

## Could Customer Value Support E-Commerce Practices in Indonesia

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### Abstract

The Corona Virus Diseases 19 (Covid-19) pandemic has impacted various elements of life, including the economy and business. This disaster has had a positive impact on increasing the e-commerce market niche, especially in the retail and wholesale sectors. E-commerce is predicted to be able to enhance consumer shopping patterns from conventional shopping to online-based. Hence The objectives of this study are to reveal the role of customer value, E-Satisfaction, E-Service Quality, and E-Trust affect the E-Loyalty of E-Commerce users in Indonesia. For this reason, we survey used a structured questionnaire to collect data. Then, data analysis using SEM-PLS. The results showed that E-Satisfaction, E-Service Quality, and E-trust directly affect Customer Value. Then, E-Satisfaction, E-Service Quality, and E-trust affect on E-Loyalty. Furthermore, E-Satisfaction indirectly and significantly affects E-Loyalty, which is mediated by Customer Value. Regarding the mediation variable role, the result showed that Customer Value does not mediate the effect of E-Service Quality on E-Loyalty; neither does the effect of E-Trust on E-Loyalty. Hence, the customer's role in determining e-loyalty is more predicted by individual choice, where e-satisfaction and customer value have a rigorous role. So we recommend that e-commerce retailer educate their customer about the benefits the customer gets in the e-commerce practice.

**Keywords:** *Customer Value, E-Satisfaction, E-Service Quality, E-Trust, E-Loyalty, E-Commerce.*

### INTRODUCTION

The Coronavirus impacts human life unpredictably, including business and retailing practices. (Apolone et al., 2021) report that sars antibodies in asymptomatic patients were found in Italy in September 2019 before Covid-19 was identified in Wuhan in December 2019. Even though the impact weakened the economic performance, it shows the progress in electronic commerce (e-commerce) practice supports the business as an alternative to protect against pandemic Covid-19. E-commerce actors are independent marketers connected to manufacturers. Their performance showed the revenue of some of the world's retail websites had increased significantly, and sales are expected to reach \$ 6.5 trillion by 2023 (Bhatti & Rehman, 2020).

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The average value of e-commerce transactions in 2021 has increased compared to 2020, indicating that consumers are increasingly comfortable shopping online during a pandemic. Even though transaction value is still concentrated in tier 1 cities with large populations (64%), there has been an increase in cities at lower tiers, from 33% in 2020 to 36% in 2021. This increase is also supported by infrastructure equity efforts by the government, including digital infrastructure and supply chains (Katadata Insight Center & Kredivo, 2022). In addition, economic activity in e-commerce has increased by 40.6%. Based on the Big Data report compiled by the Central Statistics Agency (BPS), online sales increased dramatically during this pandemic (Jony Wong, 2010).

The development of e-commerce has brought many changes to business activities which were initially only based in the real world, then developed into virtual worlds. The increasing number of businesses on the internet has resulted in increasingly fierce online business competition. It requires online stores to concentrate on the aspects that can continue to make them survive, grow and develop. In this case, many consumers still have questions about the security system, control over personal information, product quality, payment methods, the site's ability to manage online buying and selling, and product prices.

Effective mechanisms for controlling seller opportunism must be developed by businesses using e-commerce as a platform. (Calderón-Monge & Ramírez-Hurtado, 2022) E-commerce has been able to attract many consumers in Indonesia even before the Covid-19 attack. According to Redseer, online buyers in Indonesia developed from 75 million preceding pandemic-Coronavirus to 85 million individuals during the pandemic. Its online business GMV undertakings will arrive at US\$40 billion by 2021, the third most noteworthy on the planet after China and India. In the meantime, the Google, Temasek, and Bain & Company economy SEA 2020 report projects that e-commerce transactions in Indonesia will increase by almost 160 percent in the next five years, with GMV expected to reach US\$ 83 billion in 2025, up from US\$32 billion in 2020.(Soesilo, 2019)

A particular indicator showed that female consumers tend to be more loyal; 33% are spent on the same marketplace, while only 15% are for men. The factor of convenience and trust are essential factors for women, so they tend to return to the same marketplace. Meanwhile, different marketplace choices are not a problem for men, which can be related to what product is purchased; hence it indicates that the loyalty level of e-commerce users is still low (Katadata Insight Center & Kredivo, 2022)

E-Customer loyalty is essential for e-commerce actors, especially considering current technological progress and developments.

Technological developments and the industrialization of the digital revolution 4.0 are currently having an impact on trade. The internet system continues to be demanded to be more efficient and efficient, and providing services and facilities in electronic systems is a must to engage consumers to keep them loyal. When the desires and wishes of customers do not match their expectations, this will cause customers to feel dissatisfied and can cause customers to move or switch to other e-commerce in carrying out their transactions.

The most difficult aspect of online shopping is ensuring that customers are satisfied. A strategy that focuses on services is a crucial success factor for surviving in an extremely competitive e-environment. For customers to return and remain loyal to a business, it is essential to provide superior service (Gounaris et al., 2010). Such findings suggest Customers who are pleased are more likely to return to a website. (Vijay et al., 2019). Additionally, adopting the utilitarian and gluttonous parts of e-SQ has prompted an expanded comprehension of e-satisfaction (Ryu & Han, 2010). These aspects are important affect customer satisfaction and create e-loyalty. (Ahmad, Rahman, et al., 2017) accordingly argued that customers tend to get a level of satisfaction (hedonic experience) that increments e-satisfaction. According to (Rachbini et al., 2019) satisfaction is an aspect that directly affects customer loyalty. In line with (Heskett et al., 2008), who reported that satisfied customers would have more significant commitment, which provides opportunities for future return visits.

Marketing practices, however, consider customer value as one of the determinants. According to (Susanti & Jasmani, 2020), service quality significantly affects customer value, and therefore, companies must provide excellent service and quality to provide customer value. Conversely, (Xu et al., 2017) found that service quality has no significant effect on customer value.

Previous research has shown a relationship between the three factors, with e-SQ affecting e-Satisfaction, and e-Satisfaction affecting e-Loyalty. Accordingly, a relevant question is: is there an immediate connection between e-SQ and e-Loyalty? (Jeon & Jeong, 2017) and (Ghalandari, 2012) did not find a direct connection between e-service quality and e-loyalty. Research by (Ahmad, Buriro, et al., 2017) and (Khare & Pandey, 2017) also not found significant direct relationship between e-SQ and e-loyalty.

In line with the research variable, we consider trust as a determinant to predict loyalty. E-Trust is a level of consumer trust in the online market or conversion channels. (Ribbink et al., 2004) believe that e-trust could protect customers from shifting behavior. According to (Dubihlela & Molise-Khosa, 2014). The factors that affect electronic trust are security, privacy, word of mouth, good online experience, data quality, and brand.

According to several related research, it is known that e-commerce management is required to establish a strategy that considers customer value, e-service quality, e-trust, and e-satisfaction so that able to maintain customer e-loyalty. Based on the above consideration, we believe the novelty of this research needs will be one of the novelty.

## **LITERATURE REVIEW**

Perceived consumer loyalty in e-commerce is an essential perspective in e-commerce (Floh & Treiblmaier, 2015). Loyalty is obedience from each consumer without coercion (Leverin & Liljander, 2006). Loyalty is a design that seems easy to discuss in business practice but is very difficult to analyze in its implementation (Haidary & Farooqi, 2019). Management hence manages loyalty as a tool to make competitive (Novianto et al., 2019).

Consumer satisfaction is the level of consumer feelings after equating the ability (or results) consumers perceive compared to what they expected (Kotler & Armstrong, 2012). According to (Beyari, n.d.) consumer satisfaction is a consumer feeling due to the product or service consumed. In common terms, satisfaction can be referred to as an analogy between the benefits or results obtained by consumers and consumer dreams; the services or results obtained do not have to be the same as consumer dreams, let alone exceed them.

Value is a product of personal experience argues that a value can be implicit or explicit due to an induction process from experience, which customers could be generated from cultural, social, and personal experiences (Романюк, 2017). Conforming to (Greeley & Kahle, 1985), Values are learned through life experiences and interactions societal members. (Schwartz & Bardi, 2001) supports previous authors, arguing that values are transmitted, acquired, and internalized when individuals adapt to the everyday habits, practices, norms, and scripts they encounter. So value is a complement to benefits that will receive by a group of people, even the community (Edward & Johannes, 2019).

(Zeithaml et al., 2000) said that service quality is obtained by the customer, which is claimed to be the ratio between the customer's expectations or desires and the level of expectation. Service is the provision of an intangible desire or action from one party to another (Putranto et al., 2019). Therefore, customers will always consider the quality of service that comes from what has been experienced. For service-oriented citizens, Quality of service is more important than quality of product. Companies that know or have served will have a much greater competitive advantage than companies that ignore service quality.

E-Trust is the level of customer trust in the online money market or online exchange channels (Ribbink et al., 2004). Trust is always related to consumer vulnerability because, without exposure, parental trust or trust is irrelevant (Singh & Sirdeshmukh, 2000). For (Ha,

2004), the elements influencing trust are security, personnel, word of mouth, good online experience, data quality, and brand. E-Trust is related to instrument usage, several tools that connect with technology, and the internet.

The following hypotheses are generated by the study as a result of the literature review:

- H1: Is there any influence between E-Satisfaction on Customer Value of e-commerce Users in Indonesia
- H2: Is there any influence between E- Service quality on Customer Value of e-commerce Users in Indonesia
- H3: Is there an influence between E-Trust on the Customer Value of e-commerce Users in Indonesia
- H4: Is there any influence between E-Satisfaction on E-Loyalty of e-commerce Users in Indonesia
- H5: Is there any influence between E-Service quality on the E-Loyalty of e-commerce Users in Indonesia
- H6: Is there any influence between E-Trust on E-Loyalty of e-commerce Users in Indonesia
- H7: Is there an influence between E-Satisfaction on E-Loyalty through the Customer Value of e-commerce Users in Indonesia
- H8: Is there any influence between E-Service quality on E-Loyalty through the Customer Value of e-commerce Users in Indonesia
- H9: Is there any influence between E-Trust on E-Loyalty through the Customer Value of e-commerce Users in Indonesia

## **METHOD**

The review applied a quantitative methodology with the utilization of 384 samples of selected based on the ten cities with the highest cases of Covid-19 in Indonesia, including DKI Jakarta, Surabaya, Bandung, Surakarta, Balikpapan, DIY, Banten, Riau, Bali, and Makassar. The method by which respondents were reached was a self-administered questionnaire of five main variables, namely customer value, e-service quality, e-trust, e-satisfaction and e-loyalty, customer value is measured by six features. Regarding e-service quality, it contains four features, namely efficiency (6 items), fulfillment (four items), System Availability (four items), and privacy (three items). In e-trust, three characteristics are used, namely consistency of contract protection (three items), Consistency of Product and Service Quality (three items), Consistency of Legality (three items). With regard to e-satisfaction, there are four features developed, namely usefulness (two items), enjoyment (two items), past experience (two items), decision (two items). Lastly is e-loyalty as measured by the five features Positive Word-of-Mouth, Recommend to Others, Encourage others to use, First choice for future, Do more business in future, two items each.

The study uses Warp PLS 7.0 to achieve those steps. The fit test of the measurement model is a fit test on the outer model by looking at convergent and discriminant validity. To get the Inner model, we do several steps: generate the coefficient of determination (R-squared),

model fit and quality indexes, predictive relevance (Q-squared), and effect size (F-squared effect size). Structural model testing is done to see the relationship between variables in the research model. We used Warp PLS 7.0 to achieve those steps. This research was conducted to empirically test the effect of customer value, e-service quality, and e-trust on e-loyalty with e-satisfaction as an intervening variable.

## RESULT AND DISCUSSION

The number of respondents in this study was 384 e-commerce users. Several respondents' characteristics are based on gender, age, last education, length of use of e-commerce, devices used, payment tools used, and e-commerce. We describe the general characteristics as follows:

**Table 1. Description of Respondents**

No	Profile	Attribute	Frequency	Percentage
1	Gender	boy	171	44.5
		Woman	213	55.5
		<b>Total</b>	<b>384</b>	<b>100</b>
2	Age	21-30 years	238	62.0
		31-40 years	113	29.4
		41-50 years	26	6.8
		>50 years	7	1.8
		<b>Total</b>	<b>384</b>	<b>100</b>
3	Education	Senior High School	15	3.9
		Diploma	22	5.7
		S1	302	78.6
		S2	45	11.7
		<b>Total</b>	<b>384</b>	<b>100</b>
4	Length of Use of e-commerce	< 1 year	77	20.1
		15 years	266	69.3
		5 - 10 years	36	9.4
		>10 years	5	1.3
		<b>Total</b>	<b>384</b>	<b>100</b>
5	Device used	Mobile	231	60.2
		Laptops	133	34.6
		Computer	20	5.2
		<b>Total</b>	<b>384</b>	<b>100</b>
6	The means of payment used	OVO	12	3.1
		GoPay	54	14.1
		ATM	159	41.4
		M-Banking	128	33.3
		Other	31	8.1
		<b>Total</b>	<b>384</b>	<b>100</b>
		7	E-commerce used	Shopee
Tokopedia	59			15.4
Lazada	47			12.2
Bukalapak	5			1.3
GrabFood	35			9.1
Go Food	19			4.9
<b>Total</b>	<b>384</b>			<b>100</b>

Source: Output of data processing with WarpPLS, 2022

The table above should explain several characteristics, namely age and education. The response age mode is 21-30 years old, while the education mode is S1. It means that they are a group of educated and well-behaved Generation Z who like to use electronic devices, especially cell phones, for fun and transactions. (Johannes;Fachrosi, 2022) reported their activities in the form of WoM to convey many things in tourism activities.

The condition for fulfilling convergent validity is that the outer loading score of each indicator on the latent/construct variable is 0.5. The results of the convergent validity test can be seen in the following table:

**Table 2. Validity Test**

Indicators	Outer Loading	Parameter	Results
E-Satisfaction (ESQ)			
ES.1	0.832	0.5	Valid
ES.2	0.838	0.5	Valid
ES.3	0.853	0.5	Valid
ES.4	0.782	0.5	Valid
E- Service Quality (ESQ)			
ESQ.1	0821	0.5	Valid
ESQ.2	0.759	0.5	Valid
ESQ.3	0.807	0.5	Valid
ESQ.4	0.667	0.5	Valid
E-Trust (ET)			
ET.1	0.829	0.5	Valid
ET.2	0.834	0.5	Valid
ET.3	0.680	0.5	Valid
Customer Value (CV)			
CV.1	0.736	0.5	Valid
CV.2	0.708	0.5	Valid
CV.3	0.733	0.5	Valid
CV.4	0.777	0.5	Valid
CV.5	0.740	0.5	Valid
E-Loyalty (EL)			
EL.1	0.826	0.7	Valid
EL.2	0.784	0.7	Valid
EL.3	0.777	0.7	Valid
EL.4	0.706	0.7	Valid
EL.5	0.794	07	Valid

Source: Output of data processing with WarpPLS, 2022

Based on the results of the validity test above, it is known that all items in the E-Satisfaction, E-Service Quality, E-Trust, Customer Value, and E-Loyalty variables used have convergent validity results > 0.5. This means that all indicators that can be used can be declared valid.

In this study, the parameter reliability test is said to be reliable if Cronbach's alpha score and composite reliability must be 0.7 and the Average Variance Extracted (AVE) > 0.5. The reliability test is as follows:

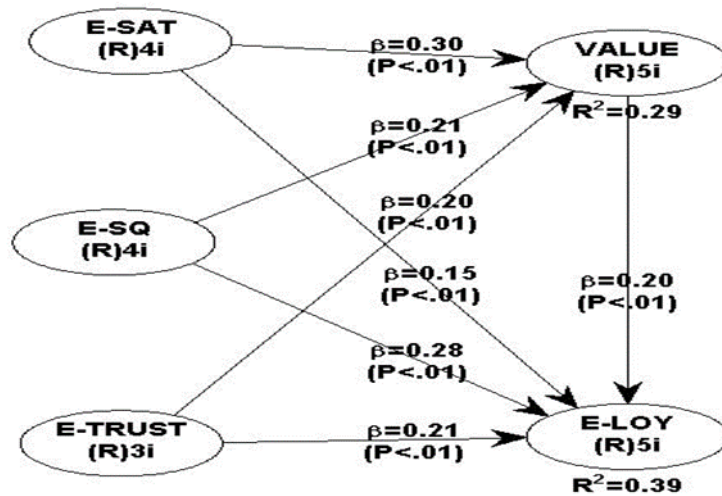
**Table 3. Reliability Test**

	E-Sat	E-SQ	E-Trust	Cos Value	E-Loy
Composite reliable	0896	0849	0.826	0.857	0.885
Cronbach's alpha	0.845	0.762	0.683	0.792	0837
Avg. Var. Extract	0.684	0.586	0.615	0.546	0.606

Source: Output of data processing with WarpPLS, 2022

The reliability test results for each construct can be said to be good. It supports by the AVE value of each construct > 0.5, the composite reliability value of each construct > 0.7, and the Cronbach alpha value of each construct > 0.6.

The inner model is the overall model that determines the causal connection between the dimensions studied and the relationship between the variables we present below:



**Figure 1. Full Research Model**

**Table 4. Direct Influence**

Hypothesis	Path Coefficient	P-Values
E-Satisfaction -> Customer Value	0.301	0.001
E-Service quality -> Customer Value	0.207	0.001
E-Trust -> Customer Value	0.201	0.001
E-Satisfaction -> E-Loyalty	0.151	0.001
E-Service quality -> E-Loyalty	0.282	0.001
E-Trust -> E-Loyalty	0.211	0.001

Source: Output of data processing with WarpPLS, 2022

E-Satisfaction has a direct and significant effect on customer value; thus, the first hypothesis is accepted. The results of these studies are in line with those (Johannes;Fachrosi 2022; Jr, Brady, and Hult 2000; Hu, Kandampully, and Devi 2009). Contrary to (Erciş et al., 2012; Riel et al., 2001), a significant relationship exists between customer-perceived value and satisfaction.

E-Service Quality has a direct and significant effect on Customer Value. Thus the second hypothesis can be accepted. The aftereffects of this study are not in accordance with the review's outcomes (Huang et al., 2014) concluded that service quality influences consumer value. Different results (Hellier et al., 2003) show that perceived quality does not affect consumer value.

E-trust has a direct and a significant impact on Customer Value; thus, the third hypothesis can be accepted. The results of an empirical study on the effect of service quality on trust were conducted by (Cronin. Jr, Brady, and Hult 2000; Hu, Kandampully, and Devi 2009 ;Fazal-e-Hasan et al. 2018 ;Riel, Liljander, and Jurriens 2001). In line with it, we note several results that point out that trust is not affected by customer value (Omar et al. 2017;Espejel, Fandos, and Flavián 2007b).

E-Satisfaction has a direct and significant effect on E-Loyalty. Thus the fourth hypothesis can be accepted. These results align with (Riza & Sutopo, 2017), showing that customer loyalty is positively impacted by e-satisfaction, and is strengthened by (Anderson & Srinivasan, 2003), which states that there is a positive correlation between e-loyalty and e-satisfaction. It means that if e-satisfaction increases, e-loyalty will also increase, but if e-satisfaction decreases, e-loyalty will decrease.

E-Service Quality has a direct and significant effect on e-loyalty. Thus the fifth hypothesis can be accepted. E-service quality has been found to influence trust and explain website visitors' emotional loyalty (Marcella 2019; Muzammil, Yunus, and Darsono 2018). Furthermore, Fahrika et al. revealed that e-service quality which leads to customer satisfaction, will affect the growth of customer loyalty and is supported by the findings of Megasari (2019); e-service quality has a positive and significant effect on e-loyalty.

E-trust has a direct and significant effect on e-loyalty, and thus the sixth hypothesis can be accepted. The research results align with (Cheng et al., 2019), who showed a significant relationship between e-trust and e-loyalty.

**Table 5.** Indirect Influence

Hypothesis	Path Coefficient	P-Values
ES -> CV->EL	0.060	0.048
E-SQ ->CV->EL	0.041	0.127
ET -> CV->EL	0.040	0.135

Source: Output of data processing with WarpPLS, 2022

The results of this study indicate that E-Satisfaction has an indirect and significant effect on E-Loyalty through Customer Value mediation. The results of these calculations explain that E-Service Quality does not affect E-Loyalty through customer value. This study's findings indicate that Customer Value does not mediate the effect of E-Service Quality on E-Loyalty. This study's findings indicate that Customer Value does not mediate the effect of E-Trust on E-Loyalty.

E-commerce user satisfaction effect e-loyalty. It comes from customer experience, particularly during the pandemic-Covid 19 season [43,47]. Customer satisfaction is the main factor that is considered in e-commerce practice essential. Furthermore, Customer Value fully mediates the relationship between e-satisfaction and e-loyalty. So, e-satisfaction comes together with customer value, the factor that requires by the customer [48,49]. In pandemic-Covid 19 conditions,

customer value is determined internally by customers and by the external condition that threatens them. Those factors are the condition that comes from the customer inside consideration. Accordingly, customer value and e-satisfaction played a role in managing and determining the e-loyalty level of ecommerce users in Indonesia, where e-satisfaction is a sense of satisfaction that comes from individual e-commerce customers, while e-service quality and e-trust that comes from e-commerce organizers or vendors have no effect on e-loyalty, so e-commerce providers need to ensure customer satisfaction, customer perceived satisfaction will create customer loyalty.

Additionally, e-service quality affects e-loyalty, following research conducted by [50,51]. Therefore e-service quality affects the e-loyalty of e-commerce users directly without mediating customer value. These findings contribute to e-commerce providers considering and improving e-service quality to maintain and develop e-commerce user loyalty. E-trust has a positive and significant effect on the e-loyalty of e-commerce users. This finding supports (Bowden-Everson et al., 2013). It implies that e-commerce service providers can achieve higher levels of customer loyalty to maintain higher customer trust. In terms of customer value as mediation, this research does not empirically support the relationship between e-trust and e-loyalty.

Utilizing the analysis results, it is known that Customer Value only has a role in mediating E-Satisfaction towards E-Loyalty. However, Customer Value does not mediate the effect of E-Service Quality on E-Loyalty, and Customer Value does not mediate the effect of E-Trust on E-Loyalty. This means that the more often e-commerce users are satisfied, the higher user loyalty will be.

## CONCLUSION

The findings of this research model confirm that customer value is not fully involved in creating customer loyalty for e-commerce users. Meanwhile, each fungus variable has a different role in building the model. E-satisfaction, e-service quality, and e-trust are direct predictors of e-loyalty. Therefore, increasing customer literacy through communication and understanding customer values through generalities concerning consumer preferences, subjects and objects, and relative values that come in the pandemic Covid-19 seasons. During the corona virus diseases 19 pandemic, customer value and e-satisfaction substantially roles in determining the e-loyalty level of e-commerce users in Indonesia

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