

Role of Transactional Quality and Relational Quality to Customer E-Loyalty in Marketplace C2C in Indonesia

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Abstract: Marketplace C2C business model is one of the online business models with very high opportunity but has a very high risk too. This is because the business model of marketplace C2C has a high competitive level, both from competitors with the same business model as well as the different business models such as online stores on social media, e-commerce B2C, and so on. Customer loyalty is becoming one of the things that play an important role in the success of the marketplace C2C business model. This study uses a model which states that the transactional quality and relational quality have a significant influence on customer e-loyalty. This study measures customer ratings to shop online through the site marketplace C2C with variable Perceived Value, Customer Satisfaction, Customer Commitment, Word of Mouth, and Repurchase Intention, and evaluates the influence between these variables. The subject of this research were 420 respondents who are Indonesian people having done shopping online through sites marketplace C2C. Data were analyzed using structural equation modeling Partial Least Square (SEM - PLS) with software SmartPLS 3.0. Based on the evaluation of the influence between variables, we know that the influence of the independent variables on the dependent variable E-loyalty is 55.90

Keywords: Repurchase intention, Word of mouth, E-loyalty, Marketplace C2C

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INTRODUCTION

A large number of internet users and supported by the development of technology and also the changes of Indonesian society lifestyle opens up new opportunities for businesses to grow fast. According to Indrajit, from all aspects of human life which are affected by the presence of the internet, business or trade sector is one sector that retrieves a positive effect with rapid growth. The statement was also supported by White House in July 1997 which declared that the phenomenon of widespread business electronically / digitally by using the Internet as a medium of transaction will lead to a new industrial revolution that will have an impact on economic stability (Indrajit, 2002).

The development of the trade sector by utilizing internet technology and new telecommunication devices brings new business opportunities which are known as e-commerce (electronic commerce) (Indrajit, 2002). The presence of e-commerce is not without reasons, people in digital era who want everything easy, fast, and simple supported the growth of e-commerce business. There are several e-commerce business models that are growing in Indonesia, including e-commerce B2C, e-commerce C2C, etc. The business model which is growing rapidly, according to news reported on id.techinasia.com site is e-commerce C2C or also known as marketplace C2C. The popularity of marketplace C2C in Indonesia was marked by the increasing number of marketplace C2C in Indonesia, including marketplace C2C which was formed by the joint venture between major companies, and the marketplace C2C which was standing independently. Starting with the presence of Tokopedia in 2009, followed by the appearance of Bukalapak one year later, and then the other marketplace C2C like Elevenia, Blanja, Shopee, and more.

The data which were held by the Directorate General of trade, showed that 80% of retailers admitted percentage of total online sales increased by an average growth of 25%. The high number of e-commerce users in Indonesia also made the transaction value continue to grow. According to data from the MCIT collected from news site startupbisnis.com, e-commerce transaction value in 2013 reached Rp 13 trillion. While in 2014, according to data from BI raised from CNN Indonesia news sites, e-commerce

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transaction value reached US\$ 2.6 billion or equivalent to Rp 34.9 trillion. Increasing more than doubled from the previous year. The high penetration of Internet users also changed people's lifestyles who want everything easy, comfortable, and simply opens great opportunities for the growth of online businesses, including marketplace C2C business model.

A survey conducted by GlobalWebIndex in the 4th quarter 2015 as shown in figure 1 shows that the global rate of online shopping in Indonesia was 27%. Although it is still relatively small compared with other countries, but the owners of online businesses predict that online buying and selling transactions will continue to increase from year to year. According to information which was compiled from various sources, the CEO of both largest e-commerce C2C in Indonesia, Bukalapak and Tokopedia revealed that the e-commerce C2C continues to increase from year to year due to the increase in quality of service that they always maintain to keep the trust of customers they have.



Figure 1. The global e-commerce shopee

Opportunities and rapid growth in the marketplace C2C business is in line with the risks and challenges that must be faced. Marketplace C2C tends to be volatile and has a high level of customer migration. This is supported by a number of marketplace C2C sites with the similiar service and quality. Moreover, the existence of other online business models such as online shop, e-commerce B2C etc. also challenge the businesses marketplace C2C to growth.

Consumer displacement relatively easily happens, it was supporting by the results of a pilot study conducted by researchers with 10 respondents who have ever shopped online via the website marketplace C2C. From the pilot study, we know that 8 of 10 people said that they are never loyal to a particular marketplace and tend to move depending on the situation, needs, price comparisons, and various other reasons.

Consumers' turnover from one marketplace to another marketplace, even to other online business models such as online shop, e-commerce B2C and marketplace C2C makes it difficult to have loyal customers. Customer loyalty according to Kotler and Keller (2016) is defined as commitment held to re-purchase or subscribe to future products or services favored despite situational influences and marketing efforts have the potential to cause a change in behavior. Loyalty and customer retention become a very important part in the success of e-commerce business (Baveja, Rastogi, Zook, Hancock & Chu, 2000). Indicators of customer loyalty are the intensity of the repurchase (repurchase intention) (Kotler & Keller, 2016) and Word of Mouth (Liao, Wang & Yeh, 2014).

According to research which was conducted by Reichheld and Schefter cited in (Bao, Li, Shen & Hou, 2016), the cost to attract a new customer is higher for the business e-commerce than for conventional business (traditional channel). In addition, the profit owned grows faster if the relationship between the seller and the buyer is created, because repurchase (repeat purchase) by the customer online will be higher than the first purchase they do. Therefore, to survive among the competition of bussiness marketplace, one important thing to note is how to make the customer willing to buy back (repeat

purchase) (Chiu, Chang, Cheng & Fang, 2009). Results of research conducted by Fang, Shao and Wen (2016), revealed that the repurchase intention and word of mouth are categorized as determining factors of customer loyalty online or known as the e-loyalty. E-loyalty is influenced by two major constructs, namely the quality of the transaction (transactional quality) and quality of relationships (relational quality) (Fang et al., 2016).

Interest of a customer to use a service is determined by his experience after the purchase or use of services and also related to the satisfaction and belief in the service (Nugraha & Indrawati, 2017; Saputra & Dewi, 2016). Assael (2004) states that the higher understanding of factors underlying consumer behaviour by marketers will make the marketing strategies that can be developed to increase customer loyalty and long-term profitability of the company more effectively. By understanding that this is an important input for the company to determine the strategic step to achieve competitive advantage, it is important to do research on the role of transactional quality and relational quality in customer loyalty to marketplace C2C in Indonesia.

Objectives

- To identify the relationship between perceived value toward customer satisfaction, customer commitment, and e-loyalty.
- To identify the relationship between customer satisfaction and e-loyalty.
- To identify the relationship between customer commitment and e-loyalty

Significance of the study

The presence of the marketplace makes it easy for sellers and buyers to be able to conduct online transactions safely and comfortably. Proven since 2015, online transactions in Indonesia increased significantly. Minister of Communications and Information Technology (MCIT), Rudiantara said that the e-commerce transaction value in Indonesia in 2016 reached US \$ 4.89 billion, an increase of 2015 with a transaction value of US \$ 3.56 billion. It opens lucrative opportunity for e-commerce businesses, including for the business model of marketplace C2C. Some of the most popular marketplace C2C in Indonesia claim that the transactions on their sites have increased. Nevertheless, it is not easy for e-commerce businesses especially marketplace C2C to be well received in Indonesia. Consumers in marketplace are very susceptible and move from one site to another in order to obtain the best service.

Customer loyalty becomes one of very important things for the marketplace business strategy to survive in the industry with high competition. The online marketplace C2C in Indonesia such as Tokopedia, Bukalapak, Elevenia, Shopee, Blanja, and Qoo10 constantly upgrade their service sites in order to gain loyal customers. According to previous studies, the things that contribute to customer loyalty were the quality of the transaction and the quality of relationships with consumers.

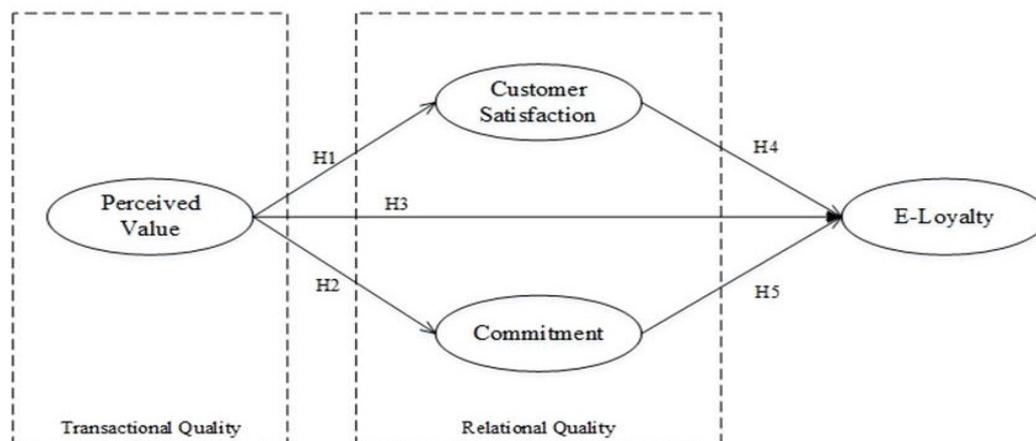


Figure 2. Research framework

Scope of the study

This research used quantitative methodology by undertaking a survey to collect data from representative samples. The main object of this research was Indonesian people who were shopping online from marketplace C2C like Tokopedia, Bukalapak, Blanja, Shopee, etc. Data collection in this research was undertaken by using two types of data: primary data and secondary data.

LITERATURE REVIEW

Marketplace C2C

According to Laudon and Traver (2012) "Marketplace is the physical space you visit in order to Transact". According to Brunn, Jensen and Skovgaard (2002), e-marketplace is an interactive electronic business community that provides a marketplace where companies can take part in e-commerce B2B and e-business or other activities. Core offerings from the marketplace are to bring buyers and sellers according to their needs and offer transaction efficiency. Business exchange that regularly uses the media Elektronik Data Interchange (EDI), email, facsimile machines, Electronic Funds transfer & Bulletin boards with respect to the transaction of shopping on the Internet in the end is referred to as the types of marketplace. Marketplace was developed with various types of B2B, B2C, and C2C. This study focused on researching marketplace C2C. In Indonesia itself are growing quite a lot of marketplace C2C sites such as Tokopedia.com, Bukalapak.com, Elevenia.com, Blanja.com, Shopee.co.id, Qoo10.co.id, and so on.

Transactional quality

Transactional quality is evaluative response to the consumer's shopping experience. The high-level of transactional quality facilitates the formation of cognitive loyalty (Blut, Evanschitzky, Vogel & Ahlert, 2007). Perceived value is one of the factors which can be used to define transactional quality (Fang, et al., 2016). Perceived value is generally defined as an overall assessment of the perceived quality of products or services which are received by customer, and the combined cost to get the product or service (Mosavi & Ghaedi, 2012).

To increase the willingness of individuals to re-visit the e-retailer, perceived value is considered as an important determinant (Wu, Chen, Chen & Cheng, 2014). Perceived value is an important factor affecting satisfaction, commitment and repeat buying action in the context of online shopping (Chiu, Wang, Fang & Huang, 2014).

Satisfaction refers to the effects of global evaluation or feeling the country resulting from the global performance evaluation based on the experience of online shopping (Blut et al., 2007). A previous study reported that when customers perceive the value of products and services, the level of satisfaction will increase.

For example, Kuo, Wu and Deng (2009) reported that the perceived value has a positive effect on customer satisfaction in mobile value added services. Similarly, Hsu and Lin (2015) also observed that the perceived value has a significant impact on the level of customer satisfaction in the purchase of paid applications.

Relational quality

The concept of relational quality comes from the research about relationship marketing. From the perspective of consumers online, relational quality captures previous interactions and the expectation of online vendor in the future (Toth, Thiesbrummel, Henneberg & Naude 2015). Research before supported the idea that satisfaction and commitment are the key sub-constructs of the relational quality in online shopping arrangement (Sanchez-Franco, Martnez-Lopez & Martn-Velicia, 2009; Shin, Chung, Oh & Lee, 2013). Previous research states that a good relationship is built only when the buyer is satisfied and has confidence in their relationship with their vendor (Zhang, Fang, Wei, Ramsey, McCole & Chen, 2011).

E-loyalty

Loyalty is an important strategic goal for all the online vendors. Loyalty has two constructs consisting of components and behavioral intention. Although there are conceptual differences, intentional loyalty

and behavioral loyalty are expressed as interconnected (Liao et al., 2014). Existing research on the formation of consumer e-loyalty usually focuses on intention to repurchase (Zhang et al., 2011; Shin et al., 2013). Consider that behavioral loyalty is not enough to understand the real level of loyalty that a repeat purchase behavior of consumers is not always the result of their psychological commitment to a particular product or vendor (Han, Kim & Kim, 2011). The study also focused on intentional loyalty. In particular, consumers' e-loyalty in this study was measured and tested using the intention to repurchase (consumer's repurchase intention) and Word of Mouth (WOM) where they are regularly measured to understand the possibility of customer loyalty to a particular vendor (Kumar, Pozza & Ganesh, 2013; Liao et al., 2014).

Previous studies

This research generally is similar to the research conducted by Fang, et al. (2016). However, the object of these two studies is different. If in previous studies the object was consumer of e-commerce in China, this research has the object consumers of marketplace C2C in Indonesia. Previous studies have generally proved the importance of customer loyalty consisting of repurchase intention and Word of Mouth (WOM) in the context of e-commerce business. Until the present term customer e-loyalty. Previous studies also explain the things that affect customer loyalty especially among customers of online transactions consist of satisfaction, and commitment. The factors are known to have a significant positive effect on customer loyalty consisting of Word of Mouth (WOM) and intention to repurchase (repurchase intention).

Research hypotheses

H1 : Perceived value has a positive and significant impact on customer satisfaction

H2 : Perceived value has a positive and significant impact on customer commitment

H3 : Perceived value has a positive and significant impact on e-loyalty

H4 : Customer satisfaction has a positive and significant impact on e-loyalty

H5 : Customer commitment has a positive and significant impact on e-loyalty

RESEARCH METHODOLOGY

Population and sample size

Population is a whole group of people, events, objects of interest of researchers for their views (Indrawati, 2015). Population of this research is the Indonesian people who ever shopped online through the marketplace C2C sites like Tokopedia, bukalapak, Elevenia, Blanja, Shopee, or Qoo10. The exact number of population was unknown.

Determine the sample size

To determine the number of samples used for this study, researcher did calculations using the Bernoulli equation (Zikmund, 2010) that is:

$$n = \frac{\frac{Z\alpha^2}{2} \times p \times q}{e^2} \quad (1)$$

where:

n = number of samples minimum

e = error rate

α = accuracy

Z = the value of the standard normal distribution for the level significance $\alpha / 2$

p = proportion of questionnaires correct

q = proportion of questionnaires incorrect

This study used a level of accuracy (α) of 5% and a confidence level of 95% in order to obtain the value of $Z = 1.96$. The error rate was set at 5%. Meanwhile, the probability of correct questionnaires (received) or incorrect (rejected) respectively was 0.5. By entering into the equation above, it is obtained:

$$n \geq \frac{(1,96^2 \times 0,5 \times 0,5)}{0,05^2}$$

$$n \geq \frac{(3,8416 \times 0,25)}{0,0025}$$

$$n \geq 384,16 \approx 385$$

From the calculation above, the number of samples to be taken in this research is more than or equal to 385 respondents. Samples were people who ever made buying and selling online on marketplace C2C sites in Indonesia (Bukalapak.com, Tokopedia.com, Elevenia.com, Blanja.com, Shopee.co.id, or Qoo10.co.id). The Bukalapak.com, Tokopedia.com, Elevenia.com, Blanja.com, Shopee.co.id, and Qoo10.co.id were selected as the object because all of these are the marketplace C2C sites which have the criteria as a marketplace C2C in a very real sense, both in terms of business models, services provided, and so on.

Sampling method

The sampling technique used in this study is a type of non-probability purposive sampling. According to Indrawati (2015), purposive sampling is to choose members of a particular sample deliberately by researchers, particularly only a sample of those who represent or may provide information to answer the research problem. In this study due to the observation that is consumer behavior in Indonesia, the marketplace C2C was deliberately chosen to be the respondents i.e. those who have at least done the transaction online through marketplace C2C sites (Tokopedia, bukalapak, Elevenia, Blanja, Shopee, or Qoo10).

RESEARCH METHODOLOGY

This research used quantitative approaches to research. Quantitative research method is a method of research that tries to perform accurate measurements of the behavior, knowledge, opinions, or attitudes (Cooper & Schindler, 2011 cited in Indrawati, 2015). Quantitative research methods are widely used in various studies as to its suitability for test models or hypotheses (Chew, 2007 and Indrawati, 2012 cited in Indrawati, 2015).

Pretest of research instrument

Content validity

To analyze the results of validity test, the criteria which it used are: a. If the value of r count larger (r_i) than the value of r table, the questionnaire items declared valid and may be used, or b. If the value of r count is smaller (r_i) than the value of r table, the item questionnaire declared invalid and can not be used. To facilitate and reduce the occurrence of errors, the authors will use SPSS 21 for windows to test the validity of the measuring instrument (questionnaire), which is determined by the author. Validity test results shown in table 1.

Table 1: Result of validity test

No.	Items	Rtable	Rcount	Result
1	PV1	0,195	0,485	Valid
2	PV2	0,195	0,704	Valid
3	PV3	0,195	0,669	Valid
4	PV4	0,195	0,718	Valid
5	PV5	0,195	0,735	Valid
6	PV6	0,195	0,434	Valid
7	PV7	0,195	0,029	Not Valid
12	CS1	0,195	0,717	Valid
13	CS2	0,195	0,779	Valid
14	CS3	0,195	0,641	Valid
15	CS4	0,195	0,783	Valid
19	CC1	0,195	0,572	Valid
20	CC2	0,195	0,612	Valid
21	CC3	0,195	0,559	Valid
22	WoM1	0,195	0,642	Valid
23	WoM2	0,195	0,661	Valid
24	WoM3	0,195	0,609	Valid
25	WoM4	0,195	0,621	Valid
26	RI1	0,195	0,663	Valid
27	RI2	0,195	0,699	Valid
28	RI3	0,195	0,091	Not Valid
29	RI4	0,195	-0,078	Not Valid

Source: Alexa, 2016

Based on the data shown in Table 1, we can see that there are three items not valid. It means that there are three items we can not use for this research.

Reliability

Reliability can be calculated by using a calculation technique test retest reliability, parallel form reliability, or internal consistency. Consistency internal calculation techniques consist of split half reliability, Kuder Richardson 20, Richardson 21, Cronbach’s Alpha, and Composite reliability. Cronbach’s Alpha is the most common technique which is used by many researchers. The formula of Alpha Cronbach is as follows:

$$\alpha = \frac{K}{K - 1} \left(1 - \frac{\sum sj^2}{\sum sx^2} \right) \tag{2}$$

where:

α = reliability coefficient Alpha

K = number of parts

Sj^2 = Varians score of parts (S12+S22 or varians score of parts 1 + varians score of parts 2

Sx^2 = Varians score total

Cronbach’s Alpha coefficient minimum is 0.70 which indicates that the questionnaire had a pretty good level of reliability. (Indrawati, 2015; Kaplan & Saccuzzo, 1993; Nunnally & Bernstein, 1994; Pedhazur & Schmelkin, 1991).

Table 2: The result of reliability test

Variable	Crombach’s Alpha	Result
Perceived Value (PV)	0.824	Reliable
Cutomer Satisfaction (CS)	0.900	Reliable
Customer Commitment (CC)	0.788	Reliable
E-Loyalty	0.888	Reliable

Source: Maulana, 2016

Based on the data shown in table 2, we can see that the value of Cronbach’s Alpha for each variable is more than 0.70 so it can be concluded that this research instrument is reliable.

RESULT

Analysis of structural equation model approach to Partial Least Square (PLS) in this study used two-stage evaluation of measurement that are outer models and inner models. Outer model evaluated convergent validity, discriminant validity, and reliability of internal consistency. Outer model was done to show how the indicator can represent variable construct. This will test the reliability (can be used multiple times) and validity (showing the results are correct and consistent) of models used in this study.

Based on the results of testing the validity which is carried out which includes convergent validity (Factor loading and AVE), discriminant validity (cross loading) and internal consistency reliability (Composite reliability and Cronbach’s Alpha) showed that all indicators and variable constructs used in this study are valid and reliable so it can be used in testing the structural model / inner models.

After testing the outer models, further testing is the structural models (inner model) with regard to the value of R-square variable independent constructs.

Testing R-square is used to measure the rate of change in the dependent variable with variation of the independent variables. If R-square value is high, then the model can predict from the object of research better. R-square value of this research is 0.559. It means that the percentage of variable magnitude of E-loyalty is capably explained by perceived value, customer satisfaction, and customer commitment equal to 55.90%. According to Hair, Black, Babin and Anderson (2014), the R-square value indicates that the model of the research is in the moderate category.

The t-test was conducted to determine whether the independent variable has partially significant effect on the dependent variable. If the probability value ($p > 0.05$ or $-t \text{ table} < t \text{ table}$) then H_0 is ac-

cepted. Meanwhile, if the probability value (α) of <0.05 or $t \leq -t \text{ table} > t \text{ table}$ then H_0 is rejected. Based on data from statistical tables known value of $t \text{ table}$ for $\alpha = 0:05$ is 1.96

Table 3: Hasil T-statistic

T-Statistics	(—O/STDEV—)	Result
(H1) Perceived Value - \rightarrow Customer Satisfaction	22.278	Accepted
(H2) Perceived Value - \rightarrow Customer Commitment	12.194	Accepted
(H3) Perceived Value - \rightarrow E-loyalty	0.976	Rejected
(H4) Customer Satisfaction - \rightarrow E-loyalty	5.422	Accepted
(H5) Customer Commitment - \rightarrow E-loyalty	10.073	Accepted

DISCUSSION AND CONCLUTION

Perceived value

Perceived value is defined as the overall assessment of the quality of services traded both in terms of products or services obtained, costs incurred to acquire products or services and so on (Mosavi & Ghaedi, 2012). Research by Fang et al. (2016), titled “Transactional quality, relational quality, and customer e-loyalty: Evidence from SEM and FsQCA” mentions that the perceived value has positive and significant impact on the Customer Satisfaction, Word of mouth, and Repurchase intention.

In this study, Perceived Value has positive and significant impact on the Customer Satisfaction and has the greatest impact. It is shown by the value of the loading path that reaches 0.661 and the t-value of 16.833 which proved that Perceived Value has a very strong influence on user satisfaction to use marketplace site as a medium of online shopping transactions. Meanwhile, the opposite is shown by the relationship between perceived value and a variable Word of Mouth and Repurchase Intention which has a value of path loading and t-value very low which causes no significant relationship.

Customer satisfaction

Customer satisfaction is the experience of “post-consumer”, which comes directly from the cognitive assessment of previous buying experience (Gounaris, Dimitriadis & Stathakopoulos, 2010). If expectations of buyer are fulfilled, the buyer will be satisfied and confident. Satisfying experience is regarded as a major determinant to develop and maintain long-term customer relationships and plays an important role in the competitive e-commerce environment (Omar, 2009). A large number of studies (e.g., Gounaris et al., 2010;. Omar 2009;. Zhang et al., 2011) has validated the link between satisfaction, trust, commitment, and loyalty in the online context.

There are many studies that prove that customer satisfaction affects customer loyalty to the seller online (Gounaris et al., 2010; Omar, 2009). Expectation confirmation theory, which has been widely used to explore the repurchase decision, considers satisfaction as an important variable for the customers’ continuance intention. A meta-analysis by Curtis, Abratt, Rhoades, and Dion (2011), found that satisfaction and repurchase intent indicate a strong positive relationship. A meta-analysis recently (Blut, Frennea, Mittal & Mothersbaugh, 2015) of 233 securities from more than 133,000 customers also confirmed that there is a positive relationship between satisfaction and repurchase intention. In addition to affecting trust, commitment, and repurchase intention, customer satisfaction also affects the behavior of Word of Mouth (WOM). Customer satisfaction is an important antecedent of repurchase intention and WOM behavior. WOM and repurchase intention are usually regarded as an important two-dimensional measurement of e-loyalty (Kumar et al., 2013; Liao et al., 2014). E-satisfaction leads to loyalty, thus one of the main consequences of customer satisfaction is WOM (Lang & Hyde, 2013; Zhang et al., 2011). Empirical research conducted previously (eg, Gounaris et al., 2010; Omar, 2009) reported that the greater the level of consumers satisfied with online shopping journey, the greater the chance consumers will spread positive WOM.

Research results of Fang et al. (2016) and other research are consistent with the results of this study, in which researchers proved that customer satisfaction has a positive and significant relationship with the e-loyalty (word of mouth and repurchase intention).

Customer commitment

Commitment refers to the tendency to develop and maintain relationships with vendors online. Customers who are committed are more likely to remain loyal to the company (Shin et al., 2013). Thus, customer commitment is recognized as a determinant for long-term relationship. Mukherjee and Nath (2007) show that e-commitment has a positive impact on WOM, purchase intention, and continued interaction. Shin et al. (2013) also noted the commitment to have a positive relationship with the repurchase intention in B2C online.

This study's results are consistent with results of previous studies in which the results of the analysis showed that the Customer Commitment has a positive and significant relationship with e-loyalty (Word of Mouth and Repurchase Intention).

LIMITATION

This study has limitations by not considering consumer motivation in doing online shopping. In several other studies was carried out screening on consumer motivation in doing online shopping, it is because differences in shopping motivations will affect consumer behavior in online shopping (Fang et al., 2016; Sanche-Franco, et al., 2009). Therefore, further research can be added to the screening question about the motivation of consumers to shop online.

RECOMMENDATIONS FOR FURTHER RESEARCH

Conduct a study on an object other than the business marketplace C2C, or do the research on object of consumer e-commerce in general, including consumer business model B2C, online shopping mall, online shop on social media and so on to gain a more general opinion about online consumer behavior in Indonesia in doing online shopping. Beside that, the further research can compare the consumers' online shopping behavior in different countries which have different cultures and habits.

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— This article does not have any appendix. —