonesian technology company that continues to transform into a Super Ecosystem. For more than 10 years, Tokopedia has continued to accelerate digital economic equality in Indonesia. The impact of digital economic equality can even be felt directly by the community in almost all regions of the country, ranging from Aceh to Papua. Tokopedia's Gross Merchandise Value (GMV) has broken through the IDR73 trillion figure in 2018 and this value is expected to increase to IDR222 trillion in 2019 (www.Tokopedia.com).

Tokopedia is e-commerce with the most visitors, more than 100 million per month in the fourth quarter of 2018. Based on the data above the average electronic commerce site visit established by William Tanuwijaya in the fourth quarter of 2018 was 168 million visitors and beat the number of visits other e-commerce. The number of e-commerce visitors is 9.35% from the previous quarter and jumped 45% from the same quarter in the previous year. The number of e-commerce businesses in Indonesia, such as Tokopedia, Bukalapak, Shopee, Lazada, Blibli, JD.ID, Zalora, Sale Stock, Elevenia, and i.Lotte make the competition more intense. So, companies are demanded to be more innovative and creative in managing or develop many product. So, competition that occurs between e-commerce businesses will have an impact on consumer loyalty to a product or service.

Loyal customers can make a large contribution to the company to produce a profitable business, without customer loyalty, a company will not survive and thrive in competition. This is the main reason for a company to attract and retain customers, when consumers are no longer loyal to the products or services provided by a company, this will also have an impact on the profits derived by the company. One reason consumers are not loyal to a product or service because of problems in a business. The current problem faced by Tokopedia is that goods received by consumers are not in line with consumer expectations, late delivery of products, transaction cancellation of a product, refunds related to canceling the purchase of a product, and service handling of a problem or complaint from consumers tend slow and unprofessional (www.mediaconsumen.com).

Commitment has played an important role in marketing services to maintain relationships between companies and customers (Chai et al., 2015; Fullerton, 2003; Garbarino and Johnson, 1999; Moorman et al., 1992, 1993; Morgan and Hunt, 1994). Morgan and Hunt (1994) stated that successful relationship marketing requires commitment and trust, these two characteristics are important components in building relationship marketing.

<table>
<thead>
<tr>
<th>No</th>
<th>Variables</th>
<th>Result</th>
<th>Researcher</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td><strong>Customer satisfaction terhadap customer loyalty</strong></td>
<td>Positive effected significant</td>
<td>Emi Moriuchi dan Ikuo Takahashi (2016)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Negative effected</td>
<td>Raouf Ahmad dan Jyoti Sharma (2017)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Dennis et al., (2019)</td>
<td>Inconsistent Results</td>
</tr>
<tr>
<td>2.</td>
<td><strong>Switching cost terhadap customer loyalty</strong></td>
<td>Positive effected significant</td>
<td>Sri Minarti dan Waseso Segoro (2014)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Negative effected</td>
<td>Jonida Xhema et al., (2018)</td>
<td></td>
</tr>
<tr>
<td>3.</td>
<td><strong>Customer experience of trust terhadap customer loyalty</strong></td>
<td>Positive effected significant</td>
<td>Cleopatra Veloutsou (2015)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Negative effected</td>
<td>Nicholas et al., (2019)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Mirza Tabrani et al., (2018)</td>
<td></td>
</tr>
</tbody>
</table>

Based on the table, it can be seen that there are inconsistencies in the results of the study, namely the influence of customer satisfaction, switching costs, and customer experience of trust on consumer loyalty. First, research conducted by Emi Moriuchi and Ikuo Takahashi (2016), Raouf Ahmad and Jyoti Sharma (2017) regarding the relationship between customer satisfaction and
customer loyalty shows that customer satisfaction has a positive effect on customer loyalty. Meanwhile, the research conducted by Dennis et al., (2019) states that customer satisfaction is not a significant negative effect on customer loyalty. Second, research conducted by Sri Minarti and Waseso Segoro (2014); Jonida Xhema et al., (2018) regarding the relationship between switching costs and customer loyalty shows that switching costs have a significant positive effect on customer loyalty. Meanwhile, the research conducted by Erik Nesset and Oyvind Helgesen (2014) states that switching costs do not affect customer loyalty. Third, the relationship between customer experience and customer loyalty, there are also different results from several previous researchers, namely in research conducted by Cleopatra Veloutsou (2015); Nicholas et al., (2019) states that customer trust has a significant positive effect on customer loyalty. Meanwhile, the research conducted by Mirza Tabrani et al., (2018) shows that customer trust has no effect on customer loyalty.

TEORITICAL FRAMEWORK

E-commerce

E-commerce (electronic commerce) is part of e-lifestyle that allows buying and selling transactions to be online from any angle (Hidayat, 2008: 5). E-commerce can also be interpreted as a business process using electronic technology that connects companies, consumers, and any community in the form of electronic transactions and the exchange / sale of goods, services, and information electronically (Munawar, 2009: 1). According to Jony Wong (2010: 33) said that e-commerce is the buying, selling, and marketing of goods and services through an electronic system. Such as television, radio, and computer networks or the internet. According to Vermaat (2007: 83) said that e-commerce is a business transaction that occurs in electronic networks such as the internet. Anyone who has an internet network can participate in e-commerce activities.

E-commerce Components

E-commerce has several standard components that are owned and not owned by business transactions carried out offline, such as (Hidayat, 2008: 7) many types of products can be sold via the internet such as computers, books, music, clothing, toys, and others. Place to sell products (a place to sell), where to sell is the internet which means it must have a domain and hosting. How to receive orders such as email, telephone, sms and others. Method of payment such as cash, check, bank draft, credit card, internet payment (for example paypal). Shipping method such as delivery via package, salesman, or downloaded if the product being sold allows for that (for example software). Customer service such as e-mail, online forms, FAQs, telephone calls, chat, etc.

Customer Satisfaction

Customer satisfaction is one of the most essential goals considered by any company for long-term relationships with customers as a top priority, customer satisfaction is the key to success (Belas and Gabcova, 2014; Belas, Cipovova and Demjan, 2014; Chavan and Ahmad, 2013). One of the main elements are determines customer satisfaction, which is the customer’s perception of service quality. Customer satisfaction was described as the result of a comparison between customer expectations and the performance perceived of service quality (Herington and Weaven, 2009). (Shi et al., 2014) stated that satisfied users tend to have higher usage rates, are more likely to have repeated use intentions and recommend services to others.

Customer Satisfaction Indicator

Customer satisfaction is defined as the customer's response to the discrepancy between the level of interest before and the actual performance felt after use, (Rangkuti, 2002: 30). The indicators used in this study in Tjipnton (2004: 101) are consist of conformity of expectations such as products obtained, services obtained, and supporting facilities obtained in accordance with or exceeding expected. Interest in revisiting such an interest to visit again because the services provided are satisfactory, the value and benefits obtained after consuming the product, and the supporting facilities provided are adequate.Willingness to recommend such suggest friends or relatives to buy the product offered because of satisfying service, adequate supporting facilities provided, value or benefits obtained after consuming a product or service.

Factors Affecting to Customer Satisfaction

Customer satisfaction in addition to being influenced by service quality is also determined by product quality, value, price, and other factors that are personal as well as those that are momentary, (Irawan, 2008: 37). Product quality is a driver of customer satisfaction that is multi-dimensional. Customers will be satisfied with the product purchased if the product is of good quality. Price, customers who are sensitive to low prices are an important source of satisfaction because they get high scores. Service quality is a service concept that consists of tangibles, responsiveness, reliability, assurance and empathy. Emotional factors are these factors related to one's lifestyle. Cost and convenience are the customers will be increasingly satisfied with relatively easy, convenient and efficient in getting products or services.

Switching Cost

Switching costs are one of the categories of switching barriers that arise from an analysis (Colgate and Lang, 2001). Switching costs have been identified as contributing factors in maintaining relationships (Colgate and Lang, 2001).

Customer Experience of Trust

Customer trust is often seen from the science of psychology because it is related to a person's attitude, but in its development customer trust is a study of various disciplines. Interactions between salespeople and buyers are increasingly causing consumers to be willing to continue the relationship and encourage increased interaction in the future (Foster and Cadogan 2000).
Customer Experience of Trust Indicator
Customer trust is the belief that a person's words or promises can be trusted and that person can later carry out their obligations, Rotter (1967). The indicators used are adaptations of Kim et al., (2003) and Kristina (2005), which are as follows:

Customer Commitment
Moorman, Zaltman, and Deshpande (1992) stated that commitment is an eternal desire to maintain a valuable relationship. Customer commitment is a strong desire that is continuous to always maintain good relations with the company (Fullerton, 2003).

Customer Commitment Indicator
Tellefsen (2001) argued that customer commitment represents consumers' perceptions that relationships with service providers are very important so special efforts need to be invested to maintain them indefinitely. This variable is developed from three indicators from Allen and Mayer (1990), as follows:
- a. Affective commitment, shown that they want to buy products because of sincere intentions (Bansal et al., 2004).
- b. Calculative commitment refers to the costs that must be incurred by consumers, if consumers switch companies (Allen and Meyer, 1990).
- c. Normative commitment, a form of relationship that based on subjective norms, which is customers feel and they must stay with the company because the relationship exists over time (Bansal et al., 2004).

Customer Loyalty
Customer loyalty is one of the most popular constructions that has been studied in business marketing relationships and there are a number of scholars who define typologies of customer loyalty in various industries and countries. Amin et al., (2013); Baumann et al., (2012); Chai et al., (2015); Chen and Quester (2015); Kandampully et al., (2015) divides customer loyalty into two definitions such as behavioral loyalty and attitude.

Customer Loyalty Indicator
According to Griffin (2005: 31) said that customer loyalty seems to be a more reliable measure for predicting sales and financial growth. Different from satisfaction, which is attitude, loyalty can be defined based on buying behavior.

METHODOLOGY
This research was conducted in an effort to test, explain, and confirm theories in a knowledge. This research belongs to the category of explanatory research using a quantitative approach. Sekaran (2011) stated that explanatory research is a study that aims to get an explanation of the causal relationship between variables that exist through testing hypotheses. This research was used by descriptive analysis with PLS.

The population is an unlimited population, ie populations that do not have clear quantitative boundaries because they have unlimited characteristics. The population in this study is consumers who have shopped at the Tokopedia Online Shop. The sampling technique was used by non-probability sampling, which is a sampling technique that provides opportunities or opportunities that are not the same for each element or member of the population to be selected as a sample (Sugiyono, 2015). Snowball sampling is a sampling technique that is initially small in number, gradually becomes large (Sugiyono, 2009: 300). The criteria used by consumers who have shopped at Tokopedia Online Shop twice or more.

The data source of this research is primary data. Primary data is data obtained by researchers directly from the actual place of occurrence of events (Sekaran, 2011). Data obtained by distributing questionnaires to get data in the field through the questionnaire given to consumers. In this study, questionnaires were given to consumers who had used the Tokopedia application and consumers who had shopped at the Tokopedia Online Shop. This research was conducted in Malang, because the purchasing power and consumption patterns of the people of Malang City of online products were quite high. This research was conducted in December 2019 until January 2020.

![Figure 2. Conceptual Framework](image-url)
Each variable is measured using a Likert scale with an answer scale of 1-5. Likert scale is used to measure how strong the level of agreement of respondents to the statement in the study (Sekaran, 2003). Data will be given the following scores: "strongly agree" with a score of 5, "agree" with a score of 4, "neutral" with a score of 3, "disagree" with a score of 2, and "strongly disagree" with a score of 1.

RESULTS

T-statistic test in PLS analysis is by applying the bootstrapping method. The results of hypothesis testing can be shown in the figure below.

Figure 3. T-statistic test in PLS

Sources: Primary data processed, 2020

The results of the path analysis test in the picture above, can be explained the value of the path coefficient in each hypothesis, such as:

Table 2. Hypothesis Testing Results

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Variables</th>
<th>Path Coefficient</th>
<th>T-statistic</th>
<th>P-values</th>
<th>Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Customer Satisfaction \rightarrow Customer Loyalty</td>
<td>0.347</td>
<td>3.918</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>H2</td>
<td>Switching Cost \rightarrow Customer Loyalty</td>
<td>0.084</td>
<td>0.973</td>
<td>0.331</td>
<td>Not Significant</td>
</tr>
<tr>
<td>H3</td>
<td>Customer Experience of Trust \rightarrow Customer Loyalty</td>
<td>0.222</td>
<td>2.984</td>
<td>0.003</td>
<td>Significant</td>
</tr>
<tr>
<td>H4</td>
<td>Customer Satisfaction \rightarrow Customer Commitment</td>
<td>0.356</td>
<td>3.309</td>
<td>0.001</td>
<td>Significant</td>
</tr>
<tr>
<td>H5</td>
<td>Switching Cost \rightarrow Customer Commitment</td>
<td>0.308</td>
<td>3.695</td>
<td>0.000</td>
<td>Significant</td>
</tr>
<tr>
<td>H6</td>
<td>Customer Experience of Trust \rightarrow Customer Commitment</td>
<td>0.239</td>
<td>2.413</td>
<td>0.016</td>
<td>Significant</td>
</tr>
</tbody>
</table>


<table>
<thead>
<tr>
<th>H7</th>
<th>Customer Commitment ➔ Customer Loyalty</th>
<th>0.318</th>
<th>2.297</th>
<th>0.022</th>
<th>Significant</th>
<th>Accepted</th>
</tr>
</thead>
<tbody>
<tr>
<td>H8</td>
<td>Customer Satisfaction ➔ Customer Commitment ➔ Customer Loyalty</td>
<td>0.077</td>
<td>2.348</td>
<td>0.018</td>
<td>Significant</td>
<td>Accepted (mediation part off)</td>
</tr>
<tr>
<td>H9</td>
<td>Switching Cost ➔ Customer Commitment ➔ Customer Loyalty</td>
<td>0.167</td>
<td>2.485</td>
<td>0.012</td>
<td>Significant</td>
<td>Accepted (mediation perfected)</td>
</tr>
<tr>
<td>H10</td>
<td>Customer Experience of Trust ➔ Customer Commitment ➔ Customer Loyalty</td>
<td>0.048</td>
<td>2.052</td>
<td>0.040</td>
<td>Significant</td>
<td>Accepted (mediation part off)</td>
</tr>
</tbody>
</table>

Source: Primary Data Processed, 2020

Based on the data in Table 1, the results of hypothesis testing can be explained as follows:

H1: Customer Satisfaction has a Significant Effect on Customer Loyalty
Based on the results of the analysis in Table 1, it is known that the effect between customer satisfaction and customer loyalty with a t-statistic value greater than the t-table value (3.918 > 1.96). In addition, a p-value of 0.000 which means less than a significance value of 0.05. It can be concluded that the variable customer satisfaction has a significant effect on customer loyalty, statistically H1 is accepted.

H2: Switching Cost Has a Significant Effect on Customer Loyalty
Based on the results of the analysis in Table 1, it is known that the effect between switching costs and customer loyalty with a t-statistic value smaller than the t-table value (0.973 < 1.96). In addition, a p-value of 0.331 which means more than a significance value of 0.05. It can be concluded that the switching cost variable does not significantly influence customer loyalty, statistically H2 is rejected.

H3: Customer Experience of Trust Has a Significant Effect on Customer Loyalty
Based on the results of the analysis in Table 1, it is known that the influence of customer experience of trust on customer loyalty with a t-statistic value greater than the t-table value (2.984 > 1.96). In addition, a p-value of 0.003 which means less than a significance value of 0.05. It can be concluded that the customer experience of trust has a significant effect on customer loyalty, statistically H3 is accepted.

H4: Customer Satisfaction has a Significant Effect on Customer Commitment
Based on the results of the analysis in Table 1, it is known that the influence of customer satisfaction on customer commitment with a t-statistic value greater than the t-table value (3.309 > 1.96). In addition, the p-value of 0.001, which means less than the significance value of 0.05. It can be concluded that the variable customer satisfaction has a significant effect on customer commitment, statistically H4 is accepted.

H5: Switching Cost Significantly Influences Customer Commitment
Based on the results of the analysis in Table 1, it is known that the effect of switching costs on customer commitment with a t-statistic value greater than the t-table value (3.695 > 1.96). In addition, a p-value of 0.000 which means less than a significance value of 0.05. It can be concluded that the switching cost variable has a significant effect on customer commitment, statistically H5 is accepted.

H6: Customer Experience of Trust Has a Significant Impact on Customer Commitment
Based on the results of the analysis in Table 1, it is known that the effect of customer experience of trust on customer commitment with a t-statistic value greater than the t-table value (2.413 > 1.96). In addition, a p-value of 0.016, which means less than a significance value of 0.05. It can be concluded that the variable customer experience of trust has a significant effect on customer commitment, statistically H6 is accepted.

H7: Customer Commitment has a Significant Effect on Customer Loyalty
Based on the results of the analysis in Table 1, it is known that the influence of customer commitment on customer loyalty with a t-statistic value greater than the t-table value (2.297 > 1.96). In addition, a p-value of 0.022 which means less than a significance value of 0.05. It can be concluded that the variable customer commitment has a significant effect on customer loyalty, statistically H7 is accepted.

H8: Customer Satisfaction has a Significant Effect on Customer Loyalty through Customer Commitment
Based on the results of the mediation test, it is known that customer commitment provides a partial mediation role on the effect of customer satisfaction on customer loyalty with a t-statistic value greater than the t-table value (2.348 > 1.96). In addition, a p-
value of 0.018 which means less than the significance value of 0.05. H8 which stated that customer satisfaction has a significant effect on customer loyalty through customer commitment as mediation is declared acceptable.

H9: Switching Cost Has Significant Impact on Customer Loyalty through Customer Commitment

Based on the results of the mediation test, it is known that customer satisfaction provides a complete mediation role (complete mediation) on the effect of switching costs on customer loyalty with a t-statistic value greater than t-table values (2.485 > 1.96). In addition, a p-value of 0.012 which means that less than a significance value of 0.05. H9 stated that switching costs have a significant effect on customer loyalty through customer commitment as mediation otherwise accepted.

H10: Customer Experience of Trust has a Significant Effect on Customer Loyalty through Customer Commitment

Based on the results of the mediation test, it is known that customer commitment provides a partial mediation role on the effect of customer experience of trust on customer loyalty with a t-statistic value greater than t-table values (2.052 > 1.96). In addition, p-values of 0.040 which means less than the significance value of 0.05. H10 stated that customer experience of trust has a significant effect on customer loyalty through customer commitment as mediation, otherwise accepted.

DISCUSSION

The Effect Between Customer Satisfaction on Customer Loyalty

Descriptive analysis results shown that a suitability of expectations as the most important indicator of customer satisfaction. This indicated that consumers are more focused on the product purchased, whether it is in line with expectations or not. Meanwhile, a customer satisfaction indicator is the willingness to recommend being an indicator with the lowest value even though it still has a good interpretation. Because of when consumers feel dissatisfied with the services provided by Tokopedia consumers will not recommend to others, so sometimes consumers will switch to another Online Shop.

The results are also in line with research Anu Puusa et al., (2017) which stated that customer satisfaction has a significant effect on customer loyalty. Raouf and Jyoti (2017) also shown that customer satisfaction has a positive effect on customer loyalty. Deepak et al., 2018 also have the same opinion that customer satisfaction has a positive and significant effect on customer loyalty. This means that customer satisfaction has a large impact on customer loyalty.

The Effect Between Switching Cost on Customer Loyalty

Descriptive analysis results shown that the switching cost indicator, such continuity cost, is an indicator with the highest average value. This shows that consumers are more focused on the services provided by salespeople and the risks they receive when switching to new service providers. Meanwhile, the learning cost indicator has a lower average value, but still in adequate interpretation. This can be interpreted that consumers currently do not focus on the costs, in this case they must incur when switching to a new service provider even though the costs to be incurred are higher than having to stay with the current service provider.

The Effect Between Customer Experience of Trust on Customer Loyalty

Descriptive analysis results shown that the trust indicator, which is a reliable sales force, is the indicator with the highest average value. This shows that consumers consider the sales force at Tokopedia Online Shop to be reliable, where consumers feel the behavior of salespeople at Tokopedia Online Shop in accordance with their words. Consumers see salespeople to be reliable through the way salespeople respond to their customers' needs and complaints. The results are in line with the study of Shu Ching Chen (2015) which stated that customer experience of trust has a significant effect on customer loyalty. This means that customer satisfaction has a large impact on customer loyalty.

The Effect Between Customer Satisfaction on Customer Commitment

Descriptive analysis results shown that the suitability of expectations as the most important indicator of customer satisfaction. This indicated that consumers are more focused on the product purchased, whether it is in line with expectations or not. Meanwhile, a customer satisfaction indicator is the willingness to recommend being an indicator with the lowest value even though it still has a good interpretation. Because of when consumers feel dissatisfied with the services provided by Tokopedia consumers will not recommend to others, so sometimes consumers will switch to another Online Shop.

The results are in line with research conducted by Yong Gan and De Rong Li (2013) which stated that customer satisfaction has a significant effect on customer commitment. Whereas, the research conducted by Deepek et al., (2018) also showed that customer satisfaction has a positive effect on customer commitment. Tang Yai et al., (2019) also stated that customer satisfaction has a positive and significant effect on customer commitment. This means that customer satisfaction has a large impact on customer commitment.

The Effect Between Switching Cost on Customer Commitment

The results showed that switching costs significantly influence customer commitment. Morgan and Hunt (1994) said that high switching costs will enable consumers to maintain existing relationship commitments, and make existing relationships stronger and more stable. This can be interpreted that switching costs can increase customer commitment in Tokopedia Online Shop. Descriptive analysis results shown that continuity cost is the most important indicator of switching cost. This indicated by switching costs, consumers are more focused on the risks they receive when switching to new service providers. Meanwhile, the switching cost indicator, which is learning cost, with indicator with the lowest value but still in adequate interpretation. Because of the wrong way of consumers in interpreting information about costs and risks that harm consumers when buying other products or services.
The Effect Between Customer Experience of Trust on Customer Commitment

Descriptive analysis results shown that the trust indicator, which is a reliable sales force, is the indicator with the highest average value. This shown that consumers consider the sales force at Tokopedia Online Shop to be reliable, where consumers feel the behavior of salespeople at Tokopedia Online Shop in accordance with their words. Consumers see salespeople to be reliable through the way salespeople respond to their customers' needs and complaints. The results are in line with research conducted by Anu Puusa et al., (2017), which stated that customer trust has a significant effect on customer commitment, in research conducted by L. Bricci et al., (2016) also showed that customer experience of trust has a significant effect on customer commitment. This means that the customer experience of trust has a large impact on customer commitment.

The Effect Between Customer Commitment on Customer Loyalty

Descriptive analysis results shown that the indicator of customer commitment, normative commitment, is an indicator with the highest average value. This shown that consumers consider the relationship between consumers and salespeople. A good relationship will give a good impact for the company. The results are in line with research conducted by L. Bricci et al., (2016) which stated that customer commitment has a significant effect on customer loyalty. Evanschitzky et al., (2006) also suggested that customer commitment is an antecedent for customer loyalty. This means that customer commitment has a large impact on customer loyalty.

The Effect Between Customer Satisfaction on Customer Loyalty through Customer Commitment

The results are in line with previous studies conducted by Harsan and Harmeen (2018) who founded that customer commitment acts as a mediating effect of customer satisfaction on customer loyalty. However, the impact of customer commitment mediation is known to be partial mediation.

The Effect Between Switching Cost on Customer Loyalty through Customer Commitment

The results showed that switching costs have an important impact on customer loyalty through customer commitment. However, the impact of customer commitment mediation is known to be partial mediation, thus it can be interpreted by customer commitment can bridge the effect between switching costs and customer loyalty. Switching costs can increase customer loyalty with consumer perceptions of the costs and risks and consequences of buying products at other service providers higher.

The Effect Between Customer Experience of Trust on Customer Loyalty through Customer Commitment

The results are in line with previous research conducted by Harsan and Harmeen (2018), who founded that customer commitment acts as a mediating effect of customer experience of trust on customer loyalty. However, the impact of customer commitment mediation is known to be partial mediation. However, the results are not in line with previous studies conducted by Mirza et al., (2018) who founded that customer commitment mediated by the effect between customer experience of trust and customer loyalty with complete mediation.

IMPLICATION

The implications are divided by relate to the development of research such as customer satisfaction, switching costs, customer experience of trust, customer commitment, and customer loyalty. There are make managerial contributions for companies and employees related to the application of customer satisfaction, switching costs, and customer experience of trust to influence customer loyalty with customer commitment which acts as a mediator in Tokopedia Online Shop. The implications can development for any concepts related to customer satisfaction, switching costs, customer experience of trust, customer commitment, and customer loyalty. The results are related to the influence between customer satisfaction, switching costs, and customer experience of trust on customer loyalty with customer commitment as mediation.

CONCLUSION

Customer satisfaction can increase customer loyalty, because of higher a customer satisfaction, that consumers are also more loyal to the company. The suitability of expectations is the most important factor in shaping customer satisfaction, so it needs to be continuously developed to maintain the suitability of consumer expectations for a product or service.

Customer experience of trust can increase customer loyalty, because of higher a customer experience of trust, that the more loyal from customer to the company. The sales force at Tokopedia Online Shop needs to shown that he is an honest and reliable person by consumers in providing product-related information and in handling consumer complaints, so that it can continue to foster customer loyalty.

Customer satisfaction can increase customer commitment because of higher a customer satisfaction, consumers are also increasingly committed to the company. A suitability of expectations, interest in visiting again, and willingness to recommend can be optimally to grow a customer commitment.

Switching costs can increase customer commitment because of higher a commitment by many consumer to the company. Consumers must increase their perception of the adverse risks, when switching to a new service provider, and the costs that must be incurred when switching to a new service provider can be optimally to grow a customer commitment.

Customer experience of trust can increase customer commitment because of higher a customer experience of trust, the more committed by a consumer to the company. The sales force at Tokopedia Online Shop needs to shown that he is an honest and reliable person by consumers in providing product-related information and in handling consumer complaints, so that it can continue to foster customer loyalty.
LIMITATION
This research is inseparable from the limitations that have caused by imperfections of results. A limitation is not included by the characteristics of respondents regarding the amount of income.

SUGGESTION
The relationship between variable switching costs and customer loyalty. In this case, it is expected, Tokopedia can provide clear and easily understood information by customers regarding the costs to be paid, in order to be able to keep consumers from using the Online Store. There are relationship between customer satisfaction variables and customer commitment. In this case Tokopedia is expected to continue to develop and provide good service to customers so that consumers are satisfied and still agree to use Tokopedia as an alternative in online purchases.

REFERENCES
Anu Puusa, Terhi Tuominen, Pasi Tuominen, Marko Havukainen, 2017. The Interrelations between Member-Commitment, Trust, Satisfaction and Loyalty in a Co-Operative Context. University of Eastern Finland, Business School, Joensuu, Finland


Fullerton, G. 2003. When does Commitment Lead to Loyalty, Journal of Service Research, Vol. 5 No. 4, pp. 333-344


Ghozali, Imam. 2012. Aplikasi Analisis Multivariate dengan Program IBM SPSS 20. UNDIP. Semarang


Harsono, Mohammad, “Pengaruh Relationship Marketing Terhadap Loyalitas Melalui Kepercayaan dan Komitmen Nasabah BRI Pahlawan Surabaya,”, Pasca Sarjana Universitas Airlangga TE/07/06 Har P.2005


https://news.okezone.com/read/2013/03/20/95/778568/mencermati-fenomena-belanja-online


Yong Gan, De-rong Li, 2013. The Impact of the Customer Satisfaction, Switching Costs and Trust on Customer Relationship Commitment. *International Conference on Information Management, Innovation Management and Industrial Engineering*

Lina Markha Masturoh
*Faculty of Economic and Business, University of Brawijaya*

Mugiono
*Faculty of Economic and Business, University of Brawijaya*

Djumahir
*Faculty of Economic and Business, University of Brawijaya*