

‘The Effect of Online Customization Towards E-Loyalty of Millennials E-Commerce Users in Yogyakarta’

A Thesis

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**The Effect of Online Customization Towards E-Loyalty of Millennials E-
Commerce Users in Yogyakarta**

A THESIS

**Presented as partial fulfillment of the requirements to obtain the bachelor
degree in Management Department, Universitas Islam Indonesia**

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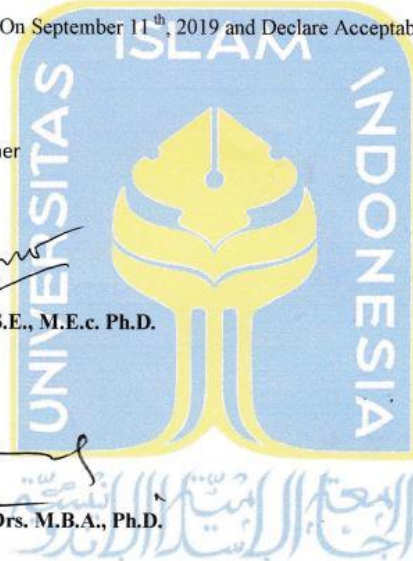


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DECLARATION OF AUTHENTICITY

Hereby I declare the originality of the thesis; I have not presented someone else's work to obtain my university degree, nor I have presented someone else's words, ideas or expressions without any of acknowledgements. All quotations are cited and listed in the bibliography of the thesis. If in the future this statement is proven to be false, i am willing to accept any sanction complying with the determined regulation or its consequence.

Yogyakarta, September 11th, 2019



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Assalamualaikum Wr. Wb.

Alhamdulillah rabbil ‘aalamin. All praises are to Allah SWT that finally I have finished my thesis entitled “THE EFFECT OF ONLINE CUSTOMIZATION TOWARDS E-LOYALTY OF MILLENNIALS E-COMMERCE USERS IN YOGYAKARTA” this can be completed according to the planned time. Shalawat and Salam are giving to our beloved prophet Muhammad SAW, who guided ummah from the darkness to the lightness.

This thesis can be completed properly according to the planned time thanks to various moral and material support and prayers from various parties. For that, I would like to say many thanks to:

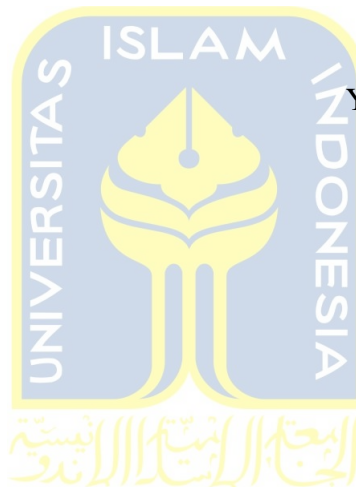
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It is undeniable that this thesis is still far from perfect because of the limitations of the writer's knowledge and experience. Therefore, constructive criticism and suggestions are expected. In the end, we as the authors apologize for all the shortcomings and limitations of this thesis. We hope this thesis can provide benefits for those who need it and can be used properly.

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Yogyakarta, 13 December 2017

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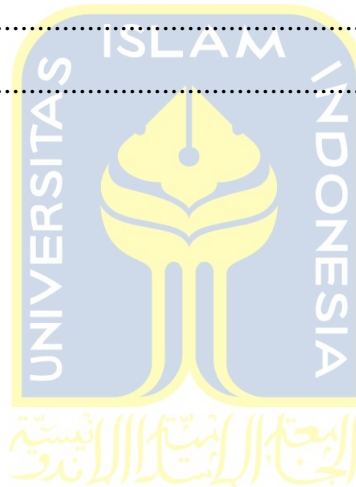
Ilham Firdaus Salam

TABLE OF CONTENTS

	Halaman
COVER PAGE	i
TITLE PAGE	ii
LEGALIZATION PAGE	iii
APPROVAL PAGE	iv
DECLARATION OF AUTHENTICITY	v
ACKNOWLEDGMENTS	vi
TABLE CONTENTS	ix
LIST OF TABLES	xii
LIST OF FIGURES	xiii
LIST OF APPENDICES	xiv
ABSTRACT	xv
CHAPTER I	
INTRODUCTION	1
1.1 The Background of The Study	1
1.2 Problem Formulation	4
1.3 Research Limitations	4
1.4 Study Objectives	4
1.5 Research Contribution	5
1.6 Systematics of Writing	5
CHAPTER II	
LITERATURE REVIEW	8
1.1 Theoretical Study	8
2.1.1 Online Customization	9
2.1.2 E-Satisfaction	12
2.1.3 E-Trust	13

2.1.4 E-Loyalty	13
2.2 Theoretical Framework	14
CHAPTER III	
RESEARCH DESIGN AND METHODE	15
3.1 Research Location and Research Objectives	15
3.2 The Scope of Research	15
3.3 Population and Sample Research	16
3.4 Data Collection Techniques	16
3.5 Definition of Variable Operational and Measurement Research	17
3.2.1 Online Customization	17
3.5.2 E-Satisfaction	18
3.5.3 E-Trust	19
3.5.4 E-Loyalty	20
3.6 Validity and Reliability Research Instrument	21
3.7 Analysis Technique	23
CHAPTER IV	
DATA ANALYSIS AND DISCUSSION	24
4.1 Respondent Characteristics.....	24
a. Gender	24
b. Age-Based Respondents	25
c. Job-Based Respondents	26
d. Online Shopping Experience	27
e. Where Respondent Find Out About Online Shop?.....	28
f. Loyalties of Online Shopping Customer	28
g. Online Customization Experience	29
h. Reason for Doing Online Customization	30
i. Online Customization Experience	31
4.2 Descriptive Analysis.....	32
4.2.1 Descriptive Analysis of Online Customization	32
4.2.2 Descriptive Analysis of E-Satisfaction	34
4.2.3 Descriptive Analysis of E-Trust	35
4.2.4 Descriptive Analysis of E-Loyalty	36
4.3 Test Statistics and Results	38
4.3.1 Validity Test	38

4.3.2 Reliability Test	39
4.4 Structural Equation Modelling (SEM)	40
4.4.1 Goodness of Fit Test	40
4.4.2 Hypothesis Testing	43
4.5 Recapitulation of Hypothesis Testing	44
4.6 Discussion.....	45
 CHAPTER V	
CONCLUSION AND RECOMMENDATIONS	49
5.1 Conclusion	50
5.2 Recommendations	51
REFERENCES	53
APPENDIX	58

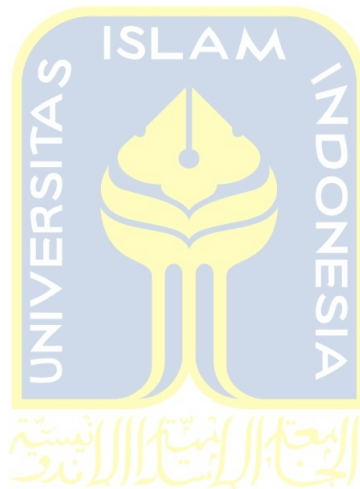


LIST OF TABLES

Table 3.1	Test Results I Reliability and Validity of Research Instruments	21
Table 4.1	The Gender of Respondent	24
Table 4.2	The Age of Respondent	25
Table 4.3	The Job of Respondent	26
Table 4.4	Online Shopping Experience	27
Table 4.5	Where Respondent Find Out Online Shop?	28
Table 4.6	Loyalties of Respondent Online Shopping Experience	28
Table 4.7	Online Customization Experience	29
Table 4.8	Reason of Doing Customization	30
Table 4.9	Loyalties of Respondent Online Customization Experience	31
Table 4.10	The Results from Data Analysis of Online Customization	33
Table 4.11	The Results from Data Analysis of E-Satisfaction	34
Table 4.12	The Results from Data Analysis of E-Trust	35
Table 4.13	The Results from Data Analysis of E-Loyalty	37
Table 4.14	Validity Table	38
Table 4.15	Reliability Table	39
Table 4.16	Model Feasibility Criteria	42
Table 4.17	Inner Weight Results in AMOS Output	43
Table 4.18	Recapitulation of Hypothesis Test Results	44

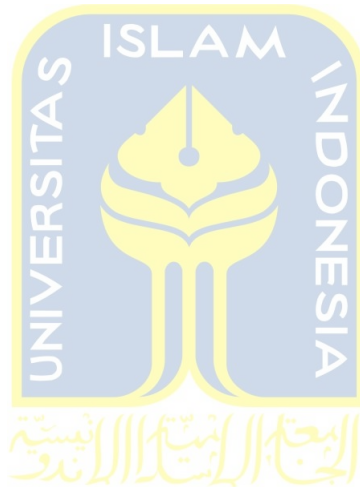
LIST OF FIGURES

Figure 2.1 Theoretical Framework	14
Figure 4.1 The Results of the AMOS Data Structural Equation Model	41



LIST OF APPENDICES

APPENDICES A. Research Questionnaire	58
APPENDICES B. Validity and Reliability Test (SPSS)	73
APPENDICES C. Frequency of Characteristics of Respondents	82
APPENDICES D. Results of Model Measurement (SEM) with AMOS	87



ABSTRACT

This study aims to investigate the effect of online customization on e-loyalty in apparel online shops. The data used in this study are primary data obtained from respondents' answers through online questionnaires distributed to 200 respondents who have an experience of using online customization in Indonesia and this research specifically targets the millennials generation. The data analysis method used is the analysis of structural equation modeling (SEM). The results of this study prove that there is a positive and significant influence of online customization on e-satisfaction and e-trust, there is no significant effect of online customization on e-loyalty, there is a positive and significant effect of e-satisfaction on e-loyalty, and there is a positive and significant effect of e-trust on e-loyalty.

Keywords: *Millennials, online customization, e-satisfaction, e-trust, e-loyalty*

Penelitian ini bertujuan untuk mengetahui pengaruh kustomisasi pada loyalitas elektronik pada toko pakaian online. Data yang digunakan dalam penelitian ini merupakan data primer yang diperoleh dari hasil jawaban responden melalui kuesioner online yang disebarakan kepada 200 responden yang memiliki pengalaman dalam menggunakan kostumisasi online di Indonesia dan penelitian ini secara spesifik menargetkan pada generasi milenial. Metode analisis data yang digunakan adalah analisis structural equation modeling (SEM). Hasil penelitian ini membuktikan bahwa terdapat pengaruh positif dan signifikan kustomisasi online terhadap kepuasan elektronik dan kepercayaan elektronik, tidak terdapat pengaruh yang signifikan kustomisasi online terhadap loyalitas elektronik, terdapat pengaruh positif dan signifikan kepuasan elektronik terhadap loyalitas elektronik, dan terdapat pengaruh yang positif dan signifikan kepercayaan elektronik terhadap loyalitas elektronik.

Kata Kunci: *milenial, kostumisasi online, kepuasan elektronik, kepercayaan elektronik, loyalitas elektronik*

CHAPTER I

INTRODUCTION

1.1 The Background of The Study

The development of technology nowadays is going to the next level that create a changes in consumer buying-selling behavior. In the past buyer and seller need to meet each other in order to do a transaction. But today, buyer and seller can do a transaction in the different place by using a computer or a smartphone. The technology provide simplicity and efficiency in transaction that make people tend to do online transaction (e.g website, mobile app) rather than traditional transaction (brick-and-mortar). In Indonesia, the growth of e-commerce and online transaction is going up from year to year. According to the research conducted by Think With Google, the GMV (Gross Merchandise Value) of Indonesian e-commerce in 2018 is US\$12,2 billion, which means the total online transactions in Indonesia is the highest online transaction in Southeast Asia. As the biggest online market in Shouth East Asia, e-commerce in Indonesia have a huge opportunities to gain profit and build a loyal customer base.

In this digital era, the competition especially in the online market is very tight. A lot of e-commerce fail to compete beause they cannot fight and win in the online competition. One of the reasen why they are fail the competition is because they cannot meet the need and want of the customers. it was a challenge for a e-commerce

to create a nurture and loyal customers. According to (Kotler & S Philip, 2000), a companies inevitably should be able to win the competition by offering the best products and services that meet the changing tastes and needs of consumers. One of the strategy that can be implemented by a e-commerce is differentiation strategy, because it represents a source of competitive advantages. The core idea of differentiation is to identify the market segments and design a products to optimally satisfy the needs of the customers. One of the strategy form differentiation is the concept of customization. According to (Coelho & Henseler, 2012), customization is the degree to which the firm's offering is tailored to meet heterogeneous customers' needs. Moreover, today a business can customize advertising messages and products to the particular characteristics and needs of customers Bernhardt, Liu & Serfes (2007).

In line with the development of technologies, now customers can create their products based on their interest and preference on online platform. For an example is Nike one of the largest sport gear companies, they provides a customized option by which customers can create their personal choices of shoes by selecting the available options – color, raw materials, design, etc at their website. In Indonesia one of the company that provide customization option is www.iwearzule.com, they provide a choices of customization to customize products that customers want to buy (shirts, chino, jackets, types of denim, t-shirts, or jogger pants), by choosing size, color, and material of the product to the full fill customers' preferences.

In relation to the online customization strategy, there are several antecedents that play an important role in influencing e-loyalty of online customers on online customization, which are e-satisfaction, and e-trust. One of the benchmark to measure the success of online customization is the level of customers e-satisfaction. According to Oliver (1997), satisfaction is “the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer’s prior feelings about the consumer experience.” From this definition, e-satisfaction can be defined as an ongoing evaluation of the surprise inherent in product acquisition and/or consumption experience in the online behavior of the customers.

According to Morgan and Hunt (1994), trust is the “confidence in the exchange partner’s reliability and integrity. The main reason for the importance of e-trust in an online business is the perceived level of risk associated with online purchasing. Medintz (1998) stated that customer concerns about security, privacy, and protection against business scams are very high and have created a market for rating agencies and seals. Moreover, providing the credit card information to an online business that has no physical location increases the perception of risk for certain customers Shannon (1998). In the e-commerce context, customers who do not trust an e-business will not be loyal even though they are generally satisfied with the e-business. Therefore, it seems apparent that e-satisfaction is likely to result in stronger e-loyalty when customers have a higher level of trust in e-business.

According to Jacoby (1971) loyalty is “a biased behavioral purchase process that results from a psychological process”. Assael (1992) defined loyalty as “a

favorable attitude toward a brand resulting in the consistent purchase of the brand over time”. E-loyalty is present when favorable attitudes for the e-brand are manifested in repeat buying behavior. In this research, e-loyalty is defined as the customer’s attitude toward an e-commerce company resulting in repeat buying behavior as the manifestation of good customer e-satisfaction and e-trust toward the online customization e-commerce.

Measuring customer satisfaction is one kind of importance criteria to understand whether the expectation of the customer meet the reality or the product offered by e-commerce. When a company figures out that its customers are happy or satisfied with the products or services being offered, the company may expect referrals and repeat business from them. Beside e-trust also one of important factor to create a loyal customer, especially in an online business. E-trust is one of an important factor that make the customer believe and willing to put expectation to the e-commerce. Once the e-commerce get the trust from the customer, the possibility for the customer to get loyal is become higher. Furthermore, the company is in turn required to retain a long-term customer relationship, loyalty. The final goal of all is a continued profitable business. This research study is aimed at investigating the indirect effects of customer e-satisfaction, e-trust, and e-loyalty of online customization on e-commerce.

1.2 Problem Formulation

- 1) Does online customization attributes have a positive impact on e-satisfaction?
- 2) Does online customization attributes have a positive impact on e-trust?
- 3) Does online customization attributes have a positive impact on e-loyalty?
- 4) Does e-satisfaction have a positive impact on e-loyalty?
- 5) Does e-trust have a positive impact on e-loyalty?

1.3 Research Limitations

- 1) This research study is limited to the relationship between online customization and e-loyalty which results in contradictory findings. Furthermore, it will be likely to spur future possible research to strengthen the results of the study.
- 2) Online customization is considered a new trend in Indonesia, as there are only a few people in a specific social class who know it.
- 3) This research study was conducted with the millennial generation born between 1992s – 2000s as the research subjects.

1.4 Study Objectives

- 1) To describe whether online customization attributes have a positive impact on e-satisfaction.
- 2) To describe whether online customization attributes have a positive impact on e-trust.

- 3) To describe whether online customization attributes have a positive impact on e-loyalty.
- 4) To describe whether e-satisfaction has a positive impact on e-loyalty.
- 5) To describe whether e-trust has a positive impact on e-loyalty.

1.5 Research Contribution

This research study provides benefits theoretically and practically. Theoretically, it would make a significant contribution to the field of management, especially marketing, concerning the relationship between online customization, e-satisfaction, e-trust, e-loyalty, and important strategic implications contributing to the marketing business strategy. Furthermore, it can be a reference for other researchers to conduct further studies.

Practically, organizations may take advantage of the research findings as they can be a reference in the decision-making process on marketing concepts (e-satisfaction, e-trust, and e-loyalty) for creating effective strategies which lead to competitive advantages.

1.6 Systematics of Writing

- 1) Chapter I: Introduction

This chapter contains the background of the study, problem formulation, research limitations, research objectives, research contribution and systematics of writing.

2) Chapter II: Literature Review

This chapter presents the theoretical basis of this study, a few hypotheses are also presented here based on scholarly literature review.

3) Chapter III: Research Design And Method

This section presents the population and the study sample, the type and sources of data, methods of data collection and the methods of data analysis and research data.

4) Chapter IV: Data Analysis And Discussions

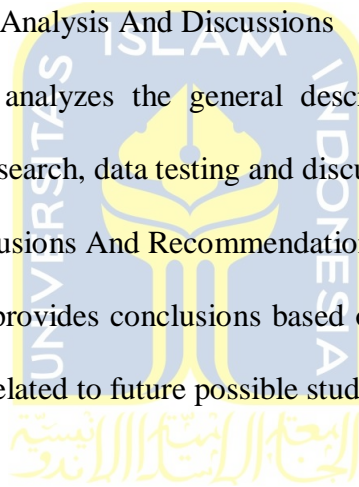
This chapter analyzes the general description and information of the findings of this research, data testing and discussions of the results.

5) Chapter V: Conclusions And Recommendations

This chapter provides conclusions based on the results of data processing and suggestions related to future possible studies.

6) References

It contains the resources or references employed in this study.



CHAPTER II

LITERATURE REVIEW

1.1.1 Theoretical Study

Currently, more and more consumers are embracing the internet and spending more time searching for information or making online purchases. In 2007, the percentage of Indonesians who purchases goods and services online in a month in 2017 reached 41% of the total population – an increase of 15% compared to 2016 which was only 26% (Kama, 2018). This indicates that the transaction trend has shifted from brick-and-mortar shops to online shops. This trend has offered a huge market and numerous business opportunities, as the internet has been the primary means for potential consumers to evaluate products and services. From here, it undeniably influences their purchase decisions. Thus, many businesses, both large and small ones, attempt to build and develop their online platforms, as the online path provides more advantages, one of which is building direct customer relationships.

One of the online platforms that most companies use is social media. The use of social media is considered easier and more effective because its technology is highly accessible and scalable. As such, it presents marketing opportunities for marketers. Therefore, the strategy of social media marketing is used by marketers has been a popular and effective marketing and communication tool. Moreover, it is employed to identify customers' preferences by tracking their activities on social

media. As a result, the company can understand what kind of product that the customers want or need. It creates an opportunity to online sellers for market their products only to the right customers.

Compared to physical stores, online stores have many advantages. First, it provides convenience, efficiency, and requires no physical presence, such as no need to queue or traveling (Javadi, Dolatabadi, Nourbakhsh, Poursaedi, & Asadollahi, 2012). It is well known that online shops differ from a brick and mortar shops that have fixed the operational schedule. Online shops mostly open all the time and accessible regardless of time and location. This makes it easy for busy customers to do shopping. In addition, online stores provide consumers with free and rich information about products and services, which in turn assist consumers compare and make purchase decisions among various products and services in an efficient way.

2.1.1 Online Customization

According to Srinivasan, Anderson, & Ponnnavolu, (2002), customization in e-retailing is defined as “the ability of an e-retailer to tailor products, services, and the transactional environment to individual customers”. One of the of customization features is focusing on offering personalized products based on individuals’ needs and wants. E-retailers currently provide customization for a variety of product categories, such as electronic product, home decorations, and apparel. Customization is a strategic tool to provide additional benefits to customers (Cho & Fiorito, 2009). According to Blecker, Friedrich, Kaluza, Abdelkafi, & Kreutler (2005), “product

customization is relevant to include the product perspective which can be physical goods or services. Thus, product customization can be defined as producing physical goods or services that are tailored to a particular customer's requirements". In other word, customer involvement is an important role, because the product is based on the preference of the customer.

Satisfaction, according to Oliver (1997) is "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer's prior feelings about the consumer experience." In online transactions, e-satisfaction is also known as the counterpart, which mean the pleasure of the customer to his or her prior purchasing experience with a given electronic commerce firm (e.g Nike website that provides customizing product capability). According to the previous research, Customization offers are likely to satisfy a customer more than standardized offers would, because they facilitate a real match between customer and product (Ostrom & Iacobucci, 1995). From the result of the previous study, it can be concluded that consumers who experience customization experience will be more satisfied with the product than those who get the standardize product. A hypothesis is purposed as follows.

H1: Online customization has a positive impact on e-satisfaction.

Hwang & Kim (2007) stated that "e-commerce trust (e-trust) is the central dimension of e-commerce systems adoption, which is one of the most important aspects of e-commerce customer relationship management (e-CRM)." It means that

trust is one of the most important aspects that need to take into account by a e-commerce as a crucial strategy that directly touches the customers. Also, an e-trust may affect purchasing decisions whether in a short-time or long-term purchasing decisions. From the previous research conducted by Koufaris & Hampton-Sosa (2004) Yen, Wang, & Horng (2011) found that the perception of supplier willingness to customize for a buyer has a positive influence on the buyer's trust. It shows a positive and significant influence on the buyer's trust.

H2: Online customization has a positive impact on e-trust.

According to Srinivasan, Anderson, & Ponnavaolu (2002), there are multiple reasons why customization is expected to affect e-loyalty. It is well known that a large product selection can irritate consumers and drive them to use simplistic decision rules to narrow down the alternatives (Huffman & Kahn, 1998). By customization, e-retailers can reduce this frustration. Customization enables a quick focus on what customers want. In this case, if a company can accurately tailor or narrow down choices for individual customers, it can minimize the time customers spend browsing through an entire product assortment. Besides, customization can signal high quality and lead to a better real match between customers' needs and products/services. Thus, efficiency and matching are most likely to cause e-satisfaction. These advantages that make customization appealing to customers, that they may visit the site again in the future and this is called, e-loyalty.

H3: Online customization has a positive impact on e-loyalty.

2.1.2 E-Satisfaction

According to Oliver (1997), satisfaction is “a fulfillment, and hence a satisfaction judgment involves at the minimum two stimulant outcomes and a comparison referent.” Meanwhile, its counterparts, e-Satisfaction is the consumer’s judgment of their Internet retail experience as compared to their experiences with traditional retail store (Evanschitzky, 2004).

The previous studies found that consumers are more likely to be loyal to an e-tailer if they perceive the online storefronts provide high levels of interactivity, foster community, offer opportunities for customization. Christodoulides & Michaelidou (2011) examine two antecedents of e-loyalty, e-satisfaction, and perceived switching barriers, including economic (e.g. ‘prices of other stores are higher’), emotional (e.g. ‘if I change Internet store I am afraid that I will lose the benefits I enjoy of being a loyal customer’), and speed (e.g. ‘delivery times of other stores are longer’), means that as long as the customer is satisfied with the product or service, they tend to be loyal to the company because they are afraid to lose the benefit that they get from the company. From the previous study by Ghane, Fathian, & Gholamian (2011) it indicates that e-satisfaction, such as e-trust, has direct and indirect effects on e-loyalty. Christodoulides & Michaelidou (2011) also found that e-satisfaction has a positive impact on e-loyalty.

H4: E-satisfaction has a positive impact on e-loyalty.

2.1.3 E-Trust

Rahimnia & Hassanzadeh (2013) stated that trust refers to the depth and assurance of feeling based on inconclusive evidence. Uncertainty and risk are the necessary conditions that reveal the value of trust. When a person believes in another person's honesty and trustworthiness in a transaction, trust can be formed. Therefore, trust is an important factor for the creation, development and protection of long-term relationships between customers and sellers. Trust is a vital factor in company performance and profitability. Although trust is a cornerstone of strategic relationship development, it plays a central and original role in company performance development as well. In particular, with attention to risks in transactions increasing, e-trust has come to play an important role in loyalty and relationship development between customers and organizations. According to Ribbink, Riel, Liljander, & Streukens (2004) e-trust directly affecting loyalty, but much less than satisfactory, which implies that trust is not the anticipated major contributor to loyalty in an online environment.

H5: E-trust has a positive impact on e-loyalty.

2.1.4 E-Loyaty

Engel, Blackwell, & Miniard (1990) defined brand loyalty as “the preferential, attitudinal and behavioral response toward one or more brands in a product category expressed over a period of time by a consumer.” According to Srinivasan, Anderson, & Ponnawolu (2002), e-loyalty is “a customer's favorable attitude toward the e-

retailer that results in repeat buying behavior.” People who are satisfied with the product and/or service from a specific company tend to come back and buy more products from the company. E-loyalty may positively affect the long-term profitability and it is vital for companies that provide products/services online. Maintaining and building a loyal customer base is a good and reliable strategy for an e-commerce company.

2.5 Theoretical Framework

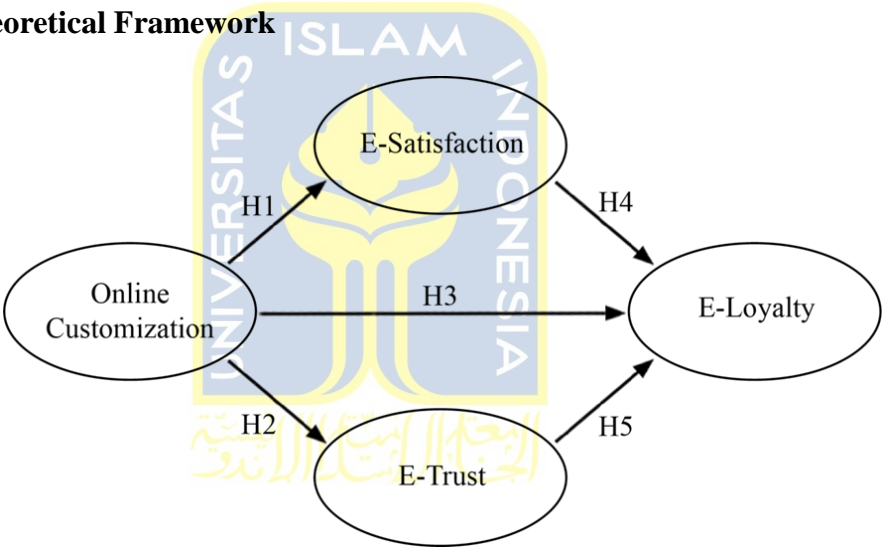


Figure 2.1. Theoretical Framework
Source: Coelho & Henseler (2012)

CHAPTER III

RESEARCH DESIGN AND METHODE

3.1 Research Location and Research Objectives

This research is conducted in the special region of Yogyakarta. The respondents come from millennial generation, born between the years 1980 – 2000. This study analyzes the effect of online customization on e-loyalty directly or mediated by variable e-satisfaction and e-trust. This research is conducted empirically on active e-commerce users, especially e-customization users. This study consists of four variables, which are online customization as an independent variable, e-satisfaction and e-trust as the mediating variable, while the dependent variable is e-loyalty. In this study, the object used is an active e-commerce user, especially e-customization of the user located in Yogyakarta.

3.2 The scope of research

This research is conducted to e-commerce users, especially online customization users. The population in this research are the millennials who are online customization users, who were born between 1980 – 2000. Millennials are chosen because they are the biggest e-commerce users in Indonesia.

3.3 Population and Sample Research

The population is all the individuals or units of interest; typically, there is no available data for almost all individuals in a population. While, a sample is a subset of the individuals in a population; there is typically data available for individuals in samples Hanlon & Larget (2011). The population in this study is the millennial generation in Yogyakarta and has more than one experience in doing online customization. Since the population of millennials in Indonesia are very large, the number of the sample taken in this study is 200 respondents from the population.

3.4 Data Collection Techniques

This research makes use of a nonprobability sampling method in data collecting. Nonprobability sampling is the sampling method by not providing equal opportunities for each element or member of the population to be selected as samples and using convenience sampling techniques. This technique is also called an accidental technique. According to Sugiyono (2006) accidental sample is the technique of selecting respondents based on anyone who by accident is seen fulfilling the criteria of the data source, then he/she will be chosen as the respondent. Based on this technique, the criteria of whether or not a respondent fits in this study is based on the following characteristics:

- 1) Respondents are Indonesians who were born between 1980s – 2000s (millennials).

- 2) Respondents are online customization users who are using the service of online customization more than 1 (one) time.

The data used in this study are primary data. Primary data is the data obtained directly from the research subject by using a measurement or data retrieval tool directly on the subject as the source of the information. In this study, the data was obtained using a questionnaire distributed to 200 respondents. The types of questions that are used in this research are closed-ended questions. Questionnaires are distributed either directly (print out) or online (Google forms) to the respondents.

3.5 Definition of Operational Variable and Measurement

The variables analyzed in this study are online customization as the independent variable, e-satisfaction and e-trust as the mediating variable and e-loyalty as the dependent variable. Then, to measure those variables, this study makes use of the Five-Point Likert Scale, ranging from 1 that indicates Strongly Disagree and 5 that shows Strongly Agree. The operational definition and measurement details of each of these variables are as follows:

3.5.1 Online Customization

Customization in e-retailing is defined as “the ability of an e-retailer to tailor products, services, and the transactional environment to individual customers” Cho & Fiorito (2009). It is in line with Thirumalai & Sinha (2011) Customization is the tailoring of products to the individual needs and

preferences of customers, There are a few indicators to measure online customization according to Ribbink, Liljander, & Streukens (2004):

- a. I feel that my personal needs are met when using this online site or making transactions with this online store (totally disagree to totally agree)
- b. This online site provides me with information and products based on my preferences (totally disagree to totally agree)
- c. I feel this online store has the same norms and values that I have (totally disagree to totally agree)

3.5.2 E-Satisfaction

E-satisfaction according to is “the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with a consumer’s prior feelings about the consumer experience” Oliver (1997). Similarly, it is the contentment of the customer with respect to his or her prior purchasing experience with a given electronic commerce firm Anderson & Srinivasan (2003). There are few indicators to measure e-satisfaction Ribbink, Riel, Liljander, & Streukens (2004):

- a) In general, I am happy with the online services of this company (very dissatisfied to very satisfied)
- b) The website of this online company is fun (very dissatisfied to very satisfied)

- c) I am very satisfied with the online services of this company (very dissatisfied to very satisfied)
- d) I am happy with this online company (very dissatisfied to very satisfied)

3.5.3 E-Trust

Trust is a critical factor in the relationship building process and is recognized as a precursor of commitment toward a firm Morgan & Hunt (1994). According to Jin, Park, & Kim (2008) e-trust is a customer's belief or confidence that the word or promise by the merchant can be relied upon (i.e. credibility) because benevolence (i.e. the seller will not take advantage of the consumer's vulnerability) may not be easily captured in the internet customer's mind. Ribbink, Liljander, & Streukens (2004), revealed a few indicators to measure e-trust:

- a) I am ready to give my personal information to online companies (totally disagree to totally agree)
- b) I am willing to give my credit card number to most online companies (totally disagree to totally agree)
- c) It is not a problem to 'pay in advance' to products purchased through the internet (totally disagree to totally agree)
- d) These 'online companies' are professionals in their fields (totally disagree to totally agree)

- e) These online companies have the intention to fulfill their promises
(totally disagree to totally agree)

3.5.4 E-Loyalty

E-loyalty is a consumer's intention to buy from a web site and that consumers will not change to another web site Flavian, Guinaliu, & Gurrea (2006). Cyr, Bonanni, C., & Ilsever (2005) defined e-loyalty as the intention to revisit a web site or to consider purchasing from it in the future. To put it another way, it is perceived intention to visit or use a web site in the future and to consider purchasing from it in the future Cyr, Kindra, & Dash (2006). According to the research that has been done before by Ribbink, Liljander, & Streukens (2004), there are few indicators to measure e-trust:

- a) I would recommend the online company that I have used (totally disagree to totally agree)
- b) I will recommend websites from online companies that I have used with others (totally disagree to totally agree)
- c) I intend to continue using/buy products from this online company again (totally disagree to totally agree)
- d) I prefer to use this online company 'back' than other competitors (totally disagree to totally agree)

3.6 Validity and Reliability Tests

Validity test indicates the extent to which a measure (indicator) can measure what you want to measure (variable) Zikmund & Babin (2007). An indicator is said to be valid if it has a value corrected item-total correlation ≥ 0.30 . The reliability of the instrument was ensured through acceptable values of Cronbach 's alpha.

Thus, before distributing questionnaires to the sample of this research, the questionnaire validity and reliability are tested first. In the end, the questionnaires are distributed to 50 (fifty) respondents. The data collected from the respondents are then analyzed for knowing the validity and reliability with respect to the limitation described above.

Variable/Indicator	Reability		Validity		Decision
	Score	Cut Off	Score	Cut Off	
Online Customization	0.661	0.6			Reliable
I feel that my personal needs are met when using this online site or making transactions with this online store.			0.719	0.2732	Valid
The online customization site I've used provides me with information and products based on my preferences.			0.537	0.2732	Valid
I feel that the online store that I have used has the same norms and values that I have.			0.524	0.2732	Valid
E-Satisfaction	0.636	0.6			Reliable
In general I am happy with the online customization service from the company that I have used.			0.641	0.2732	Valid

The website of an online customization company that I have used is quite fun.	0.523	0.2732	Valid
I am very satisfied with the online customization service from the company that I have used.	0.593	0.2732	Valid
I am happy with this online customization company.	0.726	0.2732	Valid
E-Trust	0.768	0.6	Reliable
I am ready to give my personal information to online companies.	0.584	0.2732	Valid
I am willing to give my credit card number to most online companies.	0.652	0.2732	Valid
It is not a problem to pay in advance to products purchased through the internet.	0.665	0.2732	Valid
These 'online' companies are professionals in their fields.	0.659	0.2732	Valid
Online companies have the intention to fulfill their 'promises'.	0.603	0.2732	Valid
E-Loyalty	0.850	0.6	Reliable
I will recommend online companies that I have used with others.	0.824	0.2732	Valid
I will recommend websites from online companies that I have used with others.	0.723	0.2732	Valid
I intend to continue using / buying products from the online company back.	0.710	0.2732	Valid



I prefer to go back to using online companies that I have used than other companies that are in the same field.	0.803	0.2732	Valid
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Table 3.1. Test Results I Reliability and Validity of Research Instruments

3.7 Analysis Technique

Data analysis used in this research is the analysis of structural equation modeling (SEM), given that the conceptual model of this research has one dependent variable, two mediating variables, and one independent variable. SEM analysis is a technique that allows analyzing the influence of several variables on another variable simultaneously (Ghozali, 2008).

SEM arises as an integral part of academic managerial research. SEM (Structural Equation Modeling) is a model of multiple equations from the development of the econometry principle that is aligned with the principles of psychology and sociology regulations (Ghozali, 2008).

Ghozali (2008) stated that the minimum sample size recommended in the use of SEM is 100 or using a comparison of 5-10 times the number of observations for each estimated parameter or indicator used. However, most researchers recommend using at least 200 samples (Kline, 2011).

CHAPTER IV

DATA ANALYSIS AND DISCUSSION

This section presents the research findings of the discussions. The data used in this study are primary data obtained from respondents' answers through questionnaires distributed to 200 respondents who are classified as the millennials (born between 1980s – 1997s) and have been used online customization service more than 1 time.

In accordance with the problems and formulation of the model that has been stated, as well as the importance of testing the hypothesis, the analytical techniques used in this study include Structural Equation Modeling (SEM).

4.1 Respondent Characteristics

This section explains the demographics of the respondents, which include gender, age, job, online shopping experience, ect.

a. Gender

The respondents based on gender can be grouped as follows:

Table 4.1 The Gender of Respondents

Gender	Frequency	Percentage
Man	96	46%
Women	104	54%

Total	200	100%
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Source: Results of Data Processing, 2018

Table 4.1 shows that the total of respondents in this study are dominated by women 104 respondents or 46%, while the total male respondents are 96 respondents with a percentage of 54%.

b. Age-Based Respondents

The respondents are picked from millennials generation born between 1980s – 1997s. Based on the age, the respondents can be grouped between the age range 19 - 23 years old, 24 - 28 years old, 29 – 33 years old, and 34 - 39 years old as seen in the following table:

Table 4.2 The Age of Respondents

Age	Frequency	Percentage
19 – 23 years old	154	77%
24 – 28 years old	44	22%
29 – 33 years old	1	0.5%
34 – 39 years old	1	0.5%
Total	200	100%

Source: Results of Data Processing, 2018

Based on 200 respondents involved in this study, table 4.2 shows that the majority of respondents in this study are aged between 19 - 23 years old is 154 respondents or 77%, the respondents aged between 24 – 28 years old are to 44 respondents or 22%, while the respondents aged between 29 – 33 years old and 34 - 39 years old has the same amount of respondent which is only 1 respondent or 0.5%.

c. Job-Based Respondents

Based on the respondent's job, the respondents can be grouped as follows:

Table 4.3 The Job of Respondents

Job	Frequency	Percentage
Student	136	68%
Private Employee	44	22%
Civil Servant / Military / Police	5	2.5%
Housewife	2	1%
Entrepreneur	5	2.5%
Searching for Job	8	4%
Total	200	100%

Source: Results of Data Processing, 2018

Table 4.3 displays that majority of the respondents are students with a total of 136 or 68%, followed by private employees which is 44 respondents or 22%, civil servant / military / police with a total of 5 respondents or 2.5%, housewife with a total of 2 respondents or 1%, entrepreneur with a total of 5 respondents or 2.5%, and the rest is still searching for job with a total of 8 respondents or 4%.

d. Online Shopping Experience

Based on the online shopping experience, the respondents can be described as follows:

Table 4.4 Respondents Online Shopping Experience

Ol Shopping Experienced	Frequency	Percentage
Expereinced	200	100%
Not Expereinced	0	0%
Total	200	100%

Source: Results of Data Processing, 2018

Table 4.4 demonstrates that all respondents in this study have the experience of using/doing transactions online with a total of 200 respondents or 100%.

e. Where Respondents Find Out Online Shops?

Based on the information source on online shops, respondents can be described as follows:

Table 4.5 Where Respondents Find Out Online Shops?

	Frequency	Percentage
Social Media	177	88.1%
Advertising	101	50.2%
Recommendation	29	14.4%
Self Initiative	12	6%

Source: Results of Data Processing, 2018

Table 4.5 shows that the majority of respondents in this study find out online shops from social media with a total of 177 respondents or 88.1%, from advertising a total of 101 respondents or 50.2%, from recommendation 29 respondents or 14.4%, and by self-initiative 12 respondents or 6%.

f. The Loyalty of Online Shopping Experience

Based on the loyalty of the respondent's online shopping experience, respondents can be described as follows:

Table 4.6 Loyalties of Respondent Online Shopping Experience

Loyalties of Ol Shop	Frequency	Percentage
Yes	200	100%
No	0	0%
Total	200	100%

Source: Results of Data Processing, 2018

Based on 200 respondents involved in this study, table 4.6 shows that all respondents in this study will and/or have a plan for coming back to the online shop with a total of 200 respondents or 100%.

g. Online Customization Experience

Based on the online customization experience, it can be described as follows:

Table 4.7 Respondent Online Customization Experience

The Loyalty of Online Shop	Frequency	Percentage
Experienced	200	100%
Not Experienced	0	0%
Total	200	100%

Source: Results of Data Processing, 2018

Based on 200 respondents involved in this study, table 4.7 shows that all respondents in this study have an experience of doing online customization with a total of 200 respondents or 100%.

h. Reasons for Doing Online Customization

Based on table 4.8 below provides the reasons for doing online customization:

Table 4.8 Reasons for Doing Customization

	Frequency	Percentage
Customizing the Clothes Style	172	85.6%
Customizing the Clothes Size	141	70.1%
Recommendation	41	20.4%
Try Something New	76	37.8%

Source: Results of Data Processing, 2018

It can be seen that most of the respondents (172 or 85%) just intended to customize their clothing style, 141 respondents / 70.1% intended to customize size, 41 respondents / 20.4% did customization by

recommendation and 76 respondents / 36.8% just intended to try something new.

i. Online Customization Experience

Based on the respondent's online customization experience, it can be described as follows:

Table 4.9 Online Customization Experience

Loyalties of Online Shop	Frequency	Percentage
Yes	158	78.6%
Maybe	43	21.4%
No	0	0%
Total	200	100%

Source: Results of Data Processing, 2018

Based on 200 respondents involved in this study, table 4.9 shows that most of the respondents in this study stated they will come back and/or use the online customization again (158 respondents or 78.6%), and the rest of the respondents said that they probably will come back and/or use online customization again (43 respondents or 21.4%).

4.2 Descriptive Analysis

Based on the data collected, the answers from the respondents have been recapitulated and then analyzed to find out the descriptive answers for each variable. The assessment is based on the following criteria:

The lowest score is: 1

The highest score is: 5

$$\text{Interval} = \frac{5-1}{5} = 0.80$$

So that the limits of the assessment of each variable are as follows:

1.00 - 1.80 = Strongly Disagree

1.81 - 2.60 = Disagree

2.61 - 3.40 = Neutral

3.41 - 4,20 = Agree

4,21 - 5,00 = Strongly Agree



4.2.1 Descriptive Analysis of Online Customization

From the respondents answers that have been collected, it can be explained that the distribution of respondent's assessment from online customization can be shown in Table 4.10 below:

Table 4.10 The Results from Data Analysis of Online Customization

Indicator	Average	Criteria
I feel that my personal needs are met when using this online site or making transactions with this online store.	3.93	Agree
The online customization site I've used provides me with information and products based on my preferences.	3.65	Agree
I feel that the online store that I have used has the same norms and values that I have.	3.395	Agree
Average	3.66	Agree

Source: Processed primary data, 2019

The results of the descriptive analysis as in Table 4.10 shows that the average rating of respondents for variable online customization is 3.66 (agree). The highest rating is for the the indicator "I feel that my personal needs are met when using this online site or making transactions with this online store" with the average answer of 3.93 (agree). The lowest rating is for "I feel that the online store that I have used has the same norms and values that I have" which is 3.39 (agree). This means that the respondents contended online customization provides a value that will meet their personal needs. "I feel that my personal needs are met when

using this online site or making transactions with this online store" is the most important factor in assessing online customization variable.

4.2.2 Descriptive Analysis of E-Satisfaction

From the respondent's answers that have been collected, it can be explained that the distribution of respondent's assessment from E-Satisfaction can be shown in Table 4.11 below:

Table 4.11 The Results from Data Analysis of E-Satisfaction

Indicator	Average	Criteria
In general I am happy with the online customization service from the company that I have used.	3.79	Agree
The website of an online customization company that I have used is quite fun.	3.78	Agree
I am very satisfied with the online customization service from the company that I have used.	3.39	Neutral
I am happy with this online customization company.	3.62	Agree
Average	3.65	Agree

Source: Processed primary data, 2019

Table 4.11 demonstrates that, the average rating of brand equity is 3.65 (agree). The highest rating is for the indicator “In general I am happy with the online customization service from the company that I have used” by 3.79 (agree). The lowest rating is for the indicator “I am very satisfied with the online customization service from the company that I have used.” at 3.39 (agree). This means the majority of the respondents feel happy and satisfied with the service of online customization that they already use.

4.2.3 Descriptive Analysis of E-Trust

From the respondent’s answers that have been collected, it can be explained that the distribution of respondent’s assessment from E-Trust can be shown in Table 4.12 below:

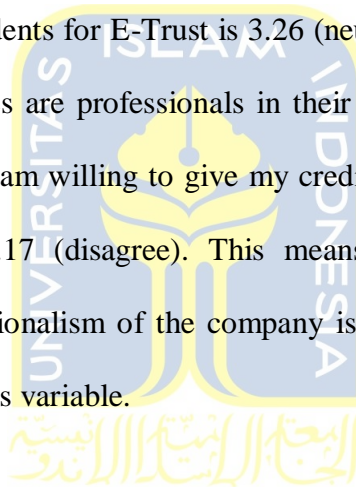
Table 4.12 The Results from Data Analysis of E-Trust

Indicator	Average	Criteria
I am ready to give my personal information to online companies.	3.38	Neutral
I am willing to give my credit card number to most online companies.	2.17	Disagree
It is not a problem to 'pay in advance' to products purchased through the internet.	3.43	Agree
These 'online' companies are professionals in	3.77	Agree

their fields.		
Online companies have the intention to fulfill their 'promises'.	3.57	Agree
Average	3.26	Neutral

Source: Processed primary data, 2019

Based on the results of the descriptive analysis, Table 4.12 shows that the average rating of respondents for E-Trust is 3.26 (neutral). The highest rating is in "These 'online' companies are professionals in their fields" is 3.77 (agree), while the lowest rating is in "I am willing to give my credit card number to most online companies" which is 2.17 (disagree). This means that the respondents have assessed that the professionalism of the company is the most important factor in assessing brand awareness variable.



4.2.4 Descriptive Analysis of E-Loyalty

From the respondents answers that have been collected, it can be explained that the distribution of respondent's assessment for E-Loyalty can be shown in Table 4.13 below:

Table 4.13 The Results from Data Analysis of E-Loyalty

Indicator	Average	Criteria
I will recommend online companies that I have used with others.	3.75	Agree
I will recommend websites from online companies that I have used with others.	3.69	Agree
I intend to continue using / buying products from the online company again.	3.57	Agree
I prefer to go back to using online companies that I have used than other companies that are in the same field.	3.38	Neutral
Average	3.6	Agree

Source: Processed primary data, 2019

Table 4.13 displays that, the average rating of brand equity is 3.6 (agree). The highest rating is for the indicator “I will recommend online companies that I have used with others” with the average of 3.75 (agree). The lowest rating is for the indicator “I prefer to go back to using online companies that I have used than other companies that are in the same field” with the average of 3.38 (neutral). This

means that the majority of the respondents will come back and will recommend the company to others.

4.3 Test Statistics and Results

4.3.1 Validity Test

Validity test is a test with the CFA test or construct validity test used to see whether the indicator is feasible or does not support latent variables. The indicator is said to be valid if the criteria ratio (CR) > 1.96 with a probability value (P) < 0.05 using AMOS software assistance. The results of the validity test can be seen in table 4.14 below:

Table 4.14 Validity Table

			Estimate	S.E.	C.R.	P
OC3	<---	Online Customization	1.000			
OC2	<---	Online Customization	1.040	.127	8.203	***
OC1	<---	Online Customization	.930	.104	8.965	***
ES1	<---	E-Satisfaction	1.000			
ES2	<---	E-Satisfaction	.939	.113	8.294	***
ES3	<---	E-Satisfaction	1.020	.095	10.726	***
ES4	<---	E-Satisfaction	1.106	.104	10.688	***
ET5	<---	E-Trust	1.000			
ET4	<---	E-Trust	1.317	.157	8.379	***
ET3	<---	E-Trust	1.113	.139	8.031	***

	Estimate	S.E.	C.R.	P
ET2 <--- E-Trust	1.587	.190	8.338	***
ET1 <--- E-Trust	1.385	.166	8.344	***
EL1 <--- E-Loyalty	1.000			
EL2 <--- E-Loyalty	.979	.062	15.872	***
EL3 <--- E-Loyalty	.733	.060	12.148	***
EL4 <--- E-Loyalty	.918	.067	13.605	***

Source: Results of data processing, AMOS 7.0

Based on table 4.14 above, it is known that all values are CR > 1.96. it can be concluded that all instruments, namely online customization, e-satisfaction, e-trust, and e-loyalty, are validated.

4.3.2 Reability Test

Reliability test with reliability construct test is used to see data consistency. This means that if the value of the reliability construct is > 0.6 then it is categorized that the indicators in the study are good. The following is the reliability test results in table 4.15.

Table 4.15 Reliability Table

Indicator	Construct Reliability
Online Customization	0.710

E-Satisfaction	0.791
E-Trust	0.816
E-Loyalty	0.876

Source: Processed primary data, 2019

Based on table 4.15, the value of the reliability construct > 0.6 indicates that all indicators in the study are good and can be used in this research.

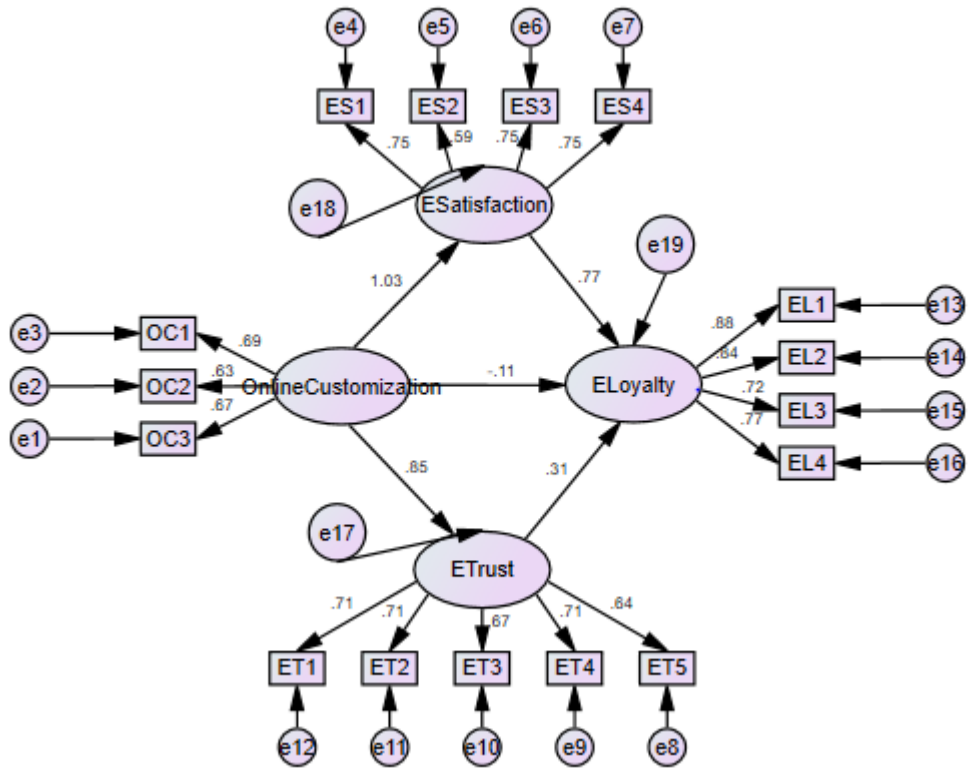
4.4 Structural Equation Modelling (SEM)

Structural Equation Model is a second generation multivariate analysis technique that allows researchers to examine the relationship between complex variables both recursive and non-recursive to obtain a comprehensive picture of the overall model (Ghozali, 2008). Structural equation modeling (SEM) is carried out with the help of the AMOS program. The AMOS program shows measurements and structural problems, and it is used to analyze and test hypothetical models.

4.4.1 Goodness of Fit Test

The model goodness test is used to test the model used in the study. The model goodness test determines the impact of online customization on e-loyalty. According to (Ghozali, 2008), several statistical test are used in SEM analysis to test the hypothesis of the model developed, and to measure the suitability of the model after the assumptions in the SEM are met.

Figure 4.1. The Results of the AMOS Data Structural Equation Model



Source: Results of data processing, AMOS 7.0

Testing the goodness of fit model is carried out in seven stages, namely χ^2 (df), goodness-of-fit index (GFI), adjusted goodness-of-fit index (AGFI), Incremental Fit Index (IFI), Tucker Lewis Index (TLI), normalized fit index (NFI), comparative fit index (CFI), dan root mean square error of approximation (RMSEA) with the criteria for measurement values that have been set. Obtained df

= 84, with a significance of 5%, and using Microsoft excel the results show that df = 84 is 106.4.

Table 4.16 Model Feasibility Criteria

Indeks	Criteria Value ≤, Chi square from df	Analysis Results	Model
chi square	is 84 with sig level 5% = 106.4	134.26	Good
GFI	> 0.05	0.926	Good
AGFI	> 0.90	0.898	Not Good
IFI	> 0.90	0.979	Good
TLI	> 0.90	0.975	Good
CFI	> 0.90	0.979	Good
NFI	> 0.90	0.926	Good
RMSEA	< 0.08	0.42	Good

Source: Processed primary data, 2019

Based on table 4.16 above, it is known that the feasibility of the model has met the set criteria. Obtained values on GFI, IFI, TLI, CFI, and NFI greater than 0.90 except AGFI the value is less than 0.90 which means 'not good'. As stated in the table above, the RMSEA values is below 0.08 so that it can be said that the model is feasible to use and fit.

4.4.2. Hypothesis Testing

Hypothesis testing is based on the results of the structural model test (inner model) which includes the parameter coefficients and t-statistics as follows:

1) Inner Model Testing

Table 4.17 Inner Weight Results in AMOS Output

Hypothesis	Dependent Variable	Independent Variable	C.R.	P	Label
H1	E-Satisfaction	<--- Online Customization	9.323	***	Accepted
H2	E-Trust	<--- Online Customization	7.520	***	Accepted
H3	E-Loyalty	<--- Online Customization	-.192	.848	Rejected
H4	E-Loyalty	<--- E-Satisfaction	1.291	.197	Accepted
H5	E-Loyalty	<--- E-trust	2.316	.021	Accepted

Source: Processed primary data, 2019

Based on table 4.17 above obtained:

- a) That online customization has a positive effect on e-satisfaction, this is known from the $p\text{-value} < \alpha$, i.e. $p\text{-value}$ is 0.000 while α is 0.05. This indicates that **H1 is accepted.**
- b) That online customization has a positive effect on e-trust, this is known from the $p\text{-value} < \alpha$, i.e. $p\text{-value}$ is 0.000 while α is 0.05. This indicates that **H2 is accepted.**

- c) That online customization has a negative effect on e-loyalty, this is known from the $p\text{-value} < \alpha$, i.e. $p\text{-value}$ is 0.848 while α is 0.05. This indicates that **H3 is rejected**.
- d) That e-satisfaction has a positive effect on e-loyalty, this is known from the $p\text{-value} < \alpha$, i.e. $p\text{-value}$ is 0.197 while α is 0.05. This indicates that **H4 is accepted**.
- e) That e-trust has a positive effect on e-loyalty, this is known from the $p\text{-value} < \alpha$, i.e. $p\text{-value}$ is 0.021 while α is 0.05. This indicates that **H5 is accepted**.

4.5 Recapitulation of Hypothesis Testing

From the overall analysis the results of the research can be concluded in table 4.18 below:

Table 4.18 Recapitulation of Hypothesis Test Results

Hypothesis	Hypothesis	Explanation
H1	Online customization has a positive impact on e-satisfaction	Proven
H2	Online customization has a positive impact on e-trust	Proven
H3	Online customization has a positive impact on e-loyalty	Not Proven
H4	E-satisfaction has a positive impact on e-loyalty	Proven
H5	E-trust has a positive impact on e-loyalty	Proven

4.6 Discussion

1. Online customization has a positive impact on e-satisfaction

Based on the results of the structural equation model in the inner model testing, the results show that online customization has a positive effect on e-satisfaction. these results indicate that a higher value of online customization affects the value of e-satisfaction. This means that the first hypothesis in this study is accepted.

This research proves that online customization can give choices to the customer for creating a product based on their personal preference. Mostly, the personal needs of the customer will fell up by some choices they got in customization. The customization choices provide by an online apparel company usually is size, color, material, pattern, and ect. According to the previous study by Ostrom & Iacobucci (1995), customized product offers are aimed to satisfy a customer more than standardized product offers, because customized product facilitates a real match between customer and product. Contradictory result of a study conducted by Surprenant and Solomon (1987), reported that customization does not always lead to greater customer satisfaction with the service offering. Moreover, mostly the previous research says that a customized product will positively affect the satisfaction of the customer in buying a product online or offline.

The marketing implication for the relation of online customization toward e-satisfaction is by analyzing consumer behavior with demand analysis techniques. By understanding the demand of customers, the company can estimate which product

line is most ordered products and they can produce it more to prevent the unsatisfied customer because they cannot get a product that they wanted to buy. It is very important for the company to read the demand of the customer because it will affect the satisfaction rate. then, it will directly or indirectly affecting the customers for coming back or not to buy other products from the company.

2. Online customization has a positive impact on e-trust

Based on the results of the structural equation model in the inner model testing, the results show that online customization has a positive effect on e-trust. These results indicate that a higher value of online customization affects the value of e-trust. This means that the second hypothesis in this study is accepted.

In line with the previous study by Moorman et al (1993), it says that customization decreases customer feeling of uncertainty and vulnerability when buying a product, then it creates customer trust. Customers often feel insecure when buying a product online, because it provides uncertainty. Online customization providing some choices for customers to buy a product based on their preferences. By giving the choice to the customers to take part in creating the product, it will help in increasing the trust of the online customers. Some empirical studies find that the perceived willingness of companies to customized product is a constructor for increasing trust of the customers (Doney and Cannon, 1997).

E-trust in the customer relationship is important to be a foundation for a company to create a long term relationship with the customer. Mostly, customer

nowdays cannot easily give their trust to the online company because they can not directly visit the store. It is a challenge for the company to get the trust from customer, but the customization strategy at least fulfills the three criteria for a good signal, such as it is clearly visible for the consumer; it unambiguously signals high quality; and customers perceive it as an investment that is committed and cannot be salvaged (Singh & Sirdeshmukh, 2000).

3. Online customization has a positive impact on e-loyalty

Based on the results of the structural equation model in testing the inner model, the results show that there is no effect of online customization on e-loyalty. Based on these results indicate that the higher or lower the value of online customization does not affect the value of e-loyalty. This means that the third hypothesis in this study was rejected.

Thibaut and Kelley's (1959) explain about exchange relationships. It states that a relationship maintains by individuals when the attractiveness from other alternatives is below the attractiveness from the current offer. Ideally, customization creates switching costs and increases the attractiveness of the current exchange relationship in comparison to the alternatives., The exchange relationship partners investments constitute relationship in specific assets, which are positively associated with a loyal customer (Levinthal and Fichman, 1988). It is contradicted with the result from this study which is online customization did not directly affect e-loyalty.

Moreover, online customization has an undirect effect on e-loyalty toward the other variables such as e-satisfaction, and e-trust.

As an online customization company, it implies the marketing strategy is by treating a good pre-purchase and post-purchase service to the customer. It can be done if the e-satisfaction and e-loyalty are fulfilled by the company. In line with the result from this research which is online customization cannot affecting e-loyalty directly.

4. E-satisfaction has a positive impact on e-loyalty

Based on the results of the structural equation model in the inner model testing, the results show that e-satisfaction has a positive effect on e-loyalty. These results indicate that a higher value of e-satisfaction affects the value of e-loyalty. This means that the fourth hypothesis in this study is accepted.

In line with the result of this research, the relationship between e-satisfaction and e-loyalty is significant in numerous studies (Anderson and Srinivasan, 2003; Cai and Xu, 2006; Park and Kim, 2003; Rodgers et al., 2005). As the majority of the study found that e-satisfaction has a positive effect on e-loyalty. It means that once the customers satisfied with the product they get from the company, most likely they will coming back and doing the transaction with the company again.

As the marketer, the company should understand which one is a satisfied customers, and not a satisfied customers. By distinguish them, the company can create a specific strategy to maintain the satisfy customers and to make an evaluation

to the unsatisfied customers. The goal of this strategy is to maintain the long term relationship with the customer, and ultimately to create loyal customers.

5. E-trust has a positive impact on e-loyalty

Based on the results of the structural equation model in the inner model testing, the results show that e-trust has a positive effect on e-loyalty. These results indicate that a higher value of e-trust affects the value of e-loyalty. This means that the fifth hypothesis in this study is accepted.

In business studies, trust is important for building and maintaining long-term relationships (Geyskens et al., 1996). A good long-term relationship between the e-commerce and customers is the impact of trust given by customer to e-commerce. In line with the result of this study, Reichheld et al. (2000), stated that trust is proposed as another important antecedent of loyalty. E-trust can be defined as the degree of confidence customers have in an online transaction, or an online exchange channel (Ribbink. D, 2004). Also, there is some evidence supporting a positive relationship between customer e-trust and e-loyalty, in terms of increased spending (Gefen, 2000).

As an e-commerce, to maintain e-trust is by creating a good purchasing system to get the confidence of the customers. for an example is, a good security system will increase the confidence level of the customers because they will feel safe in doing the transaction. The other strategy the company can use is always maintaining a good relationship with customers by always sell the same product as in the description.

CHAPTER V

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the analysis that has been done using SEM analysis, a few conclusions and recommendations are presented below:

5.1 Conclusions

The discussion and result from hypothesis testing on this research is below:

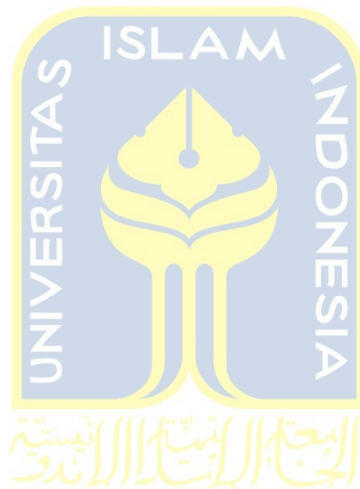
1. Online customization has a positive and significant influence on e-satisfaction and e-trust. In line with the hypothesis (H1) online customization has a positive impact on e-satisfaction, and hypothesis (H2) online customization has a positive impact on e-trust.
2. Online customization does not have a significant effect on e-loyalty. Contradict with the hypothesis (H3) online customization has a positive impact on e-loyalty.
3. E-satisfaction has a positive and significant influence on e-loyalty. In line with the hypothesis (H4) e-satisfaction has a positive impact on e-loyalty.
4. E-trust has a positive and significant influence on e-loyalty. Hypothesis (H5) e-trust has a positive impact on e-loyalty.

5.1 Recommendations

Based on the discussion and conclusions, this research offers opportunities for future research, and a few recommendations for companies.

1. E-commerce who implement the online customization strategy should pay more attention to their websites, because, a good and user-friendly website design will make it easier for the customers to use the website and do the transactions on the website. Consequently, the customers will be satisfied with the company and they will be most likely to come back as repeat customers..
2. An e-commerce should build a trusted transactional strategy for their customers. The result from this research shows that not many of the customers are willing to reveal their credit card numbers in the website. Based on this finding, an e-commerce should build trust from customer so a long term relationship can be achieved.
3. Although there are few competitors in the online customization field, an e-commerce should maintain customer loyalty by improving the product and service quality. In addition, a few strategies can be carried out, such as providing discounts, special event promotion in order to motivate customers to keep coming back and buying the product again.
4. For an e-commerce who apply online customization, it is suggested that they keep up with changing technology trends because technology plays an important role to business success.

5. For researchers who will conduct further research related to online customization on e-loyalty from online customization shop in Indonesia, it is recommended that more variables be added both independent and mediating variables that influence e-loyalty beside the variables used in this study.



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APPENDIX
QUESTIONNAIRE

Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

Saya Ilham Firdaus Sallam, mahasiswa dari Universitas Islam Indonesia Fakultas Ekonomi Jurusan Manajemen dengan konsentrasi pemasaran. Saya pada saat ini sedang melakukan penelitian tentang pengaruh kepuasan elektronik, dan kepercayaan elektronik kepada loyalitas elektronik melalui sarana kustomisasi online di Indonesia. Saya memohon kesediaan saudara untuk membantu saya dalam penelitian ini dengan cara mengisi kuesioner ini dengan sejujur-jujurnya. Hasil survey ini semata-mata hanya digunakan untuk tujuan penelitian dan bukan tujuan komersial.

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.

Konten ini tidak dibuat atau didukung oleh Google. [Laporkan Penyalahgunaan](#) - [Persyaratan Layanan](#)

Google Formulir

Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Identitas Responden

Pertanyaan berikut berkenaan dengan jati diri Saudara. Jawablah pertanyaan tersebut dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Apa jenis kelamin Saudara? *

- Laki-laki
- Perempuan



Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Evaluasi Loyalitas Elektronik

Petunjuk: Berilah penilaian saudara berkenaan dengan loyalitas elektronik sebagai pengguna layanan kustomisasi elektronik yang saat ini digunakan dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Saya akan merekomendasikan perusahaan online yang telah saya gunakan kepada orang lain. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Perusahaan online memiliki niatan untuk memenuhi 'janji' mereka. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

KEMBALI

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.

Saya bersedia memberikan nomor kartu kredit saya ke sebagian besar perusahaan online. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Ini bukanlah masalah untuk 'membayar di muka' kepada produk yang dibeli melalui internet. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Perusahaan online 'tersebut' sudah profesional di bidang mereka.

1 2 3 4 5

Sangat tidak setuju Sangat setuju



Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Evaluasi Kepercayaan Elektronik

Petunjuk: Berilah penilaian saudara berkenaan dengan kepercayaan elektronik sebagai pengguna layanan kustomisasi elektronik yang saat ini digunakan dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Saya siap memberikan informasi pribadi saya kepada perusahaan online. *

	1	2	3	4	5	
Sangat tidak setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat setuju

Situs web dari perusahaan kustomisasi online yang pernah saya gunakan cukup menyenangkan. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Saya sangat puas dengan layanan kustomisasi online dari perusahaan yang pernah saya gunakan.

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Saya senang dengan perusahaan kustomisasi online ini. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

KEMBALI

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.

Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Evaluasi Kepuasan Elektronik

Petunjuk: Berilah penilaian saudara berkenaan dengan kepuasan elektronik sebagai pengguna layanan kustomisasi elektronik yang saat ini digunakan dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Pada umumnya saya senang dengan layanan kustomisasi online dari perusahaan yang pernah saya gunakan. *

1 2 3 4 5

Sangat tidak setuju

Sangat setuju

Situs kustomisasi online yang pernah saya gunakan menyediakan saya dengan informasi dan produk berdasarkan preferensi saya. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Saya merasa toko online yang pernah saya gunakan memiliki norma dan nilai yang sama dengan yang saya miliki.

1 2 3 4 5

Sangat tidak setuju Sangat setuju

KEMBALI

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.

الجمعة الاستوائية

Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Evaluasi Kustomisasi Online

Petunjuk: Berilah penilaian saudara berkenaan dengan kustomisasi online sebagai pengguna layanan kustomisasi elektronik yang saat ini digunakan dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Saya merasa kebutuhan personal saya terpenuhi ketika menggunakan situs online ini atau melakukan transaksi dengan toko online ini. *

	1	2	3	4	5	
Sangat tidak setuju	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	Sangat setuju

Apa alasan saudara menggunakan layanan kustomisasi dari situs tersebut? *

- Kustomisasi memungkinkan saya untuk ikut mendesain pakaian yang sesuai dengan selera pribadi saya.
- Membuat pakaian yang sesuai dengan ukuran badan saya.
- Saran / rekomendasi dari seseorang.
- Ingin mencoba sesuatu yang baru.
- Yang lain: _____

Apakah saudara berencana untuk berbelanja di situs yang menyediakan layanan kostumisasi online di masa yang akan datang? *

- Ya
- Tidak
- Mungkin

KEMBALI

BERIKUTNYA

Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Kustomisasi Online

Pertanyaan berikut berkenaan dengan pengalaman saudara berkenaan dengan kustomisasi online. Jawablah pertanyaan tersebut dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Apakah saudara pernah melakukan kustomisasi di situs belanja online? *

- Pernah
- Tidak Pernah

Jika Ya, dari mana saudara tahu tentang website tersebut? *

- Sosial Media (Instagram, Twitter, Facebook, dll)
- Iklan
- Rekomendasi Seseorang
- Inisiatif Sendiri

Apakah saudara berencana untuk kembali berbelanja di situs online pada masa yang akan datang? *

- Ya
- Tidak

KEMBALI

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.



Pengaruh Kepuasan Elektronik, dan Kepercayaan Elektronik Kepada Loyalitas Elektronik Melalui Sarana Kustomisasi Online di Indonesia

* Wajib

Belanja Online

Pertanyaan berikut berkenaan dengan pengalaman saudara berkenaan berbelanja online. Jawablah pertanyaan tersebut dengan mengisi tanda (o) pada jawaban yang dianggap paling sesuai.

Apakah saudara pernah berbelanja online? *

- Pernah
- Tidak Pernah

الجامعة الإسلامية

Berapakah usia saudara pada ulang tahun terakhir? *

- 19 - 23 tahun
- 24 - 28 tahun
- 29 - 33 tahun
- 34 - 39 tahun

Apa pekerjaan saudara? *

- Pelajar / Mahasiswa
- Pegawai Swasta
- PNS / TNI / Polri
- Tidak Bekerja (Ibu Rumah Tangga)
- Yang lain: _____

KEMBALI

BERIKUTNYA

Jangan pernah mengirimkan sandi melalui Google Formulir.

Saya akan merekomendasikan website dari perusahaan online yang telah saya gunakan kepada orang lain. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Saya berniat untuk melanjutkan menggunakan / membeli produk dari perusahaan online tersebut kembali. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

Saya lebih memilih kembali menggunakan perusahaan online yang pernah saya gunakan daripada perusahaan lain yang bergerak di bidang yang sama. *

1 2 3 4 5

Sangat tidak setuju Sangat setuju

KEMBALI

KIRIM

Validity and Reliability Test (SPSS) 50 Respondent

Online Customization

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.661	.667	3

Item Statistics			
	Mean	Std. Deviation	N
EKO1	4.00	.700	50
EKO2	3.74	.777	50
EKO3	3.40	.606	50

Inter-Item Correlation Matrix			
	EKO1	EKO2	EKO3
EKO1	1.000	.413	.433

EK O2	.413	1.000	.355
EK O3	.433	.355	1.000

Inter-Item Covariance Matrix			
	EKO1	EKO2	EKO3
EK O1	.490	.224	.184
EK O2	.224	.604	.167
EK O3	.184	.167	.367

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EK O1	7.14	1.307	.510	.264	.512
EK O2	7.40	1.224	.455	.209	.600
EK O3	7.74	1.543	.466	.225	.582

Scale Statistics			
Mean	Varian	Std.	N of

	ce	Deviation	Items
11.14	2.613	1.616	3

E-Satisfaction

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.636	.646	4

Item Statistics			
	Mean	Std. Deviation	N
EK E1	3.86	.572	50
EK E2	3.60	.670	50
EK E3	3.44	.541	50
EK	3.60	.606	50

E4			
----	--	--	--

Inter-Item Correlation Matrix				
	EKE1	EKE2	EKE3	EKE4
EK E1	1.000	.117	.401	.483
EK E2	.117	1.000	.214	.302
EK E3	.401	.214	1.000	.361
EK E4	.483	.302	.361	1.000

Inter-Item Covariance Matrix				
	EKE1	EKE2	EKE3	EKE4
EK E1	.327	.045	.124	.167
EK E2	.045	.449	.078	.122
EK E3	.124	.078	.292	.118
EK E4	.167	.122	.118	.367

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EK E1	10.64	1.745	.445	.296	.547
EK E2	10.90	1.806	.272	.108	.681

EK E3	11.06	1.813	.440	.212	.554
EK E4	10.90	1.561	.539	.314	.474

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
14.50	2.745	1.657	4

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.768	.769	5

Item Statistics

	Mean	Std. Deviation	N
EKE L1	3.16	.738	50
EKE L2	2.26	.899	50
EKE L3	3.48	.646	50
EKE L4	3.88	.659	50
EKE L5	3.78	.616	50

Inter-Item Correlation Matrix					
	EKEL 1	EKEL 2	EKEL 3	EKEL 4	EKEL 5
EKE L1	1.000	.581	.349	.502	.259
EKE L2	.581	1.000	.553	.329	.327
EKE L3	.349	.553	1.000	.282	.476
EKE L4	.502	.329	.282	1.000	.336
EKE L5	.259	.327	.476	.336	1.000

Inter-Item Covariance Matrix					
	EKEL 1	EKEL 2	EKEL 3	EKEL 4	EKEL 5
EKE L1	.545	.386	.167	.244	.118
EKE L2	.386	.809	.322	.195	.181

EKE L3	.167	.322	.418	.120	.189
EKE L4	.244	.195	.120	.434	.136
EKE L5	.118	.181	.189	.136	.379

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EKE L1	13.40	4.327	.595	.446	.705
EKE L2	14.30	3.724	.624	.479	.697
EKE L3	13.08	4.687	.570	.404	.717
EKE L4	12.68	4.875	.478	.298	.745
EKE L5	12.78	5.073	.450	.272	.754

Scale Statistics			
Mean	Varian ce	Std. Deviation	N of Items
16.56	6.700	2.589	5

E-Loyalty

Case Processing Summary			
		N	%
Cases	Valid	50	100.0
	Excluded ^a	0	.0
	Total	50	100.0
a. Listwise deletion based on all variables in the procedure.			

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.850	.849	4

Item Statistics			
	Mean	Std. Deviation	N
EL E1	3.80	.808	50
EL E2	3.74	.828	50
EL E3	3.68	.683	50
EL E4	3.30	.763	50

Inter-Item Correlation Matrix

	ELE1	ELE2	ELE3	ELE4
EL E1	1.000	.805	.510	.662
EL E2	.805	1.000	.427	.481
EL E3	.510	.427	1.000	.619
EL E4	.662	.481	.619	1.000

Inter-Item Covariance Matrix				
	ELE1	ELE2	ELE3	ELE4
EL E1	.653	.539	.282	.408
EL E2	.539	.686	.242	.304
EL E3	.282	.242	.467	.322
EL E4	.408	.304	.322	.582

Item-Total Statistics					
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
EL E1	10.72	3.471	.816	.747	.750
EL E2	10.78	3.726	.678	.656	.815
EL E3	10.84	4.423	.588	.406	.849
EL E4	11.22	3.930	.684	.555	.811

Scale Statistics			
Mean	Variance	Std. Deviation	N of Items
14.52	6.581	2.565	4

Respondent Characteristics

Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Man	96	46.0	46.0	46.0
	Woman	104	54.0	54.0	100.0
	Total	200	100.0	100.0	

Age of Respondent

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	19 - 23	154	77.0	77.0	46.0
	24 - 28	44	22.0	22.0	99.0
	29 - 33	1	0.5	0.5	99.5
	34 - 39	1	0.5	0.5	100.5
	Total	200	100.0	100.0	

The Job of Respondets

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Student	136	68.0	68.0	68.0
	Private Employee	44	22.0	22.0	90.0
	Civil Servant / Military / Police	5	2.5	2.5	92.5
	House Wife	2	1.0	1.0	93.5
	Enterpreneur	5	2.5	2.5	96.0
	Searching for Job	8	4.0	4.0	100.0
	Total	200	100.0	100.0	

Respondents Online Shopping Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Experienced	200	200.0	200.0	200.0
	Not Experienced	0	0.0	0.0	0.0
	Total	200	100.0	100.0	

Where Respondents Find Out Online Shops?

		Frequency	Percent	Valid Percent	
Valid	Social Media	177	88.1	88.1	
	Advertising	101	50.2	50.2	
	Recommendation	29	14.4	14.4	

Loyalties of Respondent Online Shopping Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Loyal	200	200.0	200.0	200.0
	Not Loyal	0	0.0	0.0	200.0
	Total	200	100.0	100.0	

Respondent Online Customization Experience

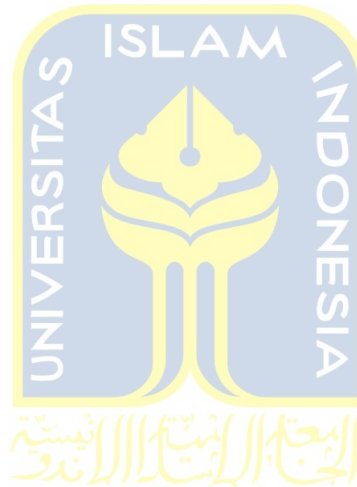
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Experienced	200	200.0	200.0	200.0
	Not Experienced	0	0.0	0.0	200.0
	Total	200	100.0	100.0	

Reasons for Doing Customization

		Frequency	Percent	Valid Percent	
Valid	Customized the clothes style	172	85.6	85.6	
	Customized the clothes size	141	70.1	70.1	
	Recommendation	41	20.4	20.4	
	Trying something new	76	37.8	37.8	
	Total	200	100.0	100.0	

Online Customization Experience

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	158	78.6	78.6	78.6
	Maybe	43	21.4	21.4	100.0
	No	0	0.0	0.0	100.0
	Total	200	100.0	100.0	



APPENDIX

Structural Equation Model (SEM)

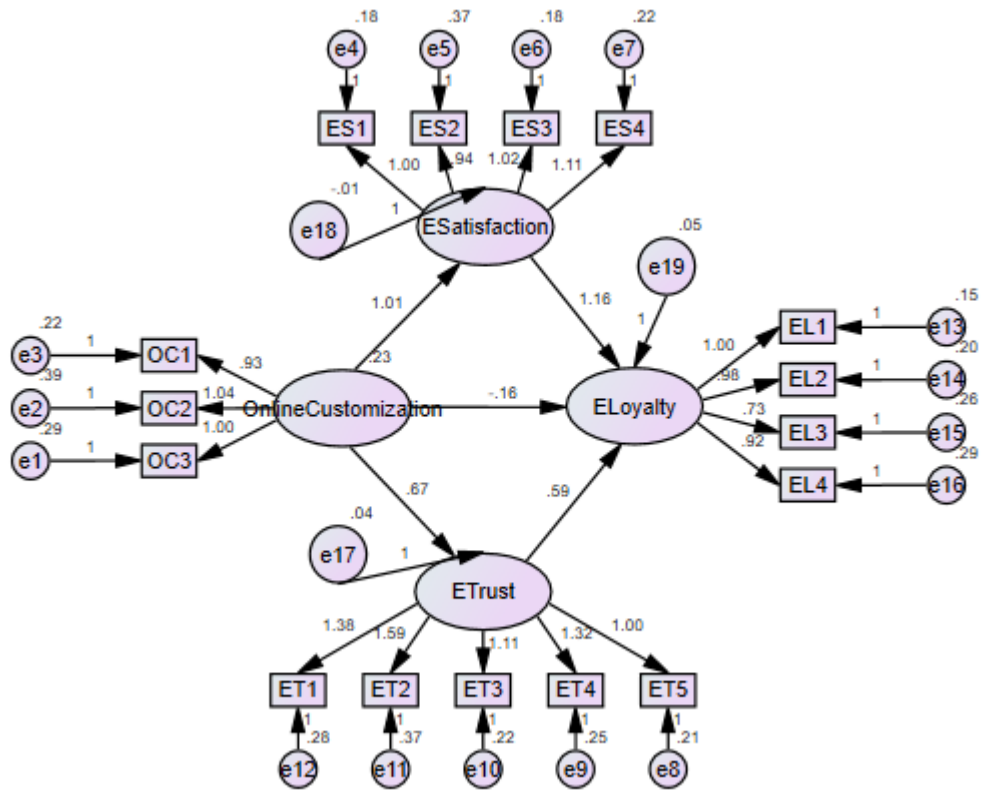


Figure 1. Unstandardized Estimates

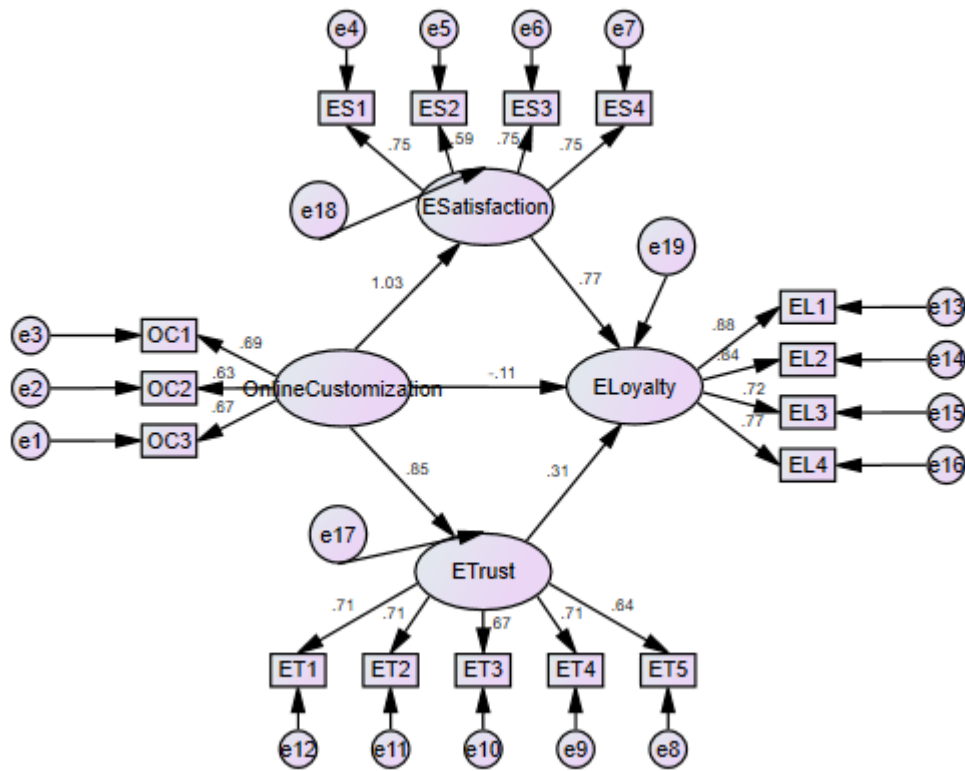


Figure 2. Standarized Estimates

Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
ES	<---	OC	1.014	.109	9.323	***	
ET	<---	OC	.673	.089	7.520	***	
EL	<---	ET	.588	.254	2.316	.021	
EL	<---	ES	1.158	.897	1.291	.197	
EL	<---	OC	-.157	.820	-.192	.848	

			Estimate	S.E.	C.R.	P	Label
OC3	<---	OC	1.000				
OC2	<---	OC	1.040	.127	8.203	***	
OC1	<---	OC	.930	.104	8.965	***	
ES1	<---	ES	1.000				
ES2	<---	ES	.939	.113	8.294	***	
ES3	<---	ES	1.020	.095	10.726	***	
ES4	<---	ES	1.106	.104	10.688	***	
ET5	<---	ET	1.000				
ET4	<---	ET	1.317	.157	8.379	***	
ET3	<---	ET	1.113	.139	8.031	***	
ET2	<---	ET	1.587	.190	8.338	***	
ET1	<---	ET	1.385	.166	8.344	***	
EL1	<---	EL	1.000				
EL2	<---	EL	.979	.062	15.872	***	
EL3	<---	EL	.733	.060	12.148	***	
EL4	<---	EL	.918	.067	13.605	***	

Standardized Regression Weights: (Group number 1 - Default model)

		Estimate
ESatisfaction <---	OnlineCustomization	1.031
Etrust <---	OnlineCustomization	.854
Eloyalty <---	Etrust	.312
Eloyalty <---	Esatisfaction	.767
Eloyalty <---	OnlineCustomization	-.106
OC3 <---	OnlineCustomization	.671
OC2 <---	OnlineCustomization	.625
OC1 <---	OnlineCustomization	.690
ES1 <---	Esatisfaction	.746
ES2 <---	Esatisfaction	.592
ES3 <---	Esatisfaction	.751
ES4 <---	Esatisfaction	.748
ET5 <---	Etrust	.638
ET4 <---	Etrust	.711
ET3 <---	Etrust	.674
ET2 <---	Etrust	.707
ET1 <---	Etrust	.707

			Estimate
EL1	<---	Eloyalty	.880
EL2	<---	Eloyalty	.843
EL3	<---	Eloyalty	.720
EL4	<---	Eloyalty	.773

Variances: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
OnlineCustomization	.234	.045	5.207	***	
e17	.039	.011	3.547	***	
e18	-.014	.011	-1.252	.211	
e19	.054	.021	2.574	.010	
e1	.285	.031	9.287	***	
e2	.393	.042	9.470	***	
e3	.223	.024	9.190	***	
e4	.180	.021	8.757	***	
e5	.369	.039	9.505	***	
e6	.182	.021	8.719	***	
e7	.218	.025	8.741	***	
e8	.211	.023	9.062	***	

	Estimate	S.E.	C.R.	P	Label
e9	.246	.029	8.599	***	
e10	.216	.024	8.865	***	
e11	.366	.042	8.635	***	
e12	.278	.032	8.630	***	
e13	.149	.021	7.210	***	
e14	.200	.025	8.033	***	
e15	.258	.028	9.149	***	
e16	.293	.033	8.828	***	

Matrices (Group number 1 - Default model)

Total Effects (Group number 1 - Default model)

	OnlineCustomization	Etrust	ESatisfaction	ELoyalty
ETrust	.673	.000	.000	.000
ESatisfaction	1.014	.000	.000	.000
ELoyalty	1.413	.588	1.158	.000
EL4	1.297	.540	1.063	.918
EL3	1.036	.431	.849	.733
EL2	1.384	.576	1.134	.979
EL1	1.413	.588	1.158	1.000

	OnlineCustomization	Etrust	ESatisfaction	ELoyalty
ET1	.932	1.385	.000	.000
ET2	1.068	1.587	.000	.000
ET3	.748	1.113	.000	.000
ET4	.886	1.317	.000	.000
ET5	.673	1.000	.000	.000
ES4	1.122	.000	1.106	.000
ES3	1.035	.000	1.020	.000
ES2	.952	.000	.939	.000
ES1	1.014	.000	1.000	.000
OC1	.930	.000	.000	.000
OC2	1.040	.000	.000	.000
OC3	1.000	.000	.000	.000

Standardized Total Effects (Group number 1 - Default model)

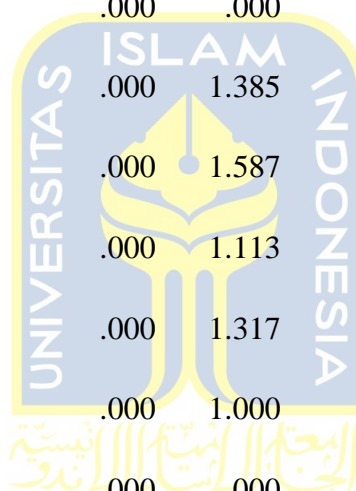
	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
ETrust	.854	.000	.000	.000
ESatisfaction	1.031	.000	.000	.000
ELoyalty	.952	.312	.767	.000
EL4	.736	.241	.593	.773

	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
EL3	.685	.225	.552	.720
EL2	.803	.263	.647	.843
EL1	.838	.275	.676	.880
ET1	.604	.707	.000	.000
ET2	.604	.707	.000	.000
ET3	.576	.674	.000	.000
ET4	.607	.711	.000	.000
ET5	.545	.638	.000	.000
ES4	.771	.000	.748	.000
ES3	.774	.000	.751	.000
ES2	.610	.000	.592	.000
ES1	.769	.000	.746	.000
OC1	.690	.000	.000	.000
OC2	.625	.000	.000	.000
OC3	.671	.000	.000	.000

Direct Effects (Group number 1 - Default model)

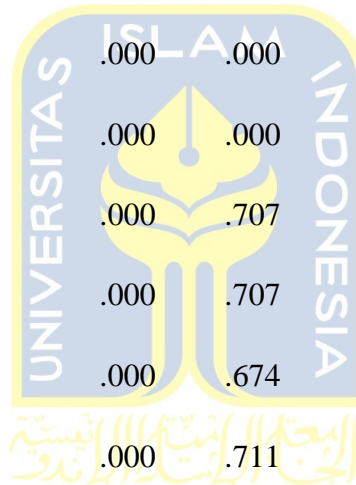
	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
ETrust	.673	.000	.000	.000

	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
ESatisfaction	1.014	.000	.000	.000
ELoyalty	-.157	.588	1.158	.000
EL4	.000	.000	.000	.918
EL3	.000	.000	.000	.733
EL2	.000	.000	.000	.979
EL1	.000	.000	.000	1.000
ET1	.000	1.385	.000	.000
ET2	.000	1.587	.000	.000
ET3	.000	1.113	.000	.000
ET4	.000	1.317	.000	.000
ET5	.000	1.000	.000	.000
ES4	.000	.000	1.106	.000
ES3	.000	.000	1.020	.000
ES2	.000	.000	.939	.000
ES1	.000	.000	1.000	.000
OC1	.930	.000	.000	.000
OC2	1.040	.000	.000	.000
OC3	1.000	.000	.000	.000



Standardized Direct Effects (Group number 1 - Default model)

	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
ETrust	.854	.000	.000	.000
ESatisfaction	1.031	.000	.000	.000
ELoyalty	-.106	.312	.767	.000
EL4	.000	.000	.000	.773
EL3	.000	.000	.000	.720
EL2	.000	.000	.000	.843
EL1	.000	.000	.000	.880
ET1	.000	.707	.000	.000
ET2	.000	.707	.000	.000
ET3	.000	.674	.000	.000
ET4	.000	.711	.000	.000
ET5	.000	.638	.000	.000
ES4	.000	.000	.748	.000
ES3	.000	.000	.751	.000
ES2	.000	.000	.592	.000
ES1	.000	.000	.746	.000
OC1	.690	.000	.000	.000



	OnlineCustomization	ETrust	ESatisfaction	ELoyalty
OC2	.625	.000	.000	.000
OC3	.671	.000	.000	.000

Indirect Effects (Group number 1 - Default model)

	OnlineCustomization	ETrust	ESatisfaction	Eloyalty
ETrust	.000	.000	.000	.000
ESatisfaction	.000	.000	.000	.000
ELoyalty	1.570	.000	.000	.000
EL4	1.297	.540	1.063	.000
EL3	1.036	.431	.849	.000
EL2	1.384	.576	1.134	.000
EL1	1.413	.588	1.158	.000
ET1	.932	.000	.000	.000
ET2	1.068	.000	.000	.000
ET3	.748	.000	.000	.000
ET4	.886	.000	.000	.000
ET5	.673	.000	.000	.000
ES4	1.122	.000	.000	.000
ES3	1.035	.000	.000	.000

	OnlineCustomization	ETrust	ESatisfaction	Eloyalty
ES2	.952	.000	.000	.000
ES1	1.014	.000	.000	.000
OC1	.000	.000	.000	.000
OC2	.000	.000	.000	.000
OC3	.000	.000	.000	.000

Standardized Indirect Effects (Group number 1 - Default model)

	OnlineCustomization	ETrust	ESatisfaction	Eloyalty
ETrust	.000	.000	.000	.000
ESatisfaction	.000	.000	.000	.000
ELoyalty	1.058	.000	.000	.000
EL4	.736	.241	.593	.000
EL3	.685	.225	.552	.000
EL2	.803	.263	.647	.000
EL1	.838	.275	.676	.000
ET1	.604	.000	.000	.000
ET2	.604	.000	.000	.000
ET3	.576	.000	.000	.000
ET4	.607	.000	.000	.000

	OnlineCustomization	ETrust	ESatisfaction	Eloyalty
ET5	.545	.000	.000	.000
ES4	.771	.000	.000	.000
ES3	.774	.000	.000	.000
ES2	.610	.000	.000	.000
ES1	.769	.000	.000	.000
OC1	.000	.000	.000	.000
OC2	.000	.000	.000	.000
OC3	.000	.000	.000	.000

Model Fit Summary

CMIN

Model	NPAR	CMIN	DF	P	CMIN/DF
Default model	37	134.260	99	.011	1.356
Saturated model	136	.000	0		
Independence model	16	1810.030	120	.000	15.084

RMR, GFI

Model	RMR	GFI	AGFI	PGFI
Default model	.020	.926	.898	.674
Saturated model	.000	1.000		

Model	RMR	GFI	AGFI	PGFI
Independence model	.251	.218	.114	.193

Baseline Comparisons

Model	NFI Delta1	RFI rho1	IFI Delta2	TLI rho2	CFI
Default model	.926	.910	.979	.975	.979
Saturated model	1.000		1.000		1.000
Independence model	.000	.000	.000	.000	.000

Parsimony-Adjusted Measures

Model	PRATIO	PNFI	PCFI
Default model	.825	.764	.808
Saturated model	.000	.000	.000
Independence model	1.000	.000	.000

NCP

Model	NCP	LO 90	HI 90
Default model	35.260	8.946	69.639
Saturated model	.000	.000	.000
Independence model	1690.030	1556.059	1831.389

FMIN

Model	FMIN	F0	LO 90	HI 90
-------	------	----	-------	-------

Model	FMIN	F0	LO 90	HI 90
Default model	.675	.177	.045	.350
Saturated model	.000	.000	.000	.000
Independence model	9.096	8.493	7.819	9.203

RMSEA

Model	RMSEA	LO 90	HI 90	PCLOSE
Default model	.042	.021	.059	.753
Independence model	.266	.255	.277	.000

AIC

Model	AIC	BCC	BIC	CAIC
Default model	208.260	215.172	330.298	367.298
Saturated model	272.000	297.407	720.571	856.571
Independence model	1842.030	1845.019	1894.803	1910.803

ECVI

Model	ECVI	LO 90	HI 90	MECVI
Default model	1.047	.914	1.219	1.081
Saturated model	1.367	1.367	1.367	1.495
Independence model	9.256	8.583	9.967	9.271

HOELTER

Model	HOELTER	HOELTER
	.05	.01
Default model	183	200
Independence model	17	18

Execution time summary

Minimization: .096

Miscellaneous: 1.347

Bootstrap: .000

Total: 1.443

