

ANALYZE OF CUSTOMER SATISFACTION AND CUSTOMER EXPERIENCE OF TRUST THROUGH CUSTOMER LOYALTY WITH CUSTOMER COMMITMENT AS A MEDIATION (CASE STUDY ON CUSTOMER FROM ONLINE SHOP TOKOPEDIA, MALANG)

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ABSTRACT

The context of this research was focuses on consumer satisfaction and consumer confidence that increase a customer loyalty through customer commitment. The purpose of this study was to determine and analyze the effect between customer satisfaction and customer experience of trust on customer loyalty, directly or indirectly through customer commitment as a mediation. The sample was used with consumers who have shopped at Tokopedia Online Shop twice or more. The sample also included in the category of snowball sampling, where respondents who initially became a little longer over time, which is amounted to 100 people. The analytical method was used by descriptive analysis and Partial Least Square (PLS) using the smartPLS 3 software application. The results were indicated that customer satisfaction has a significant effect on customer loyalty and customer commitment. Furthermore, a mediation testing shown that customer commitment provides a partial mediation role in the effect between customer satisfaction and customer loyalty. Meanwhile, customer experience of trust also has a significant effect on customer loyalty and customer commitment. Eventually, any mediation testing also shown that a customer commitment provides a partial mediation role on the effect between customer experience of trust and customer loyalty.

Key words: customer satisfaction, customer experience of trust, customer commitment, customer loyalty

INTRODUCTION

The more rapid was use with a smart phones, in finding of goods, compare specifications, and prices of goods needed very easy. Currently, shopping online has become an alternative in shopping for the people of Indonesia. Selling goods and services online was a form of e-commerce. The development of e-commerce business in Indonesia also very rapid, with many e-commerce in Indonesia, it will have an impact on competition.

Competition between e-commerce businesses will be increasingly fierce, not only that, but also if you want to survive in the competition, you need have enough funds. So, for more business can run well. Online shop companies that do not have a strategy will be threatened with a merger, or forced to go out of business because of increasingly intense competition between e-commerce businesses. Certainly, it is not easy to persuade consumers to become buyers, given the number of competing companies offering similar products.

The following data is about competition between e-commerce businesses in Indonesia.



DATABOKS.CO.ID

Picture 1.1 Indonesian e-commerce with the most visitors
Source: <https://databoks.katadata.co.id> (diakses pada September 2019)

Tokopedia is e-commerce with the most visitors, more than 100 million per month in the fourth quarter of 2018. Based on the data, any average visit in the fourth quarter of 2018 was 168 million visitors and beat the number of other e-commerce visits. The number of e-commerce businesses in Indonesia, such as Tokopedia, Bukalapak, Shopee, Lazada, Blibli, JD.ID, Zalora, Sale Stock, Elevenia, and Lotte will make competition even tighter. Competition has been occurs between e-commerce businesses, it will have an impact on consumer loyalty to a product or service. Consumer loyalty is very important for companies to maintain the continuity of their business activities.

In this case, any consumers can compare with similar products from other competitors easily, without time, cost, and effort more than one click. The intense e-commerce competition in Indonesia was requires any business players to make more efforts in customer acquisition. Especially, create a loyalty to increase first-time customers to become lifetime buyers. According to ShopBack, customer loyalty also created when they get value that want to go back and to use any services and products offered (www.koransindo.com).

This research was developed from two conceptual frameworks of previous research. First, research conducted by Shu Ching Chen (2015) on "The relative contribution of love and trust towards customer loyalty". The results shown that customer experience of love and customer experience of trust, with a positive effect on customer loyalty. Customer experience of love and customer experience of trust both in their interactions with front-line employees lead to their loyalty to the company. The results also shown that customer experience of love and customer experience of trust, which are significant predictors of customer loyalty. Second, research conducted by Raouf Ahmad Rather and Jyoti Sharma (2017) also shown that the relationship between customer satisfaction, customer commitment, and customer loyalty, which stated that businesspeople must focus on retaining existing customers by commitment, satisfaction, and loyalty strategies customer. In this study also shown that the important effects between customer satisfaction and customer commitments on customer loyalty.

TEORITICAL FRAMEWORK

E-commerce

According to Suyanto (2003: 11) stated that the definition of e-commerce can be reviewed by several perspectives. First, a communication perspective, e-commerce was delivery with goods, services, information, or payment through a computer network or through other electronic equipment. Second, business process perspective, e-commerce is an application of technology that leads to the automation of business transactions and work flow. Third, a service perspective, e-commerce is a tool that meets the desires of companies, consumers, and management to cut service costs, when improve the quality of goods and increasing the speed of service delivery. Fourth, the online perspective, e-commerce also provides an ability to buy and sell goods or information by the internet and other online tools.

E-commerce Type

Based on the nature of its users, e-commerce has divided into 4 types (Suyanto, 2003: 45), such a Business to business (B2B), which is an e-commerce model where the business actor is a company. So, any transaction process and its interactions between one company and others. Business to Consumer (B2C) is an e-commerce model where business people directly involve to the seller (e-commerce service provider) with individual buyers. Consumer to Consumer (C2C) is an e-commerce model, where individuals as sellers interact and transact directly with other individuals as buyers. The concept of e-commerce was widely used by online auction sites or online auctions. Consumer to Business (C2B) is an e-commerce model, where individual or business persons carry out transactions or interactions with one or several companies. In this case, this type of e-commerce was very rarely done in Indonesia.

Customer Satisfaction

Customer satisfaction can be defined as a pleasure felt by customers when evaluating certain products or services that they have used (Adji and Solimun, 2016). According to Eid (2015) said that customer satisfaction can be described as an overall emotional response to the customer's experience after purchase and consumption of a product / service. Customer satisfaction was someone's feeling of pleasure or disappointment that results from comparing the performance (or results) with a product feels any expectations (Kotler, 2012: 128). Customer satisfaction was occurs from the confirmation or disconfirmation process after comparing the performance experienced by users with performance expectations before experience (Cenfetelli et al., 2008).

Customer Experience of Trust

Amin et al., (2013) defined that trust as a symbol of trust, honesty, ethics and compliance with Islamic (Sharia) principles. Meanwhile, Choi and La (2013) suggested that trust was formed by the customer's experience with any company. This experience also provides with many opportunities for customers to evaluate ability, policy, and integrity on the company. Liu and Leach (2001) stated that trust in salespeople required by a sense of trust, so salespeople can trust their behavior and will keep promises and provide with a good service to their customers.

Customer Commitment

Gustafsson et al., (2005) shown that two form of commitment, such as affective commitment, and calculative commitment. Affective commitment was extent to customers maintain relationships with service providers, based on affective attachments and identification on service providers (Amine, 1998). Fullerton (2005) stated that customers are committed effectively and remain with the company because of sincere attachments and strong ties. Fullerton (2003) defined that calculative commitment as the level of need to maintain relationships due to perceived switching costs. The concept of calculative commitment was widely applied in business and consumer research to investigate various issues, such as antecedents of customer loyalty (Li and Petrick, 2008), customer relationships (Tsai, 2011), and relationships in services (Dalziel, Harris, and Laing, 2011).

Customer Loyalty

Oliver, (1999) divided that customer loyalty into four phases, such as cognitive, affective, cognitive, and action. First, cognitive loyalty refers to customer preferences in certain products or services in existing markets (Henrique and Matos, 2015). In this stage, the cognitive loyalist repurchase decision is on logic (Fraering and Minor, 2013) because the customer will make several comparisons with other alternative products or services before make a decision (Han et al., 2011). Second, affective loyalty refers to positive customer attitudes resulting from accumulative prior experiences of a product or service (Chen and Quester, 2015; Henrique and Matos, 2015). This stage is stronger than cognitive loyalty because a customer already has been experience with a product or service, which leads to positive attitudes and emotional ties (Fraering and Minor, 2013). Third, cognitive loyalty is categorized by a commitment to repurchase certain products or services (Henrique and Matos, 2015; Strandberg et al., 2015). At this stage, repurchase also becomes a behavioral intention where customers shown that their commitment to buy certain products or services (Fraering and Minor, 2013; Han et al., 2011). Fourth, action loyalty is a state of loyalty related to actual customer behavior. At this stage, customers not only have the intention, but also a motivation to buy back a product or service (Fraering and Minor, 2013; Henrique and Matos, 2015).

METHODOLOGY

This research belongs to the category of explanatory research was used by a quantitative approach. Sekaran (2011) stated that explanatory research with aims to get an explanation of causal relationship between variables that exist through testing hypotheses. The purpose of this study is to test and explain the relationship between customer satisfaction, customer experience of trust, customer commitment, and customer loyalty at Tokopedia Online Shop in Malang.

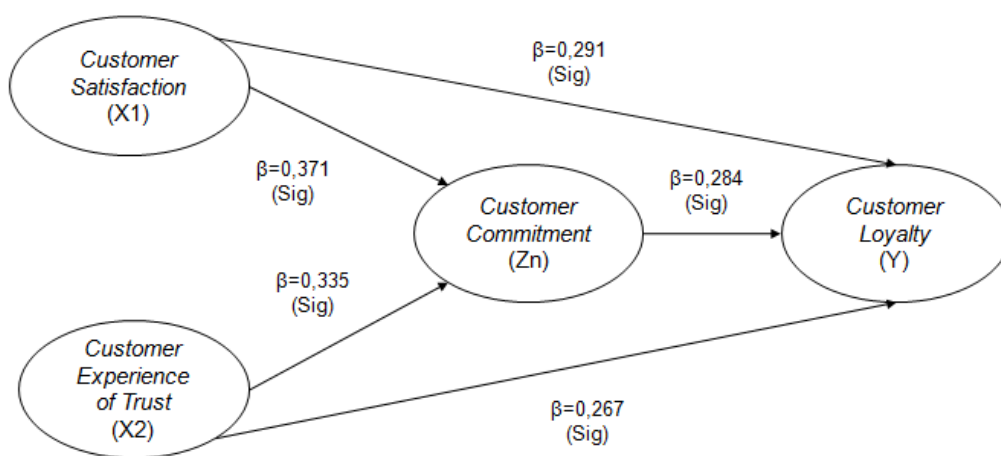
The population in this study is an unlimited population. The population in this study was consumers who have shopped at Tokopedia Online Shop twice or more. The sampling technique also used with non-probability sampling, which is a sampling technique that provides opportunities, but not the same for each element or member of the population to be selected as a sample (Sugiyono, 2015). Snowball sampling is a sampling technique that initially small in number, gradually becomes large (Sugiyono, 2009: 300). In this study, there are methods that will be used, such a questionnaire method.

Each variable was measured by a Likert scale with an answer scale of 1-5. Likert scale also used to measure attitudes, perceptions, and opinions between a person or group of people towards the potential and problems of an object. A design a product, or the process on make a product that has been created (Sugiyono, 2015). Choices from any respondents' answers with Likert scale have been gradations from positive to negative. The respondent's had been choice on answer to the question is strongly agree, agree, neutral, disagree, and strongly disagree. 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.

Analysis of the data was used by descriptive statistical analysis with PLS, which are according to Sugiyono (2012) said that a descriptive statistics are statistics used to conduct data analysis by describe an existing data without the intention to make general conclusions. Meanwhile, according to Ghozali and Latan (2015) stated that a PLS is an alternative approach with shifts from the covariant-based SEM approach to variant-based.

RESULTS

Hypotheses can be accepted if the probability value is less than 0.05 (significance level of 5%) or the t-statistic value is greater than the t-table (1.96). T-statistic test on PLS analyzed by apply the bootstrapping method. The results of hypothesis testing can be shown in the figure below.



Source: Primary Data processed, 2020

The results from the path analysis test in the picture above can be explained by hypothesis as shown in the following table:

Hypothesis	Variables	Path Coefficient	T-statistic	P-values	Results	
H1	<i>Customer Satisfaction</i> → <i>Customer Loyalty</i>	0.291	3.532	0.000	Significant	Accepted
H2	<i>Customer Experience of Trust</i> → <i>Customer Loyalty</i>	0.267	3.619	0.000	Significant	Accepted
H3	<i>Customer Satisfaction</i> → <i>Customer Commitment</i>	0.371	3.944	0.000	Significant	Accepted
H4	<i>Customer Experience of Trust</i> → <i>Customer Commitment</i>	0.335	4.001	0.000	Significant	Accepted
H5	<i>Customer Commitment</i> → <i>Customer Loyalty</i>	0.284	3.776	0.000	Significant	Accepted
H6	<i>Customer Satisfaction</i> → <i>Customer Commitment</i> → <i>Customer Loyalty</i>	0.105	2.732	0.006	Significant	Accepted (part on mediation)
H7	<i>Customer Experience of Trust</i> → <i>Customer Commitment</i> → <i>Customer Loyalty</i>	0.095	2.746	0.006	Significant	Accepted (part on mediation)

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 was known that the influence of customer satisfaction on customer loyalty has a t-statistic value greater than the t-table value ($3.532 > 1.96$). In addition, a p-value of 0.000 which means less than a significance value of 0.05. It can be concluded that a customer satisfaction has a significant effect on customer loyalty, which statistically H1 is accepted.

H2: Customer Experience of Trust Has a Significant Effect on Customer Loyalty

Based on the results of the analysis in Table 1, it was known that the effect between customer experience of trust on customer loyalty. It has been a t-statistic value greater than the t-table value ($3.619 > 1.96$). In addition, a p-value of 0.000 which means less than a significance value of 0.05. It can be concluded that the customer experience of trust has a significant effect on customer loyalty, which statistically H2 is accepted.

H3: Customer Satisfaction Has a Significant Effect on Customer Commitment

Based on the results of the analysis in Table 1, it was known that the effect between customer satisfaction on customer commitment. It has been a t-statistic value greater than the t-table value ($3.944 > 1.96$). 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 commitment, which statistically H3 is accepted.

H4: Customer Experience of Trust Has a Significant Impact on Customer Commitment

Based on the results of the analysis in Table 1, it was known that the effect between customer experience of trust and customer commitment. It has been a t-statistic value greater than the t-table value ($4.001 > 1.96$). In addition, a p-value of 0.000 means less than a significance value of 0.05. So, it can be concluded that a customer experience of trust has a significant effect on customer commitment, which statistically H4 is accepted.

H6: Customer Satisfaction has a Significant Effect on Customer Loyalty through Customer Commitment

H6 testing aims to see the mediation role of customer commitment, which are the effect between customer satisfaction and customer loyalty. In the previous explanation that the direct effect on each relationship lines (testing H3 and H5) were showed that significant results. Based on the results with mediation test, it was 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 ($2.732 > 1.96$). In addition, the p-value is 0.006 which means less than the significance value of 0.05. H6 which stated that customer satisfaction has a significant effect on customer loyalty through customer commitment as mediation is declared by acceptable.

H7: Customer Experience of Trust Has a Significant Effect on Customer Loyalty through Customer Commitment

H7 testing aims to see the mediating role of customer commitment, which are any effect between customer experience of trust and customer loyalty. In the previous explanation that the direct effect on each of the relationship lines (testing H4 and H5) showed about significant results. Based on the results with mediation test, it was a customer commitment provided by a partial mediation role on the impact of customer experience of trust and customer loyalty with a t-statistic value greater than t-table values ($2.746 > 1.96$). In addition, p-values equal to 0.006 which means less than the significance value of 0.05. H7 was 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

The results were showed that customer satisfaction has an influence on customer loyalty. Shi et al., 2014 stated that satisfied users tend to have higher levels of usage, are more likely to repeat with intentions and recommend services to others. From the statement can be interpreted that customer satisfaction can increase to customer loyalty in Tokopedia Online Shop. This happens with the support of each indicator, which is the suitability of expectations, the interest of visiting again, and the willingness to reconcile them. The results are also in line with research by Sri Minarti and Waseso (2014) which stated that customer satisfaction has a significant effect on customer loyalty. Cleopatra (2015) also shown that customer satisfaction has a positive influence on customer loyalty. This means that customer satisfaction has a large impact on customer loyalty.

The Effect Between Customer Experience of Trust and Customer Loyalty

The results were showed that the customer experience of trust had a significant effect on customer loyalty. Foster & Cadogan (2000) in Kristina (2005) stated that trust between salespeople and consumers causes consumers to be willing to continue relationships that encourage increased interaction in the future. From the statement can be interpreted that trust in salespeople can increase consumer loyalty Tokopedia Online Shop. Lankton et al., (2010) emphasized that customer trust is an important factor in determining customer loyalty. The results with the research 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

The results showed that customer satisfaction has a significant effect on customer commitment. Customer satisfaction is strongly associated with developing customer commitment (Hennig et al., 2002). Burnham et al., (2003) also founded that customer satisfaction leads to customer commitment in business relationships. The results with research conducted by Raouf and Jyoti (2017) also stated that customer satisfaction has a positive and significant effect on customer commitment. This means that a customer satisfaction has a large impact on customer commitment.

The Effect Between Customer Experience of Trust and Customer Commitment

The results were showed that the customer experience of trust had a significant effect on customer commitment. Gounaris (2005) shown that trust will lead to a high level of commitment, more customers gain trust, customers become more committed. So, it can be interpreted that customer trust can increase customer commitment in Tokopedia Online Shop. The results with research conducted by Anu Puusa et al., (2017) which stated that customer trust has a significant effect to customer commitment. This means that a customer experience of trust has a large impact on customer commitment.

The Effect Between Customer Commitment and Customer Loyalty

The results were showed that customer commitment has a significant effect on customer loyalty. Strandberg et al., (2015) stated that customer commitment plays an important role in increase a customer loyalty, so most of customers are committed to the company, any customers are loyal. Furthermore, the statement can be interpreted that customer commitment can directly increase to customer loyalty Tokopedia Online Shop consumers. The results with research conducted by Mirza Tabrani et al., (2018) which stated that customer commitment has a significant effect on customer loyalty. This means that customer commitment has a large impact on customer loyalty.

The Effect Between Customer Satisfaction and Customer Loyalty through Customer Commitment

The results were showed that customer satisfaction has an important impact on customer loyalty through customer commitment. However, the impact of customer commitment mediation was to be partial mediation. Thus, it can be interpreted that customer commitment can bridge the effect between customer satisfaction and customer loyalty, but without customer commitment basically customer satisfaction Online Shop Tokopedia was able to increase a customer loyalty. The results with previous studies conducted by Raouf and Jyoti (2017) who founded that a customer commitment acts as a mediating effect between customer satisfaction and customer loyalty.

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

The results showed that a customer experience of trust had 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 customer experience of trust and customer loyalty, but without customer commitment basically the customer experience of trust Online Shop Tokopedia was able to improve a customer loyalty. The results with previous research conducted by Harsan and Harmeen (2013) who founded that customer commitment acts as a mediator on the effect between customer experience of trust and customer loyalty. However, the impact between customer commitment mediation is to be a partial mediation.

IMPLICATION

The results were indicated that customer satisfaction and customer experience trust, which are the keys to consumer loyalty in the company. Suitability of consumer expectations for a product or service, consumer interest to repurchase the product, the willingness of consumers to recommend and honesty and reliability of salespeople to consumers can increase consumer loyalty to a company. The results are also provided with any information about things that need to be improved from within the salesperson's personnel, in order to work better. Skills that must exist in salespeople include are salespeople must be honest with regard to information about products and salespeople must also respond to consumer complaints properly and always keep promises and be easily contacted.

LIMITATION

This research has a limitations that have caused by the imperfections of research results. In this case, this study only focused on consumers who have shopped at the Tokopedia Online Shop, thus limit in the generalization of research results.

CONCLUSION

Customer satisfaction can increase customer loyalty with a higher customer satisfaction, consumers are also more loyal to the company, conformity of expectations is the most important factor in shaping customer satisfaction, so it needs to be continuously developed. Customer satisfaction can also increase customer commitment. A suitability of expectations, interest in visiting again, and willingness to recommend can be optimally, so it grows with customer commitment.

Customer experience of trust can increase customer loyalty with a higher to the loyal the customer in company. The sales force at Tokopedia Online Shop needs to shown that he is an honest and reliable person by the consumer in provided by any information related to the product and in handling consumer complaints. Customer experience of trust is also able to increase customer commitment. In this case, 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 handling consumer complaints, so it can continue to foster customer loyalty.

Customer commitment can encourage increased with customer loyalty, which is a consumers feel that a relationship was established by many time with the company, then can foster a customer loyalty.

Eventually, development of a customer satisfaction can increase customer commitment, so a commitment can increase consumer loyalty to the company. For other case, a customer experience of trust can increase customer commitment, so a commitment can increase customer loyalty to the company.

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