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The Rise of Skywalker: The Critical Vehemence of Customer Loyalty inside the E-CommercePlatform

ABSTRACT

The electronic commerce is considered as a new concept, which is described as the process of product and service exchange in world-wide web, as well as, online information web. The use of e-commerce technology through internet helps people to expand the costumer's need on offered product or service that eventually the customer does not have to go directly to the store (offline visiting). The objective of this research is to explore the impact of satisfaction, trust, and commitment on the customer loyalty in e-commerce, particularly Tokopedia online store. Through the approach of quantitative research method, this study collects the data from people who are from Makassar, Indonesia, especially those who are as the undergraduate students. The collection data phase of this study also distributes 150 questionnaires to the said students and there are 87 filled and returned questionnaires that meet the requirement to be analyzed further. For theoretical implication, this study denotes that the customer satisfaction, trust, and commitment simultaneously play important role on customer loyalty with the score is 25.3%, however, this study interestingly finds that there is insignificant effect and negative role of customer trust on customer loyalty through the partial statistical test. The managerial contribution is also described in the particular section of this study.

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Keywords: customer satisfaction, customer trust, customer commitment, customer loyalty, marketing, e-commerce, tokopedia

1. INTRODUCTION

The development of transformation era has brought the electronic products become one of the primary needs that must be fulfilled by the people recently, and various levels of complexity in any under circumstance always make the life easier for society in order to carry out many daily tasks and other related primary people's needs. An individual, who can master the technology, will become a leader in this recent era that directly connects with the volatility, uncertainty, complexity and ambiguity situation. Fortunately, the internet is the most widely used tool in order to acquire any information, even in terms of entrepreneurship and online business. As such, electronic commerce or e-commerce becomes a new concept, which is described as the process of (a) buying and selling goods or services on the World Wide Web (www); and (b) product, service, and information exchange, through the information networks [1]. The use of e-commerce technology through internet helps people to expand the costumer's need on offered product or service that eventually the customer does not have to go directly to the store or offline visiting [2].

Furthermore, the customer satisfaction is something that is very valuable in every marketing aspects, especially in maintaining the existence of the customers in order to keep a business running [3]. Customers who are satisfied with the products or services, it later tends to drive the customer to repurchase such products or services from the same shop. In addition, trust, according the study of Zhang, Jun [4], is described as an individual's willingness to depend on other involved parties in the exchange. In the context of e-commerce, trust is a customer

35 belief that makes him/her become more vulnerable on the kindness of online sellers. Also,
36 trust is an evaluation of one's relationship to other people who wants to carry out certain
37 transactions based on the expectations, which occurs inside the uncertainty circumstance
38 [5]. In line with such situation, the confident of customer in buying a product or service on
39 Indonesia's Tokopedia e-commerce platform, accordingly becomes depends on the trust,
40 given the fact that the trust is strongly needed between online buyer and online seller
41 because there is a great number of risks may appear within online transaction i.e. fraud,
42 scam, etc. [6].

43 Moreover, according to the study of Iglesias, Markovic [5], commitment is a mutual trust
44 between the parties in a relationship, either implicitly or explicitly, that such relationship will
45 continue and each of parties maintains the mutual trust and/or agreement. Likewise,
46 commitment is also described as the customer's long-term orientation towards the business
47 relationship [3, 4]. Additionally, the customer loyalty is also viewed as an individual's loyalty
48 on a product or service. The customer loyalty is also the manifestation and continuity of
49 customer satisfaction in applying any facility offered by the seller or company as well as to
50 become, hopefully, a permanent customer/employee for the seller/company.

51 One of the many buyers' background is undergraduate student, who particularly belongs to
52 the millennial generation, and he/she has a fairly active role in buying or purchasing a
53 product and/or service at a particular e-commerce platform, which is Tokopedia. This is due
54 to the multiple needs of such generation in fulfilling the daily campus activities, for example,
55 buying a book, a pen, and so on. In addition, recently, the tendency of people to buy
56 products is not just looking at the price offered but also looking at the quality on
57 products/services offered, especially for the undergraduate students who are indeed looking
58 for good quality and cheap products and/or services. Therefore, Tokopedia, which is from
59 Indonesia, becomes one of many choices for the undergraduate students. Tokopedia
60 provides many online shops that offer various needs and wants of the people, especially the
61 needs and wants of the undergraduate students in Makassar, Indonesia.

62 Moreover, as the marketing strategy becomes one of the vital factors for the organization
63 especially in maintaining and increasing the customer loyalty on product and/or service, this
64 study suggests that the organization needs to focus on its customer, specifically on the
65 customer satisfaction, trust, and commitment in order to support the marketing programs and
66 all activities that later bring a positive impact on organization. Unfortunately, this study finds
67 that, although, there are great numbers of literatures on customer satisfaction, trust, and
68 commitment on customer loyalty, however, there are less studies conducted in South East
69 Asian countries, especially in Indonesia.

70 Subsequently, based on prior discussions, especially the background of the research, the
71 explanation of prior studies, as well as the existence of research gap in the literature and the
72 research question in this study, hence, this study accordingly aims to contribute into the
73 body of knowledge through the observation of the role of customer satisfaction, customer
74 trust, and customer commitment on customer loyalty in the context of e-commerce platforms,
75 which particularly emphasizes on the online stores under Tokopedia that is one of e-
76 commerce platforms from Indonesia. Following this phenomenon, to contribute theoretically
77 as well as managerially, this study the aims to explore the role of customer satisfaction,
78 customer trust, and customer commitment on the undergraduate students' loyalty through
79 the usage of Tokopedia e-commerce platform.

80 **1.1 Customer Satisfaction**

81 Satisfaction is the level of a personal feelings after comparing the performance or final result
82 of something, either such result meets the his/her personal expectations. Satisfaction is also

83 viewed as a personal expectation that is expressed by a feeling of pleasure or else a feeling
84 of disappointment that arises after comparing the final result of a product and/or service
85 utilization. Within the perspective of online marketing, satisfaction also refers as a feedback
86 of individual after buying and applying a product or service through e-commerce platform.
87 According to some scholars [3, 7, 8], if the customers are satisfied with a brand of a product
88 or service, the customers will tend to buy again and consume similar or other
89 product/service, and the customers also may promote such brand to the others, such as the
90 satisfying experience with the brand. Thus, such satisfying experience that is able to create
91 a positive feeling towards customers, will lead to a sense of happiness and/or satisfaction.
92 The satisfying experience of the customers in certain e-commerce platforms are eventually
93 expected to increase the customers' desire, which is especially purchasing behavior through
94 e-commerce platforms [9, 10]. Moreover, Sumarwan and Tjiptono [11] explain that the
95 indicators of the customer satisfaction consist of: (a) the suitability of expectations, which is
96 the level of suitability between the product/service performance expected and felt by the
97 customer, (2) the interest to revisit, which is the willingness of the customer in revisiting or
98 repurchasing related products/services, and (3) the willingness to recommend, which is the
99 willingness of customers to recommend products they have experienced to friends or family.

100 **1.2 Customer Trust**

101 The importance of a customer trust is more emphasized on the context of online transaction,
102 which is a critical condition for the success of online purchases. Scholars [8, 12] indicate that
103 the customer trust is all the knowledge possessed by the customer and all the conclusions
104 that are made by the customer on particular objects, attributes and/or benefits. Objects can
105 be in the form of products, people, companies and everything where someone has trust and
106 attitudes. In the context of online marketing, the customer trust is considered as the
107 confidence and belief, which is owned by the customer, on any organization that is actively
108 promote and/or sale its products in the e-commerce platforms. Such confidence and belief
109 will be in the higher/stronger level over any online shop in e-commerce platform, etc., if the
110 online shop preserves a good relationship with the customer. In other words, if the online
111 shop offers the best fair, honest, and responsible service in offering the products and/or
112 services to the customer during all the repeated transaction, then as suggested by
113 Kurniawati and Yaakop [6], the level of customer trust is assumed will escalate. This later
114 brings Iglesias, Markovic [5] to denote that if there is no trust in managing the online
115 transaction, there will be a difficulty to complete the sale and/or purchase. Additionally, the
116 lack of customer trust during the online transaction may lead the customer to cancel such
117 transaction due to the risk of fraud, scam, and so on. Subsequently, according to Kotler
118 (Kotler, 2015) there are three indicators of customer trust, namely as follows: (a) ability,
119 which is considered as the latest assessment of what a person can do. In this case, the way
120 the seller of online shop is able to convince the potential buyers and to provide satisfaction
121 and secure guarantee during the transaction and after sale period; (b) willingness, which is
122 the customer's willingness to depend on the online shop seller dealing with the potential
123 future risks or negative consequences that may occur further; (c) honesty, which is the
124 customer's belief in what people say, especially the online shop seller's in keeping their
125 promises before and after sale.

126 **1.3 Customer Commitment**

127 Commitment is a valuable relationship that needs to be maintained continuously, where
128 each party is willing to work together to maintain this relationship. Lai [13], defines
129 commitment as an impulse that links an individual to an action that is relevant to a target.
130 Customer commitment can be also interpreted as a customer desire that lasts for a long time
131 to maintain a valuable or profitable relationship with the related organization. There are three
132 indicators of commitment, namely: (a) affective commitment, which appears when the
133 customer feels delight with the seller; (b) continuance commitment, which is the evaluation of

134 a customer whether leaving or stay purchase any product/service in the online shop; and (c)
135 normative commitment is considered as an obligation sense for the customer to remain
136 buying any product/service in the online shop [9, 14, 15].

137 1.4 Customer Loyalty

138 Customer loyalty is the decision of a customer voluntarily to subscribe into a certain brand of
139 product or service for a long time [16]. In addition, Iglesias, Markovic [5] explain that the
140 customer loyalty is also defined as a customer's commitment on any particular product or
141 service. The loyal customers will buy the products and/or services exclusively and such
142 customers are not willing to change their choice to any other product and/or service [3, 4,
143 13]. Furthermore, Sumarwan and Tjiptono [11] explain that there are six indicators that can
144 be used to assess the consumer loyalty, which are: (a) repeat purchase of the brand; (b)
145 behavior in consuming the brand; (c) the belief that the brand is the best; and (d)
146 recommend the brand to others.

147 1.4 Theoretical Framework and Hypothesis

148 The following Figure 1 and Table 1 describe the theoretical framework as well as the
149 variables and indicators of this study.

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Fig. 1. Theoretical framework of this study

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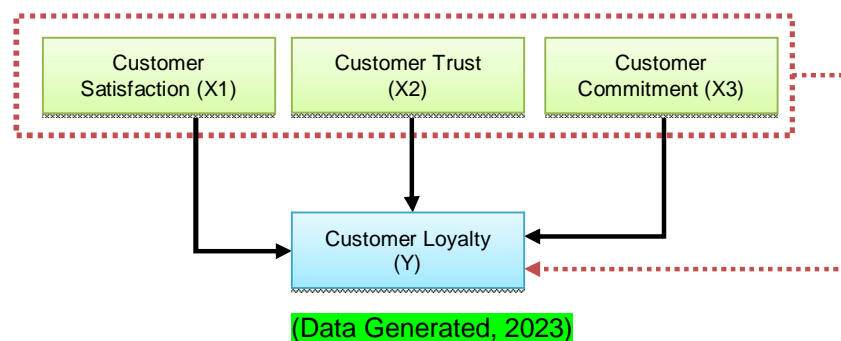
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157 Figure 1 shows that this study aims to explore the role of three dependent variables on one
158 dependent variable both partially, which is indicated by three solid arrow lines, and
159 simultaneously, which is indicated by one dotted line. In addition, as shown in Figure 1 and
160 Table 1, customer satisfaction (X1), which is the first independent variable, has three
161 indicators: (1) the suitability of expectations, which is the level of suitability between the
162 product/service performance expected and felt by the customer, (2) the interest to revisit,
163 which is the willingness of the customer in revisiting or repurchasing related
164 products/services, and (3) the willingness to recommend, which is the willingness of
165 customers to recommend products they have experienced to friends or family. Customer
166 trust (X2), which is the second independent variable, has three indicators, namely: (a) ability,
167 which is considered as the latest assessment of what a person can do. In this case, the way
168 the seller of online shop is able to convince the potential buyers and to provide satisfaction
169 and secure guarantee during the transaction and after sale period; (b) willingness, which is
170 the customer's willingness to depend on the online shop seller dealing with the potential
171 future risks or negative consequences that may occur further; (c) honesty, which is the
172 customer's belief in what people say, especially the online shop seller's in keeping their
173 promises before and after sale. Customer commitment (X3), that is the third independent
174 variable, has three indicators, which are: (a) affective commitment, which appears when the
175 customer feels delight with the seller; (b) continuance commitment, which is the evaluation of
176 a customer whether leaving or stay purchase any product/service in the online shop; and (c)
177 normative commitment is considered as an obligation sense for the customer to remain

178 buying any product/service in the online shop. For the dependent variable, which is customer
 179 loyalty (Y1), has also three indicators, namely: (a) repeat purchase of the brand; (b) behavior
 180 in consuming the brand; (c) the belief that the brand is the best; and (d) recommend the
 181 brand to others.

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Table 1. The Variables and Indicators

No	Variable	Indicator
1.	Customer Satisfaction (X1)	The suitability of expectations
		The interest to revisit
		The willingness to recommend
2.	Customer Trust (X2)	Ability
		Willingness
		Honesty
3.	Customer Commitment (X3)	Affective commitment
		Normative commitment
		Continuance commitment
4.	Customer Loyalty (Y)	Repeat purchase of the brand
		Behavior in consuming the brand
		The belief that the brand is the best
		Recommend the brand to others

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(Data Generated, 2023)

184 Moreover, in line with the theoretical framework of this study, this study the proposes four
 185 research hypotheses, namely:

186 *H1: Customer satisfaction affects significantly and positively customer loyalty in buying*
 187 *a product and/or service at Tokopedia.*

188 *H2: Customer trust affects significantly and positively customer loyalty in buying a*
 189 *product and/or service at Tokopedia.*

190 *H3: Customer commitment affects significantly and positively customer loyalty in buying*
 191 *a product and/or service at Tokopedia.*

192 *H4: Customer satisfaction, trust, and commitment simultaneously affect significantly and*
 193 *positively customer loyalty in buying a product and/or service at Tokopedia.*

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195 2. MATERIAL AND METHODS

196 2.1 Research Design

197 This study applies a quantitative research method which in its process aims to get the
 198 answers from respondents in the form of numbers or scores through the questionnaire. This
 199 study uses a survey method using a questionnaire in order to help this study to determine
 200 the effect of customer satisfaction, trust, and commitment on customer loyalty at Tokopedia.
 201 The research analysis approach used in this study is a descriptive analysis in order to make
 202 the distribution patterns of all variables' frequencies and indicators [17]. As suggested by
 203 scholars, such as Mustafa, Mustafa [7], this study also applies several statistical
 204 measurement tests, which are multicollinearity, heteroscedasticity, and normality test. The
 205 Likert scale is also used in this study as a scale in the questionnaire [1, 12, 18], with five
 206 choices, namely strongly disagree, which is represented by number 1, disagree (2), neutral
 207 (3), agree (4), and strongly agree (5).

208

209 2.1 Research Population and Sample

210 The research population of this study is the undergraduate students from Makassar,
 211 Indonesia with a total population of 100 people. Through the application of Sekaran and
 212 Bougie [18] sampling method, this study applies simple random sampling technique and
 213 eventually the proportional sample size is 85-90 people. In line with this recommendation,

214 this study then receives 86 filled and returned questionnaires that meet the requirement for
 215 further analysis.

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3. RESULT AND DISCUSSION

3.1 The Characteristics of Respondents

Table 2. The Characteristics of Respondents

No.	Characteristics	Total	Percentage (%)
1	Age		
	17 – 19 years old	31	36
	20 – 22 years old	39	45
	23 – 25 years old	16	19
Total		86	100
2	Gender		
	Male	37	43
	Female	49	57
	Total		87

221

(Data Processed, 2023)

222 Based on Table 2, there are three types of respondents' age characteristics. The first
 223 characteristic is group of 17 to 19 years old, which consists of 31 people or 36% of 86 total
 224 respondents. The second is group of 20 to 22 years old that consists of 39 people or 45% of
 225 86 total respondents. The last is group of 23 to 25 years old that consists of 16 people or
 226 19% of 86 total respondents. For the gender characteristics, there are 37 male
 227 undergraduate students or 43% of 86 total respondents, and 49 female undergraduate
 228 students or 49% of 86 total respondents.

3.2. Validity and Reliability Test

229 This study conducts validity test using Pearson's correlation with the trust level is 95% or a =
 230 0.05 [19]. Based on the results of validity test, this study finds that each variable in this study
 231 shows the Rcount is a positive and it is greater than Rtable. Based on the results of validity
 232 test, this study indicates that all variables in this study are valid. Hence, the variables meet
 233 the requirement to be further analyzed. The results of validity test are described in the
 234 following Table 3. Moreover, Table 3 also shows that all variables are reliable, given the fact
 235 that the findings of reliability test show that each variable in this study has a greater
 236 Cronbach's Alpha score than 0.60. For example, as shown in Table 3, X1 has 0.883
 237 Cronbach's Alpha score. The rest variables, which are X2, X3, and X4, have also
 238 Cronbach's Alpha score greater than 0.60 or sequentially 0.891, 0.898, and .807. In regard
 239 with the results of reliability test, this study denotes that all variables in this study are reliable
 240 and thus, the variables meet the requirement to be further analyzed.

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Table 3. The Results of Validity and Reliability Test

No	Var.	Indicator	Avr.	Validity	Reliability	P. Sig
1.	X1	The suitability of expectations	3.87	0.00	0.883	0.297
		The interest to revisit	3.87	0.00		0.166
		The willingness to recommend	3.98	0.00		0.094
2.	X2	Ability	4.35	0.00	0.891	1.036
		Willingness	4.46	0.00		0.382
		Honesty	4.41	0.00		0.271
3.	X3	Affective commitment	3.88	0.00	0.898	0.211
		Normative commitment	4.12	0.00		0.139
		Continuance commitment	3.97	0.00		0.185

4.	Y	Repeat purchase of the brand	4.43	0.00	0.807	3.201
		Behavior in consuming the brand	4.11	0.00		2.591
		The belief that the brand is the best	4.16	0.00		2.224
		Recommend the brand to others	4.33	0.00		2.995

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(Data Processed, 2023)

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3.3. Inferential Statistical Analysis

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Normality and Homogeneity Test

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Based on the results of Table 3, this study suggests that the significance value (P sig.) of the variables in this study, X1, X2, X3, and Y, are considered to be normally distributed. This is because the values of P sig of all variables are higher than 0.05. As such, the data, which are acquired in regard with the respondents' answer on customer satisfaction, customer trust, customer commitment, and customer loyalty, are considered to meet the requirements of data distribution analysis. Furthermore, the results in Table 3 show that the P sig values of X1, X2, X3, Y have significance values that are greater than 0.05. As suggested by Levene's Test for equality of variance rule of thumb (Homogeneity test), this study confirms that all the variables are considered feasible and therefore all variables are statistically supported to be analyzed further.

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Data Linearity Test

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The test of data linearity is conducted in this study in order to explore the relationship between independent variables (X1, X2, and X3) and dependent variable (Y) if there is any linear relationship or not. The results in Table 3 show that P sig values for all variables are significant due to each significance value of each variable is higher than 0.05. Consequently, this study confirms that based on the respondents' answers, there is a linearity in the relationship between the variable of customer satisfaction, customer trust, and customer commitment on customer loyalty, and thus, this study indicates all variables meet the linearity test requirements and are feasible for further analysis.

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3.4. The Analysis of Hypothesis Tests

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The analysis of normality, homogeneity, data linearity, cumulative regression test, and determinant coefficient test are applied in this study in order to explore the relationship among variables, especially the relationship of dependent variable of this study, customer loyalty (Y), with independent variables of this study, which are: customer satisfaction (X1), customer trust (X2), and customer commitment (X3).

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The First Hypothesis Test

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The first hypothesis test is to analyze and explore the effect of customer satisfaction on customer loyalty and the results are shown in the following Table 4.

Table 4. The Results of Regression of Customer Satisfaction on Customer Loyalty

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	138.755	3	138.755	3.052	.021 ^b
	Residual	3728.099	82	45.465		
	Total	3866.854	85			

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a. Dependent Variable: satisfaction; b. Predictors: (Constant), loyalty

(Data Processed, 2023)

278 The results in Table 4 describe the significance value is 0.021, i.e. such value is lower than
 279 Cronbach's alpha score 0.05. Also, the F table score, at alpha (α) 0.05, is 1.429, and F value
 280 from the results of regression of customer satisfaction on customer loyalty is 3.052. This
 281 then indicates that F value is higher than F table. In line with this indication, this study
 282 consequently confirms that H1 is accepted and H0 is rejected, in other words, this study
 283 confirms that there is a significant and positive effect of the customer satisfaction on
 284 customer loyalty.

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286 **The Second Hypothesis Test**

287 The second hypothesis test is to analyze and explore the effect of customer trust on
 288 customer loyalty and the results are shown in the following Table 5.

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Table 5. The Results of Regression of Customer Trust on Customer Loyalty

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	259.027	3	259.027	4.979	.000 ^b
	Residual	4265.883	82	52.023		
	Total	4524.910	85			

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a. Dependent Variable: trust
 b. Predictors: (Constant), loyalty

(Data Processed, 2023)

294 The results in Table 5 describe the significance value is 0.000, i.e. such value is lower than
 295 Cronbach's alpha score 0.05. Also, the F table score, at alpha (α) 0.05, is 1.429, and F value
 296 from the results of regression of customer trust on customer loyalty is 4.979. This then
 297 confirms that F value is higher than F table. In line with this confirmation, this study
 298 consequently confirms that H2 is accepted and H0 is rejected, in other words, this study
 299 confirms that there is a significant and positive effect of the customer trust on customer
 300 loyalty.

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302 **The Third Hypothesis Test**

303 The third hypothesis test is to analyze and explore the effect of customer commitment on
 304 customer loyalty and the result are shown in the following Table 6.

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Table 6. The Results of Regression of Customer Commitment on Customer Loyalty

ANOVA ^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	31.726	3	31.726	-0.649	.421 ^b
	Residual	4.011.005	82	48.915		
	Total	3.979.279	85			

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a. Dependent Variable: commitment
 b. Predictors: (Constant), loyalty

(Data Processed, 2023)

310 The results in Table 6 show that the significance value is 0.421, i.e. such value is higher than
 311 Cronbach's alpha score 0.05. Also, the F table score, at alpha (α) 0.05, is 1.429, and F value
 312 from the results of regression of customer commitment on customer loyalty is -0.649. This
 313 then confirms that F value is lower than F table. In line with this confirmation, this study

314 consequently confirms that H3 is rejected and H0 is accepted, in other words, this study
 315 confirms that there is insignificant and negative effect of the customer commitment on
 316 customer loyalty.

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 318 **The Fourth Hypothesis Test**

319 The fourth hypothesis test is a joint impact test between customer satisfaction, customer
 320 trust, and customer commitment on customer loyalty. The test results together are shown in
 321 the following Table 7.

322 **Table 7. The Results of Cumulative Regression Test**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	23.977	3	7.992	2,910	0,000 ^a
Residual	225.248	82	2.747		
Total	287.305	85			

a. Dependent Variable: Customer Loyalty

b. Predictors: (Constant), Customer Satisfaction, Customer Trust, Customer Commitment

323 (Data Processed, 2023)

324 Table 7 shows that a significance value of cumulative regression test is 0.00 and it is lower
 325 than the value of Cronbach's alpha (0.05). As such, this study confirms that, H4 is accepted
 326 and H0 is rejected due to there is a significant and positive effect of customer satisfaction,
 327 customer trust, and customer commitment (simultaneously) on customer loyalty.

328 **3.5. Coefficient of Determination (R Square Test)**

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 330 **Table 8. The Results of Coefficient of Determination Analysis**

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.517 ^a	.253	.174	2.370

a. Predictors: (Constant), C. Satisfaction, C. Trust, C. Commitment

331 (Data Processed, 2023)

332 Table 8 shows that the coefficient of determination score is 0.253, and this study therefore
 333 implies that the customer satisfaction, customer trust, and customer commitment play a
 334 significant role on the customer loyalty in buying a product and/or service at Tokopedia, with
 335 the effect score is 25.3%. In other words, the coefficient value of R Square justifies that the
 336 contribution to the variable influence of customer satisfaction, customer trust, and customer
 337 commitment, together, is 0.0.253 or 25.3%. Additionally, the remaining score, which is
 338 74.7% are from the effect of other variables that are not included and explored in this study.

339 Subsequently, based on the measurement in T-Test in Table 9 below, this study constructs a
 340 regression formula.

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Table 9. The Results of T Test

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	27.583	5.154		5.351	0.000
C. Satisfaction	0.178	0.063	0.196	2.831	0.021
C. Trust	0.539	0.081	0.711	6.654	0.000
C. Commitment	-0.071	0.203	-0.519	0.349	0.421

a. Dependent Variable: Customer Loyalty
(Data Processed, 2023)

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344 The formula is then:

$$Y = a + b1X1 + b2X2 + b3X3$$

$$Y = 27.583 + 0.178X1 + 0.539X2 - 0.071X3$$

345

Based on the above formula, this study confirms that:

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a) The score of "a" in the formula is 27.583, and it is considered as a constant value that represents the simultaneous effect scores of X1, X2, and X3 on Y, in other words, without X1, X2, and X3, there will be an automatic change on Y value where the constant value is 27.583.

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b) The score of "b1" in the formula is 0.178 and it is considered as the regression coefficient value of X1, which means that if the customer satisfaction increases at one level, the customer loyalty then also increases for 0.178 points, where X2 and X3 scores are constant.

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c) The score of "b2" in the formula is 0.539 and it is considered as the regression coefficient value of X2, which means that if the customer trust increases at one level, the customer loyalty then also increases for 0.539 points, where X1 and X3 scores are constant.

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d) The score of "b3" in the formula is -0.071 and it is considered as the regression coefficient value of X3, which means that if the customer commitment increases at one level, the customer loyalty however decreases for 0.071 points, where X1 and X2 scores are constant.

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4. CONCLUSION AND RECOMMENDATION

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4.1. Conclusion

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The results of this study, especially the customer satisfaction's impact on customer loyalty show that customer satisfaction has a significant effect on customer loyalty in buying a product and/or service at Tokopedia as the online shops provider and one of e-commerce platforms around the world, especially in Indonesia. The results also show that with the satisfaction felt by the customers in buying and using a product and/or service (before and after sale phase), such variable will make the customer become loyal to the product and/or service. The results of this study, as such, explain that the customer loyalty in buying a product and/or service at Tokopedia can be influenced by the customer satisfaction and it is evidenced by the perceptions of respondents who think that the products and/or services they buy at the e-commerce, specifically at Tokopedia meet their expectations, and thus, the customers intend to visit again the sellers and they are willing to recommend the sellers to the others. The findings of this study above are also supported by some scholars, such as El-Adly [20], Leninkumar [3], etc. who state that the customer satisfaction plays an important

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378 role in affecting the customer loyalty in buying and using a product and/or service,
379 especially, as Zhang, Jun [4] suggestion, which is in the context of e-commerce.

380 Subsequently, the results of this study, particularly the effect of customer trust on customer
381 loyalty show that customer trust plays a vital role on customer loyalty in buying a good, a
382 product and/or service at Tokopedia. The results also show that with the trust experienced
383 by the customers in buying and using a good (before and after sale phase), such variable
384 will make the customer loyalty increases to the sellers and their products and/or services. In
385 other words, the customers feel more comfortable and secure during and after the online
386 transaction, given that such transaction has more latent risks, for example scam activities,
387 fraud, and so on. The findings of this study above are also supported by the study of Zhang,
388 Jun [4] recently, which recommends that the customer trust plays a partial mediating role in
389 the responsiveness and personalization impacts on loyalty, as well as, a full mediating effect
390 of the aesthetics and perceived risk on loyalty.

391 Moreover, the results of this study, particularly the effect of customer commitment on
392 customer loyalty show that customer commitment does not affect significantly and does have
393 a negative effect on the customer loyalty in buying a product and/or service at Tokopedia.
394 These findings then imply that the customer loyalty is not influenced by consumer trust in
395 buying a product and/or service at Tokopedia, i.e., there is no guarantee the customers will
396 buy a product and/or service in the similar seller, however, they prefer to choose other
397 sellers in Tokopedia, or else, find the similar seller in the different e-commerce platforms
398 than Tokopedia. The above findings of this study are also different with the study of Ali,
399 Wahyu [15] recently, which indicates that the customer commitment plays an important role
400 in influencing the customer loyalty in e-commerce platform, Alibaba.

401 **4.2. Recommendation**

402 As for the theoretical contribution, this study suggests that there is a significant effect in
403 partial and simultaneous statistical test from the customer satisfaction and trust on the
404 customer loyalty in buying a product and/or service at e-commerce platform, specifically,
405 Tokopedia of Indonesia. However, in the partial test, this study finds that the customer
406 commitment does not significantly affect the customer loyalty in buying a product and/or
407 service at Tokopedia. Also, for the managerial contribution, the findings of this study are
408 considered become a helpful guideline for the professional, business owners and/or policy
409 makers to craft, execute, evaluate, monitor, and improve their marketing strategy,
410 particularly in the context of e-commerce and/or online marketing. Subsequently, this study
411 is limited by the size of the sample as well as research time limitation. As such, this study
412 recommends for further research to in-depth investigation and sufficient sample size related
413 the role of customer satisfaction, trust, commitment on customer loyalty in buying a product
414 and/or service, generally, and in the e-commerce platform, particularly.

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COMPETING INTERESTS DISCLAIMER

Authors have declared that they have no known competing financial interests or non-financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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