UDC 332

THE ROLE OF CUSTOMER SATISFACTION AND TRUST IN MEDIATING THE EFFECT OF DIGITAL LOYALTY PROGRAMS ON CUSTOMER LOYALTY IN TOKOPEDIA

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ABSTRACT

Information technology is widely used by most entrepreneurs who see business opportunities, such as online business, from these technological developments. The development of information technology today is increasingly supported by supporting infrastructure built by the government and the private sector. This research is classified as associative quantitative research conducted in the province of Bali. Data consists of 183 samples collected by distributing questionnaires using Google Forms. The criteria for respondents in this study were Tokopedia customers who were 18 years old and over, had a minimum education of high school (SMA)/equivalent, were domiciled in the province of Bali, and transacted at Tokopedia at least one time every six months. The analytical technique used is the Structural Equation Model (SEM) and uses the SmartPLS 3.0 analysis tool. The results showed that customer satisfaction, Trust, and digital loyalty programs positively and significantly impacted Tokopedia's customer loyalty in Bali. The following result is that customer satisfaction and Trust can mediate digital loyalty programs toward Tokopedia customer loyalty. This research is clarified to be empirical evidence for future research and enrich the development of marketing management science related to customer satisfaction, Trust, digital loyalty programs, and customer loyalty. Managerially, it is hoped that this research can provide input and information to Tokopedia management to overcome competition problems and take advantage of opportunities to increase repurchase intentions based on perceived profits, Trust, and customer loyalty.

The utilization of information technology in the digital era is growing and developing faster. The development of technology, marked from the industrial revolution 1.0 to the industrial revolution 4.0, is currently one of the factors that influence the behavior of people's lives (Prasetyo et al., 2019). Information technology is excessively used by most entrepreneurs who refer to business opportunities from these technological developments, such as online business. Information technology development today is increasingly supported by supporting infrastructure that the government and the private sector have fabricated. E-commerce or electronic commerce was developed to facilitate business transactions using internet technology, applications, and websites. Online shopping is an exciting topic to study and research as a phenomenon run down in various fields today and in the future. Many e-commerce companies are constantly circulating in various parts of the world. Tokopedia is one of the local e-commerce sites that is growing quite rapidly in Indonesia. Judging from visits through the website, Tokopedia has a total of 147.79 million visits to the website every month. Judging from the total number and number of visits through the application, Tokopedia is in second place after Shopee, which has the highest number of visits, namely 834.52 visits every month. Shopee is in first place in total application downloads and monthly active users, whereas other e-commerce is below. Tokopedia is the number two e-commerce site after Shopee with a total number of visitors of 392.13 million visits per month through websites and applications. Lazada had lower visits at 377.04 million, followed by Bukalapak with 79.18 million and Blibli with 28.77 million visits every month.

The e-commerce business competition in Indonesia encourages business people to continue providing the best facilities for their users. Each company strives to provide a variety of features and services that can attract users and increase the number of customers. Customer loyalty is very important in determining market competitiveness. Customer loyalty is considered the backbone of the company because it is a way to maintain and increase sales and plays an important role in increasing profits (Darmawan et al., 2017). The need to maintain customer loyalty is an essential concern because it has been recognized as a contributor to the company's profitability in the long-term business (Usman et al., 2019). Digital-based loyalty programs do not involve issuing a physical card because digital cards can be stored easily on the customer's mobile device. Digital loyalty programs are modern versions of traditional loyalty cards managed via the customer's mobile phone in the digital loyalty application. Digital loyalty programs have the traditional aspect of making customers feel valued by a brand and use innovative techniques to ensure each customer enjoys a comfortable and easy experience. With a digital loyalty card, companies get the customer's email address. You can provide crucial product-related information via email or notification to customers (Tada.com, 2021). Loyalty programs aim to maintain long-term and profitable customer relationships and value and maintain customer trust (Sultana et al., 2017). Trust is regarded as an essential tool needed for success in any industry and is developed based on interactions with other people in a practical form (Panigrahi et al., 2018; Sari and Yasa, 2019; Syaharani and Yasa, 2022).

Trust is a rational process that is actively built, developed, maintained, and tested over time (Riasma et al., 2018; Muderawan et al., 2020; Primananda et al., 2022). Rimawan et al. (2017) find the impact of Trust on customer satisfaction in service delivery in Pakistan and that Trust significantly affects satisfaction. Variables that can mediate the influence of loyalty programs on customer loyalty are customer satisfaction and Trust (Stathopoulou et al., 2016).

Based on the research gap and the gap phenomenon described in the background of the problems and previous pre-survey research, the purpose of this study is to explain the role of customer satisfaction and Trust in mediating digital loyalty programs on customer loyalty at Tokopedia. The Expectancy Disconfirmation Theory (EDT) is an expectation disconfirmation theory developed to explain customer decision-making. The theory has been implemented and confirmed in public management. EDT is based on three core relationships, the center of the first relationship is the direct effect of perceived performance on consumer satisfaction (Oliver et al., 1988; Carolina and Yasa, 2019; Dewi et al., 2020). The second effect predicts consumer expectations and satisfaction. Expectations can positively affect satisfaction because people can use their expectations as a basis for forming judgments about service to customers. Expectancy can be an independent assessment of satisfaction but evidence of a direct relationship between expectation and satisfaction. Based on the phenomena and previous research, the formulation of the hypothesis and the conceptual framework formed are as follows:
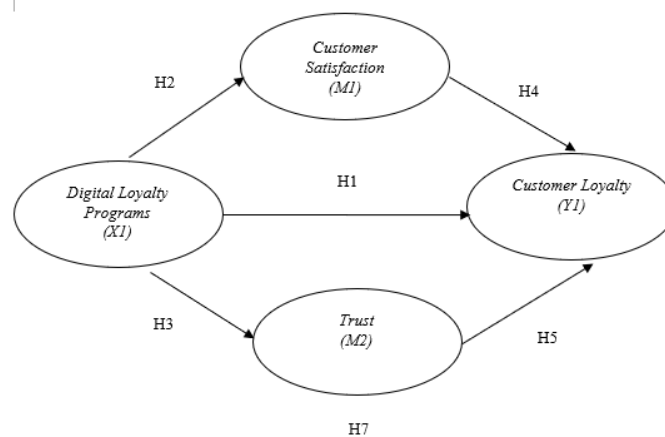

Figure 1 – Research Concept Framework

The hypotheses in this study are as follows, based on the background and prior research:

- H1: Digital loyalty program positively and significantly affects customer loyalty;
- H2: Digital loyalty program positively and significantly affects customer satisfaction;
- H3: Digital loyalty program positively and significantly affects customer trust;
- H4: Customer satisfaction has a positive and significant effect on customer loyalty;
- H5: Customer trust has a positive and significant effect on customer loyalty;
- H6: Customer satisfaction significantly mediates between digital loyalty programs and customer loyalty;
- H7: Trust significantly mediates between digital loyalty programs and customer loyalty.

METHODS OF RESEARCH

Quantitative research has been used. This research was conducted to determine the characteristics of the research elements and produce quantifiable facts. This research design is used because this study seeks to explain the relationship between digital loyalty programs, customer satisfaction.

The scope of this research is to examine the effect of digital loyalty programs on customer loyalty mediated by customer satisfaction and Trust where there is a research gap from previous research. Seeing the difference in the findings, it is necessary to re-test the relationship between the variables used. The sampling technique in this study is a purposive sampling; the data collection technique is in the form of distributing questionnaires to respondents who are Tokopedia customers in Bali Province. This study uses a questionnaire as an instrument to collect data from respondents. This study uses Partial Least Square (PLS) with the help of SmartPLS 3 software. The measurement scale for each indicator uses a 5-interval Likert scale, namely 1 (strongly disagree) to 5 (strongly agree). The results of the convergent validity test show that all outer loadings variable indicators have a value greater than 0.50 with a p-value of 0.000 less than 0.05, and 4 the Composite Reliability value and Cronbach's Alpha value for all constructs have a value of more than 0,6 so that all indicators have met the requirements of convergent validity and each research construct has good reliability.

RESULTS AND DISCUSSION

The number of respondents used in this study was 183 respondents. All respondents were grouped using the characteristics of gender, age, minimum education level, marital status, domicile, frequency of using e-commerce in a month, and duration of being a Tokopedia customer. Based on gender, respondents in this study had a fairly small difference, with slightly more women, namely 98 women, compared to 85 men. Most respondents are 18 to 21 years old, with the last education being dominated by the undergraduate level. In terms of status or occupation, respondents in this study were dominated by respondents with student status, with the majority of respondents' durations of being a member of Tokopedia being under 1 year.

The digital loyalty program variable is measured using three dimensions. Each dimension uses 4 statement items related to the benefits of Bali's digital loyalty program perceived by Tokopedia customers. The average score for the digital loyalty program variable is 4.20 and is classified as very good overall. The customer satisfaction variable is measured using 3 statement items related to customer satisfaction perceived by Tokopedia customers in Bali. The average score for the customer satisfaction variable is 4.22 and belongs to very high criteria. The trust variable is measured using 4 statement items related to the respondents' Trust in using Tokopedia as a place to transact. Consumer confidence as a whole belongs to a very high criterion, this can be seen from the overall average value of consumer confidence, which is 4.25. The customer loyalty variable was measured using 3

statement items related to the level of customer loyalty from respondents at Tokopedia in Bali. The average score for the customer loyalty variable is 4.18 and belongs to the high criteria.

Table 1 – Test Results of Direct Effects Between Variables

	Correlation coefficient	T - Statistics	P Values	Information
Digital Loyalty Programs (X) -> Customer Loyalty (Y)	0.169	2.927	0.004	Significant
Digital Loyalty Programs (X) -> Customer Satisfaction (M1)	0.846	28.575	0.000	Significant
Digital Loyalty Programs (X) -> Trust (M2)	0.921	51.328	0.000	Significant
Customer Satisfaction (M1) -> Customer Loyalty (Y)	0.229	2.927	0.004	Significant
Trust (M2) -> Customer Loyalty (Y)	0.578	8.085	0.000	Significant

Source: Data processed, 2022.

The results of hypothesis testing in table 1 show that all models between variables are positively related with t-statistics > 1.96 and P-value <0.05. This means that the digital loyalty programs, customer satisfaction, and trust variables have a positive and significant effect on customer loyalty. The direct effect of the digital loyalty program variable on customer loyalty has a correlation coefficient value of 0.169 and a T-statistic value of 2.297, so the hypothesis is accepted. This shows a positive influence between the values of digital loyalty programs on customer loyalty. The better Tokopedia's digital loyalty program value, the higher the customer loyalty. The direct influence of the digital loyalty program variable on customer satisfaction has a correlation coefficient value of 0.846 and a T-statistic value of 28,575, so the hypothesis is accepted. This shows a positive influence between the value of digital loyalty programs on customer satisfaction. The better the value of Tokopedia's customer satisfaction, the higher the customer satisfaction.

The direct effect of the digital loyalty program variable on Trust has a correlation coefficient value of 0.921 and a T-statistic value of 51,328, so the hypothesis is accepted. This shows a positive influence between the value of digital loyalty programs on customer trust. The better Tokopedia's customer satisfaction value, the higher the consumer's Trust. The direct effect of the customer satisfaction variable on customer loyalty has a correlation coefficient value of 0.229 and a T-statistic value of 2.927, so the hypothesis is accepted. This shows a positive influence between customer satisfaction and customer loyalty. The better the value of Tokopedia's customer satisfaction, the higher the customer satisfaction. The direct effect of the digital loyalty program variable on Trust has a correlation coefficient value of 0.921 and a T-statistic value of 51,328, so the hypothesis is accepted. This shows a positive influence on the value of digital loyalty programs on customer trust. The better Tokopedia's customer satisfaction value, the higher the consumer's Trust.

The direct effect of the customer satisfaction variable on customer loyalty has a correlation coefficient value of 0.229 and a T-statistic value of 2.927, so the hypothesis is accepted. This shows a positive influence between customer satisfaction and customer loyalty. The better the value of Tokopedia's customer satisfaction, the higher the customer satisfaction. The direct effect of the trust variable on customer loyalty has a correlation coefficient value of 0.578 and a T-statistic value of 8085, so the hypothesis is accepted. This shows a positive influence between the value of Trust and customer loyalty. The better the customer trust, the higher the loyalty of Tokopedia customers.

Table 2 – Mediation Variable Test

Variable	Indirect Effect	
	Correlation coefficient	T – Statistics
Digital Loyalty Programs (X) -> Customer Satisfaction (M1) -> Customer Loyalty (Y)	0.193	2.835
Digital Loyalty Programs (X) -> Trust (M2) -> Customer Loyalty (Y)	0.532	8.399

Description: significance (Sig.) = t-statistic > 1.96 at a= 5%.
(A): the indirect effect of the independent variable on the dependent variable;
(B): the direct effect of the independent variable on the dependent variable;
(C): the direct effect of the independent variable on the mediating variable;
(D): the direct effect of the mediating variable on the dependent variable.

Table 3 – Indirect Effect, Total Effect, and VAF Calculation

Variable	Indirect Effect	
	Correlation coefficient	T – Statistics
Digital Loyalty Programs (X) -> Customer Satisfaction (M1) -> Customer Loyalty (Y)	0.193	2.835
Digital Loyalty Programs (X) -> Trust (M2) -> Customer Loyalty (Y)	0.532	8.399
Variable	Total Effect	
	Correlation coefficient	T – Statistics
Digital Loyalty Programs (X) -> Customer Loyalty (Y)	0.169	2.927
Digital Loyalty Programs (X) -> Customer Satisfaction (M1)	0.846	28.575
Digital Loyalty Programs (X) -> Trust (M2)	0.921	51.328
Customer Satisfaction (M1) -> Customer Loyalty (Y)	0.229	2.927
Trust (M2) -> Customer Loyalty (Y)	0.578	8.085
VAF->Indirect Effect/ Total Effect (0,193/0,229) 0.842		
VAF->Indirect Effect/ Total Effect (0,532/0,578) 0.920		

Source: Primary data, be treated (2022).

It can be seen that customer satisfaction mediates the effect of digital loyalty programs on customer loyalty with a t-statistic value of 0.193 and a p-value of 0.005. The t-statistic value is greater than the t-table, 2.835, and the p-value is smaller than 0.05. Based on this data, it can be said that there is an indirect effect between digital loyalty programs and customer loyalty through customer satisfaction. Customer satisfaction mediates the relationship between digital loyalty programs and customer loyalty. Trust mediates the effect of digital loyalty programs on customer loyalty with a t-statistic value of 8,399 and a p-value of 0.000. The t-statistic value is greater than the t-table, 1.645, and the p-value is smaller than 0.05. Based on this data, it can be said that there is an indirect effect between digital loyalty programs and customer loyalty through Trust. Trust mediates the relationship between digital loyalty programs and customer loyalty.

CONCLUSION

The findings of this study contribute to the existing literature related explicitly to The Expectancy Disconfirmation Theory (EDT), which includes the perceived benefits of digital loyalty programs in terms of utilitarian, hedonic, and social benefits, satisfaction, Trust and loyalty of Tokopedia customers in Bali. This study empirically examines the direct relationship and the mediating effect between the selected variables. The results of this study are expected to be empirical evidence in the future and able to enrich the development of marketing management science related to the perceived benefits of digital loyalty programs in terms of utilitarian, hedonic, and social benefits, satisfaction, Trust, and customer loyalty. This research is also expected to be a reference for further research. The online sales industry has experienced increased business activities and profits during the Covid-19 pandemic, making it an opportunity for e-commerce platforms, especially Tokopedia. The managerial implication of this research is that this research is expected to provide a decision to take advantage of the current opportunities to increase the number of e-commerce users. This study discusses the perceived benefits of digital loyalty programs in terms of practical benefits, hedonic benefits and social benefits, satisfaction, Trust, and loyalty of Tokopedia customers in Bali. Managerially, the management can consider strategic approaches and marketing communications that can increase user loyalty or ease the benefits of digital loyalty programs to retain loyal customers. This study found that Tokopedia's digital loyalty programs provide benefits in the form of saving money and time for its customers, making it easy to find what they want and acknowledging that their customers have followed the current online shopping trend.

This research's scope is limited to the province of Bali, so this research cannot be generalized to other regions. This research was conducted only in a certain period, while the

development of technology and the current social environment are growing and developing dynamically so that it is hoped that this research can be carried out again in the future. This research has limitations, such as the fact that the scope of this research is only limited to the city of Denpasar, thus the results of this study cannot be generalized to other regions. This research was only conducted at a specific time or in a cross-sectional manner. Because the social environment is dynamic, it is hoped that this research can be repeated in the future. This study is also limited to only investigating the Technology Acceptance Model hypothesis. Therefore, it cannot investigate in-depth elements other than these variables, such as external consumer influences. Further research can examine the external factor influencing the intention to subscribe.

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