

The Role of E-Trust in Mediating the Relationship_Media Ekonomi Manajemen

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THE ROLE OF E-TRUST IN MEDIATING THE INFLUENCE OF ONLINE SHOPPING EXPERIENCE AND E-WOM ON LOYALTY IN SEMARANG CITY, INDONESIA

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Abstract

The study's objectives are to use e-trust to boost loyalty while investigating how online shopping experiences and electronic word-of-mouth affect e-trust. Utilizing a quantitative methodology, online surveys are used to gather data for the study. The target market consists of online shoppers at Kimtzu. Id, Shoppe market residents of Semarang City, Indonesia. Targeting participants was done through purposeful sampling, resulting in a sample size of 150 Kimtzu ID consumers. Structural Equation Modeling-Amos is the analysis method used. This study discovered empirical evidence supporting the positive effects of electronic word-of-mouth and online purchasing experiences on e-trust and loyalty. Empirical data demonstrates that e-trust has an effect on boosting loyalty and that it mediates the influence of electronic word-of-mouth and online purchasing experiences on loyalty. Therefore, as a mediating factor between the online purchasing experience and electronic word of mouth, e-trust significantly impacts loyalty. Building trust in the context of loyalty is the role of e-trust, which is a crucial component of the online buying system.

Keywords: Online Shopping Experience; Electronic Word of Mouth; Customer Trust; E-Commerce Loyalty

JEL : M21, M31, M37

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INTRODUCTION

Nearly every aspect of modern life is influenced by globalization and technological advances, and evidence shows that business activity in Indonesia is influenced by changes in corporate competition, deve-

lopments in the internet, technology, and electronic financial transactions. The idea of how a business can be profitable in the era of e-commerce technology and communications has attracted much attention to the use of electronic business methods.

Related to this, online shopping activities through e-commerce platforms have grown rapidly in Indonesia in the last few years. This condition mushroomed when the Covid-19 pandemic occurred in 2020, where people's mobility was hampered due to the Covid-19 pandemic. Since then, Indonesia, with the largest population in Southeast Asia, has become a potential market for online shopping. Indonesians spent no less than 6.6 billion hours shopping online over the past year. This is certainly good news for well-known e-commerce platforms such as Shopee, Tokopedia, Lazada, etc.

E-commerce in Indonesia has changed the way consumers shop to get the products they want without having to leave the house, including discounts that cannot be obtained in traditional stores, as well as the ease of making payment transactions. Advances in technology and the internet make it easier for people to access information and interact with global businesses through fast e-commerce (Afsar et al., 2013). Currently e-commerce is a sales strategy that is part of the company's strategy to increase sales in order to maintain its business. For this reason, it is still important to look at consumer behavior in the context of e-commerce, such as Online Shopping Experience (OSE), electronic word of mouth (E-WoM), E-Trust, and Loyalty.

Based on SimilarWeb data, Shopee is the e-commerce with the highest number of site visits in Indonesia in the first quarter of 2023. During the January-March period this year, the Shopee site received an average of 157.9 million visits per month, far surpassing its competitors. In the same period, the Tokopedia site received an average of 117 million visits, the Lazada site 83.2 million visits, the BliBli site 25.4 million visits, and the Bukalapak site 18.1 million visits per month. However, it turns out that during 2022 the e-commerce applications that will be most downloaded by Indonesians will not be these names. However, TikTok

Seller, BliBli.com, Alfa Gift, Atome ID, and Alibaba.com occupy the Top 5 positions in sequence, summarized by CNBC Indonesia,

Based on the monthly trend, visits to the 5 e-commerce sites tend to decrease in January-February 2023. However, in March 2023 the trend will increase again along with the arrival of the month of Ramadan 1444 Hijriah. Throughout March 2023, the number of visits to the Shopee site increased by around 10% compared to the previous month (month-on-month/mom). Visits to the Tokopedia site also increased by around 6% (mom), visitors to the Lazada site increased 13% (mom), and visitors to the BliBli site grew 5% (mom). A different trend only occurs with Bukalapak. In March 2023, visits to the Bukalapak site will still be the same as the previous month. According to the Chairman of the Board of Trustees of the Indonesian E-Commerce Association, Rudiantara, he believes that e-commerce will still support the domestic digital economy in 2023. More than half of the digital economy comes from e-commerce.

This research identifies the role of e-trust in mediating the influence of online shopping experience (OSE) and electronic word of mouth (E-WoM) in influencing loyalty. Loyalty is a very important trait for someone to have to form good character, meaning that in the business world it is important to develop loyal traits to form the character of loyal customers. According to Duffy (2005), increasing customer loyalty is a strategic goal for most businesses and organizations. Today, most businesses are trying to retain consumers and increase the value of each client. Developments, businesses, and efficient electronic capabilities are driving the popularity of business models that allow companies or individuals to buy or sell goods over the Internet (online). As a result, e-commerce can now change the entire system of selling products and services and influence purchasing behavior.

Previous research related to OSE, e-WOM, e-trust and loyalty, among others, was conducted by Al-Adwan et al., (2020); Solikhah et al., (2022) found that e-WoM had a positive effect on e-trust, but previous research results from Khuong & Huong (2016) found a negative effect. Molinillo et al., (2017); Sahin et al., (2017); Khan et al., (2020) found a positive influence of OSR on e-trust. Research from Perera et al., (2019); Al-Adwan et al., (2020) found a positive influence of e-WoM on loyalty. Other research was conducted by Zare & Mahmoudi (2020); Yulian et al., (2022) found that OSE had an effect on increasing loyalty, but research from Nurjannah et al., (2022) produced different findings, namely that there was no effect of OSE on loyalty. Zhu et al., (2016); Al-dweeri et al., (2017); Feroza et al., (2018); Wilis and Nurwulandari (2020); Silviana et al., (2022) found empirical evidence of the positive influence of e-trust on loyalty, but research from Rahmawaty et al., (2021); Hendrawan and Agustini (2021); Juwaini et al., (2022) found no effect of e-trust on loyalty.

E-trust is used in most research in Indonesia as an independent variable that directly influences loyalty. Wilis and Nurwulandari's (2020) research examines how e-trust influences customer loyalty in a commercial environment. In contrast, there is a paucity of studies—some of them almost impossible to find—that use electronic trust (e-trust) as a mediator variable to examine how loyalty is influenced by e-trust. The difference between this research and previous research, and what is the novelty in this research, is the placement of e-trust as a mediator, the extent of the role of e-trust as a mediator of OSE and E-WOM in influencing customer loyalty. So a path analysis model is built that describes the direct and indirect influence of OSE and E-WOM on customer loyalty.

LITERATURE REVIEW

Customer loyalty is a way of future customer behavior, proving a possibility to make repeat purchases and recommend a brand, product or service to others. The longer customers are loyal, the more profits the company will get from these loyal customers. From the profits obtained, the company must maintain and pay more attention to loyal customers so that these customers do not move or leave the company and become customers of other companies.

Advances in technology and innovation encourage companies that produce products and service providers to be very dependent on how to build long-term relationships with customers, this aims to maintain customer loyalty. This is driven by the increasing number of people in developed and developing countries such as Indonesia who have widespread use of smartphones, and the younger generation uses them much more often for their shopping activities (Chong et al., 2021). This condition influences the rise of e-commerce or online buying and selling among the majority of Indonesian people, and companies must be able to take advantage of this condition to increase the number and loyalty of their customers. According to Sharma et al., (2021), this online trading platform company is very important for several financial institutions and new entrant organizations, and greatly influences the economy, this is because this online trading platform can attract as many customers as possible.

Modern online shopping has replaced people's conventional offline purchasing habits thanks to e-commerce applications. With this approach, customers can purchase necessities from the comfort of their homes instead of physically visiting a store and paying with cash. According to Pavlou (2003), online purchasing behavior describes the circumstances in which customers plan to carry out online transactions. According to Madhavan and Kaliyaperumal (2015), retailers and

marketers are curious about what customers are most likely to buy. This shows the factors that influence a customer's decision to buy a good or service (Emamdin et al., 2020). The important thing that companies must pay attention to in this condition is to increase customer loyalty, because the online shopping system is very sensitive to company services.

The success of online shop owners is due to their efforts to gain the trust of online customers, thereby creating continuity which allows consumers to be loyal to the products in the online shop. Electronic trust, often referred to as trust in e-commerce, is particularly important because it is associated with higher risks of delivery, payment, and personal information leakage in e-commerce transactions compared to offline transactions. The fact that loyal customers are their trusted online retailers means that e-trust is a key component in building e-loyalty and as a result it will increase (Gotama & Indarwati, 2019). The greater the amount of customer e-trust when making online purchases, the greater the online shopping experience will be, which will then lead to judgments based on what the experience is like and have an impact on the level of loyalty in making purchases.

To increase consumer confidence in online shopping, consumers' purchases of goods online must be in accordance with their expectations, because this will influence consumers to make repeat purchases online. An important thing that consumers pay attention to is previous online purchasing experience because this is related to customer satisfaction. According to Zare and Mahmoudi (2020) customer experience is the result of a combination of customers' emotional and rational perceptions during direct or indirect interactions with the company. Meanwhile, Cheung et al., (2015) stated that due to the ease of online shopping, consumers rely more on social media, online recommendation engines and other assistive technologies to help them decide

what to buy. Greater use of digital tools to facilitate their purchasing actions.

The company's success in increasing customer loyalty greatly influences the achievement of the company's goals in maintaining its existence, because customer loyalty is one of the factors that influences the success of a company. Customer loyalty can be formed from the sense of satisfaction that customers have previously felt through their experience in shopping online. The loyalty that exists within customers can make customers strive to have a strong desire to maintain excellence in order to reuse goods or services that they have purchased from companies or service providers.

Efforts made to create customer loyalty are important, so they must be carried out in a planned and structured manner, with the hope that customers will not move to other services. For this reason, companies must maintain customer loyalty, the company's hope that customers will continue to buy and use the company's services so that the company will gain long-term profits. Customers who have a high level of loyalty will not easily switch to another service provider company, while customers who have a low level of loyalty are easier to switch to another service provider that they feel is better (Liu et al., 2011).

Online Shopping Experience (OSE)

Online shopping experience (OSE) is a psychological state expressed by consumers as a subjective response to websites owned by online retailers (Rose et al., 2012). Cheung et al., (2015) stated that, the online shopping experience makes customers increasingly dependent on social communication, online recommendation engines and other supporting technologies to guide their purchasing decisions. Online shopping is a new development in e-commerce and e-commerce technology, along with the development of technology supporting devices, such as cellphones and other social media. This development

allows the company to enhance its customers' shopping experience and interaction with the brand anytime and anywhere. Meanwhile, the internet acts as a driving force for business activities, and this opens up entrepreneurial opportunities to develop a professional participatory culture by utilizing internet technology as stated by Zare and Mahmoudi (2020).

Electronic Word of Mouth (e-WoM)

Cheung and Lee (2008) define e-WoM as online consumer reviews consisting of analysis and comments made and submitted by actual end users who have paid for the product and are using it. Meanwhile, according to Goyette et al. (2010) eWoM is informal online communication, that is non-commercial in nature, conveying opinions on a service or product, which occurs in person, via telephone, e-mail, or other communication methods. Additionally, Ismagilova et al. (2017) state that e-WoM is a dynamic and ongoing process of information exchange through online media involving potential, actual, or past customers who have used a product, service, brand, or business. E-WoM plays an important role in increasing consumer e-trust, because informal communication builds trust in society, especially if it is supported by a pleasant online shopping experience, in which case, the impact is positive on e-trust and loyalty. As more and more e-commerce businesses emerge, service providers must compete to find their customers, and maintain strict regulations so that they can be trusted as good purveyors of e-commerce.

E-Trust

In a business, customer trust is very important, because with this trust, customers will repeat their purchases. Customer trust is related to consumers' understanding of something and its properties and uses. According to Pavlou and Fygenon (2006), trust is the buyer's confidence in the seller's generosity,

competence, and ethical behavior. According to Choi and La (2013), trust is created via a customer's interaction with a business, and as a result, there are numerous possibilities for that customer to assess a business's skills, policies, and integrity. Customers who are ready to endure online transaction risks because they have optimistic hopes for the future are said to have e-trusted e-retailers, according to Kimery and McCord (2002). E-trust will generate repurchase intention because, in the online context, trust is dynamic. The emergence of repurchase intention, it shows that consumers believe in the products and services they get while shopping, thereby increasing their loyalty.

Loyalty

Businesses must develop client loyalty if they are to succeed in today's fiercely competitive business environment. Customer loyalty is defined by Dick and Basu (1994) as the connection between relative attitude and repeat business. Loyalty refers to an attitude or behavior that is favorable toward a brand in addition to making repeated purchases (Day, 1969). Jarvis and Wilcox (1977) define loyalty as a situation in which repeat purchase behavior is found to go hand in hand with psychological attachment, and intentions and behaviors to make repeat purchases. Oliver (1997) defines loyalty as a strong determination to regularly make future repeat purchases of a good or service, notwithstanding situational factors and marketing initiatives that would encourage switching behavior. So, loyalty is a favorable attitude towards a product or service meaning that consistent repeat purchases occur in the future and prevent customers from switching to other products or services.

It is crucial for businesses to develop loyalty since it serves to safeguard customers from rivals, and a key determinant of brand value. The quality, form, and usefulness of the given goods and services, which are superior to those

provided by rivals, can be considered the key to the brand value. Loyal customers are a very valuable asset to a business because marketers really expect to retain customers for the long term, preferably forever. Baumann et al. (2012) and Chen and Quester (2015) define customer loyalty in two domains: behavioral and attitudinal loyalty. Jiang et al. (2016) find that behavioral loyalty refers to the repurchase behavior of customers because they like a particular brand or service. On the other hand, Baumann et al. (2012) find that attitudinal loyalty reflects the customer's emotional and psychological desire for repurchase and recommendation. These conditions make it a challenge for companies to create long-term relationships, and this is in line with Gummesson (2008) who states that maintaining long-term relationships with customers is a challenge for organizations. Likewise, according to Kleinberger et al. (2007), the main goal for organizations wishing to build customer loyalty is the possibility of creating a superior customer experience.

The online shopping experience plays a role in increasing e-trust—the better the shopping experience, the better the e-trust, and high e-trust—increases loyalty in the context of online shopping. More and more e-commerce businesses are popping up, so service providers must compete to find their customers, and maintain strict regulations so that they can be trusted as good e-commerce businesses. Consumer accounts of their online experiences provide reviews and comments that are then posted by end users of the product who have purchased the product (e-WoM). Their experiences, reviews and comments responded positively so that e-trust, and increasing e-trust strengthens their willingness to make repeat purchases, and this indicates increased loyalty.

The Influence of Online Shopping Experience on E-Trust

A pleasant and satisfying experience when making online purchase transactions

makes consumers interested in making repurchases. This condition encourages consumers' intention to seek information and purchase intentions online in the future. Research by Molinillo et al., (2017); Sahin et al., (2017); Khan et al., (2020); Yulian et al., (2022) provide results that online shopping experience has a positive effect on trust. Thus, the better the online shopping experience in using Shopee mobile shopping as a means of online shopping, the better the trust that users have in using Shopee mobile shopping as a means of online shopping. Therefore, based on this statement, the following research hypothesis can be built:

H₁ : Online shopping experience increases e-trust.

The Influence of E-WoM on E-Trust

As more and more e-commerce emerges, service providers must compete to find customers and maintain strict regulations so that they can be trusted as good e-commerce. Maintaining customer trust is important for sustainable business continuity. Consumers will tell their accounts about their beliefs about the positive things about the products they have purchased. Research results from Andryana and Ardani (2021) state that e-WOM has a positive influence on e-trust. This is also in accordance with research results from Solikhah et al., (2022) which stated that e-WoM has a positive and significant effect on trust. For this reason, the next research hypothesis can be structured as follows:

H₂: E-WoM has a positive effect on e-trust.

The Influence of Online Shopping Experience on Loyalty

The consumer's experience in online shopping will determine the consumer's next purchase of goods and services. A good experience increases interest in repurchasing, and they will not repurchase if the experience is less good. For this

reason, companies must continue to provide a good experience to customers so that customers are willing to make repeat purchases. Research on the influence of online shopping experience on loyalty was conducted by Zare and Mahmoudi (2020) which showed that customer experience had a positive influence on repurchase intentions. Likewise, Yulian et al., (2022) explained that online shopping experience has a positive effect on loyalty variable indicators. Based on the explanation above, the third research hypothesis can be built as follows:

H₃: The online experience of shopping online benefits loyalty.

The Influence of E-WoM on Loyalty

The communication between consumers regarding products, services or companies via the internet spreads more quickly than manually. This communication is important information for consumers to share information related to online purchases of certain goods and services. Consumers will respond to this communication, and will follow up by making another purchase if the information conveyed is positive. Research conducted by Perera et al., (2019) found that E-wom has a positive effect on loyalty. The same thing was also stated by Al-Adwan et al., (2020) who stated that E-Wom has a positive effect on loyalty. E-Wom refers to any effort made by prospective or actual existing customers to highlight the positive attributes of a product, company, or online platform. From the explanation above, a research hypothesis can be formulated as follows.

H₄: E-WoM has a positive effect on loyalty.

The Effect of E-Trust on Loyalty

The consumer confidence in product or service providers that they can be trusted or relied upon to fulfill their promises in accordance with consumer expectations online must continue to be instilled by companies in their customers. This is important so that consumers are motivated to repurchase the goods and services they need. The research results of Hatane et al., (2019) explain that trust can increase loyalty to the company. These results are in line with research by Octavia et al., (2020) investigating trust as a significant predictor of customer loyalty. Customer experience in using a product will foster trust which ultimately increases their loyalty.

The empirically, in financial services settings, it links three forms of social corporate identity, namely corporate identity, corporate image and corporate reputation, with customer trust as a factor that causes customer loyalty to become stronger. From the results of research conducted by Nguyen et al., 2013, it was concluded that there is a significant impact from the identity-image-reputation effect chain on customer trust, which in turn influences customer loyalty. Based on the basic concepts and results of previous research, a research hypothesis was prepared as follows:

H₅: The higher the e-Trust, the higher the loyalty.

Based on the hypotheses developed, to further examine the relationship between the influence of online shopping experience and e-WoM on e-trust and consumer loyalty, a conceptual framework of the path analysis model was built as shown in Figure 1.

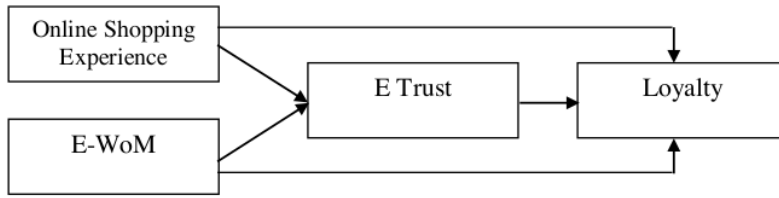


Figure 1. Conceptual model path analysis

RESEARCH METHODS

Sample

This study employs a quantitative methodology, gathering data via the distribution of questionnaires via an internet platform, as was done in earlier studies of a similar nature. The population of this study is consumers who make re-purchases at Kimtzu. id. Determining the size of the sample is based on the opinion of Sekaran and Bougie (2016), with the minimum number of samples needed according to this opinion being 96 respondents, and the researchers used a sample of 150 respondents. The target respondents are ages 38 to 47 years who shop at Kimtzu. id and live in the city of Semarang. Semarang was chosen as the

research location because Semarang is one of the 5 largest provincial capitals in Indonesia. The sampling method is purposive sampling, where respondents must meet the criteria determined by the researcher. This method is very helpful for researchers because it can reach respondents who are difficult to identify, get the right respondents, and be efficient in terms of time and cost. The selected respondents have gone through selection with certain criteria such as being 38 to 47 years old and having done online shopping at Kimtzu. id, and live in the city of Semarang. Respondents in this study were female (80%), aged 39-49 (46%), bachelor (43.3%), and 60% who had worked for 17-20 and >20 years (Table 1).

Table 1. Respondent Profile

Category	Description	Frequency (customer)	Percentage (%)
Gender	Male	30	20
	Female	120	80
Age	17 – 27 years	30	20
	28 – 38 years	42	28
	39 – 49 years	69	46
	>50 years	9	6
Level of education			
	Senior/vocational schools	60	40
	Diploma	22	14.6
	Bachelor	65	43.3
	Magister	3	2
Length of works			
	1-4 years	24	16
	5-8 years	26	17.3
	9-12 years	27	18
	13-16 years	13	8.66
	17-20 years	30	20
	>20 years	30	20

Source: Primary data processed (2023)

Definitions of Variables

A structured questionnaire, using a Likert scale of 1-7 is used as an instrument in collecting primary data. The concept definition of the online shopping experience is an enjoyable and satisfying experience when making online purchases (Schmitt, 1999), with four dimensions: sense, feel, think, and act. Variable scale online shopping experience is measured using 18 questions developed by Schmitt (1999). The sense measure with five indicators namely attractive web design, the features, the website menu display is not confusing, the buying process is very easy, and the choice of complete payment methods. The feel dimension is operational by punctual delivery time, satisfaction after buying the product, trust to make transactions, and consideration of surprise. The think dimension is measured by the provision of similar goods at various prices, products according to lifestyle, sales in many categories, and new items every day. Finally, the act dimension is operational in five indicators namely ease of use in the search field, the existence of customer service, there is social media community, there is a product discussion forum, and there is product review column.

Electronic word of mouth (e-WoM) is a means of communication to share information about products or services consumed between consumers who do not know each other and have met each other (Mayer, et al., 1995). Three dimensions are used namely intensity, the valence of opinion, and content. e-WoM is measured using 9 question elements developed by Goyette et al., (2010). The intensity in this study is measured with indicator frequency of accessing information from social networking sites, frequency of interaction with users of social networking sites, and the number of reviews written by users of social networking sites. The valence of opinion is measured by how frequently content from social networking sites is accessed, how often you communicate with people on social networking sites, and

how many reviews individuals have left on social networking sites. The content dimension is operational with product information, product quality information, and information about the price offered.

The e-trust variable is a trust that consumers must purchase via the internet (Goyette et al., 2010). The e-trust in this study is defined with three dimensions, namely ability, integrity, and wisdom. E-trust is measured using 16 questions developed by Mayer et al., (1995). The ability is measured by online sales are possible through the official website, the official website is capable of doing online transactions, and enough resources are available on the official website to conduct online commerce. The integrity is measured by people believing the guarantees the official website offers, all of the material on the official website is true, and there are no extra costs for customers. The wisdom in this study is measured by a professional appearance, the official website can attract the attention of customers, and recommendations on the official website are made for the common.

The loyalty as endogen variable is defined the unwavering resolve to consistently repurchase or suggest a preferred product or service in the future, in spite of outside influences that may cause behavioral changes, is known as customer loyalty (Oliver, 1996). The loyalty is operated by four indicator, namely the habit of consuming the brand, always liked the brand, stick to the brand, and recommend the brand to others Kotler and Keller (2016).

Data Analysis

All data that has been collected will be analyzed using the Structural Equation Model (SEM) with AMOS software Version 24.00. The initial step is preceded by a validity and reliability test to evaluate the measurement model, then the structural model is measured using adjusted R square and hypothesis testing (Ghozali, 2017).

RESULT AND DISCUSSION

Measurement Assessment

The results of validity testing in Table 2 show that the overall loading factor is > 0.7 for each indicator so that it can be stated that all indicators are valid so that further analysis can be carried out. The results of reliability testing show that the online shopping experiences, e-wom, e-trust and loyalty variables used in the research have a Cronbach's Alpha and Composite Reliability > 0.7 , so they are declared reliable. Likewise in the variance extracted test > 0.50 . The results of this research show that all indicators are able to explain the construct.

The Common Method Variance Analysis

The adjusted R-Square of the endogenous variable e-trust is 42%. It means online shopping experience and e-WoM explain 42% of the e-trust, and other factors explain the rest of the variation. The F value is 27.959 and the p value = 0.000, which means that online shopping experience and e-WoM have a significant effect on e-trust simultaneously so that the model is considered fit. The adjusted R-Square of the endogenous variable loyalty is 50.4%. It means e-trust, online shopping experience and e-WoM factor explain 50.4% of the loyalty, and other factors explain the rest of the variation. The F value is 22.949 and the p value = 0.000, which means that e-trust, online shopping experience and e-WoM have a significant effect on loyalty simultaneously, so the model is considered fit.

Structural Model Assessment

The results of Full Model SEM analysis (Figure 2) with AMOS Version 24.00 produced a chi-square value (770.121); p-value ($0.106 > 0.05$); the GFI, AGFI, CFI, and TLI values have met the required cut of value, namely > 0.9 ; RMSEA value

($0.021 < 0.08$) and Cmin/df ($1.066 < 2$). Thus, the model is declared feasible so that it can be used for subsequent analysis to test the 5 (five) hypotheses proposed earlier. Full model SEM analysis results in Figure 2 with AMOS version 24.00, the model is declared suitable for use for analysis to test the 5 (five) hypotheses proposed previously.

Hypothesis Test

The hypothesis test results are displayed in the Table 3. The table demonstrates the association between the variables online shopping experience, e-WoM, e-trust, and loyalty as determined by Amos' SEM analysis results for hypothesis testing. With a path coefficient of 0.382 ($p=0.002$), the results show that online shopping experiences affect growing e-WoM. This shows that enhancing the convenience of online buying may boost E-WoM. E-trust is strongly and positively influenced by online buying experience, with a path coefficient of 0.368 ($p=0.002$). Therefore, a positive online shopping experience might boost customer confidence.

Additionally, with a path coefficient of 0.284 ($p = 0.037$), e-WoM significantly and positively increases e-trust. This suggests that e-WoM can boost customer confidence. With a path coefficient of 0.308 and a significance of $p = 0.007$, e-trust impacts loyalty, suggesting that increased customer trust levels positively correlate with increased consumer loyalty. With a coefficient of 0.303 ($p = 0.015$), e-WoM also substantially and positively impacts loyalty, suggesting that positive e-WoM can boost customer loyalty. Lastly, with a coefficient of 0.319 ($p = 0.005$), the online shopping experience had a favorable and significant impact on loyalty. This proves that a positive online purchasing experience affects customers' loyalty. The analysis's findings indicate that e-WoM, trust, and online purchasing experience all significantly boost customer loyalty.

Table 2. Validity and Reliability

Variable, Dimension, Indicator	LF	CA	CR	AVE
Online Shopping Experience				
Sense S1, S2, S3, S4, S5	0.743, 0.720, 0.806, 0.703, 0.764	0.874	0.629	0.864
Feel F1, F2, F3, F4	0.741, 0.883, 0.839, 0.741	0.873	0.657	0.855
Think T1, T2, T3, T4	0.755, 0.748, 0.804, 0.781	0.861	0.657	0.855
Act A1, A2, A3, A4, A5	0.697, 0.676, 0.625, 0.790, 0.807	0.827	0.601	0.844
E-WoM				
Intensity I1, I2, I3	0.685, 0.829, 0.811	0.822	0.662	0.820
Valence Vo1, Vo2, Vo3	0.812, 0.812, 0.955	0.902	0.770	0.896
Content C1, C2, C3	0.725, 0.888, 0.894	0.856	0.739	0.876
E-trust				
Ability Ab1, Ab2, Ab3	0.769, 0.827, 0.770	0.826	0.676	0.832
Integrity Ln1, Ln2, Ln3	0.816, 0.781, 0.833	0.856	0.702	0.851
Wisdom V1, V2, V3	0.731, 0.883, 0.839	0.826	0.714	0.860
Loyalty				
L1, L2, L3, L4	0.750, 0.753, 0.754, 0.726	0.856	0.704	0.885

Note: LF = Loading factor, CA = Cronbach's Alpha, CR = Composite Reliability, AVE = Average Variance Extracted

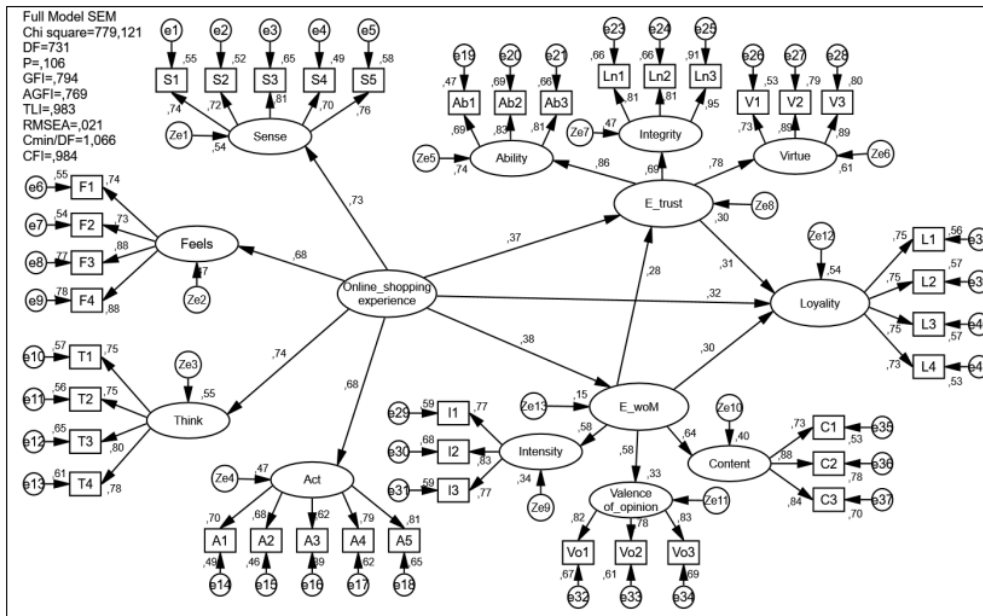


Figure 2. Full Structural Equation Model

Table 3. Standardized Regression Weights

Path	Std Estimate	S.E.	C.R.	P
E_woM ← Online_shopping_experience	0.382	0.102	3.043	0.002
E_trust ← Online_shopping_experience	0.368	0.115	3.158	0.002
E_trust ← E_woM	0.284	0.166	2.085	0.037
Loyalty ← E_trust	0.308	0.149	2.689	0.007
Loyalty ← E_woM	0.303	0.199	2.421	0.015
Loyalty ← Online_shopping_experience	0.319	0.146	2.812	0.005

Note: SE = Standard Error, CR = Critical Ratio, P = Probability

Table 4. Sobel Test

Mediation Effect	Value	Sig
E-trust on the effect of online shopping experience on loyalty	3.3195	0.0009
E-trust on the effect of e-WoM on loyalty	2.3283	0.0199

Source: Process data with SPSS (2023)

From the existing data, the results of testing the influence of mediation e-trust on the effect of online shopping experience towards loyalty, and mediation e-trust on the effect of e-WoM towards loyalty variables are explained in Table 4. The results of the Sobel test show that the significance value of the mediating effect of e-trust on online shopping experience and e-WoM is 0.0009 and 0.0199 respectively, significant at a level of less than 0.05. Thus, e-trust strengthens the influence of online shopping experience and e-WoM on loyalty, so that e-trust becomes an important factor and plays a role in increasing customer loyalty.

Discussion

This study looks at how e-trust functions as a mediator between word-of-mouth and online system experiences and how it affects the loyalty of Kimtzu.id Semarang, Indonesia, to online trade. In this sense, a purposive sample approach was employed to look into clients who shop online at Kimtzu.id Semarang to meet the goals of the research. As a result, 150 valid replies were collected, and various regression analysis methods were employed to examine them.

Empirical studies demonstrate that the OSE influences e-trust in Kimtzu. Id and client loyalty. These results corroborate studies by Khan et al. (2020), Yulian et al. (2022), Sahin et al. (2017), and Molinillo et al. (2017). Because user experience is good and well-designed, this study further supports Al-Sokkar and Law's (2013) argument that user experience is one of the most crucial criteria for e-commerce enterprises. Effective design may support user development and live up to customer expectations. Faith. One of the most significant customer concerns in Internet marketing is their prior purchasing experience. Customer loyalty and trust can be fostered by experience. The views, emotions, and ideas shoppers have when engaging in retail activities—particularly online media—make up the shopping experience. Their experiences will influence Customers' buying decisions, particularly if they make repeat purchases (Martinez & Casielles, 2021). As e-commerce companies increase, service providers must fight for clients and adhere to stringent guidelines to earn the reputation of reliable e-commerce suppliers. This result demonstrates that trust increases with the quality of the online shopping experience. Thus, to ensure that customers

have a positive online purchasing experience, it will be crucial for businesses to offer the greatest customer service in the future.

This research also validates the favorable correlation between E-WoM and e-trust. This result is in line with other studies by Solikhah et al. (2022), Andryana and Ardani (2021), Saglam and Jarrar (2021), and Al-Adwan et al. (2020). This result, however, differs from earlier research by Khuong and Huong (2016), which found no connection between E-WoM and e-trust. These results suggest that consumer confidence will increase directly to the quality of information internet retailers offer. Positive comments regarding the company's goods or services will be posted online by potential customers. In online trading, this requirement will expedite other buyer information and offer recommendations. Therefore, to maintain customer confidence in the firm, businesses in the future will need to give them good, comprehensive, accurate, and detailed information.

The favorable relationship between loyalty and online purchasing experiences that this study established has validated and supported the findings of earlier research by Zare and Mahmoudi (2020). This result contradicts the conclusions of a study conducted in 2022 by Nurjannah et al., which found no relationship between loyalty and internet buying experiences. When customers have a positive online buying experience, they are more likely to make additional purchases, which makes online shopping experiences crucial for fostering customer loyalty.

The study's findings provide more evidence that E-WoM enhances loyalty. Customers are encouraged to continue with the products and services the business offers by the positive evaluations provided by previous customers on social-media-platforms like Facebook/Instagram. This outcome aligns with Perera et al. (2019) and Al-Adwan et al. (2020), who discovered that E-WoM greatly increases

loyalty. According to Al-Adwan et al. (2020), electronic word-of-mouth (WoM) is recognized as an essential tool for informing consumers about products, services, and online vendors. These results imply trust affects loyalty by permitting clients to make repeat purchases.

Additional empirical data from this study indicates that e-trust influences loyalty. Greater consumer loyalty to Kimtzu.id's online store is correlated with stronger customer trust. The findings of this study corroborate those of earlier research by Nguyen et al. (2013), which showed that consumers' intentions to demonstrate loyalty increased with their level of e-trust when making purchases online. Results from the following studies also support this conclusion: (Zhu et al., 2016; Al-were et al., 2017; Feroza et al., 2018; Hatane et al., 2019; Gotama and Indarwati, 2019; Al-Adwan et al., 2020; Octavia et al., 2020; Wilis and Nurwulandari, 2020; Silviana et al., 2022; Wahid and Afifah, in 2023). E-trust's impact on consumer loyalty has not been found empirically by Sadeghi et al. (2018), Rahmawaty et al. (2021), Hendrawan and Agustini (2021), Juwaini et al. (2022), or Yulian et al. (2022). However, given the reality that.

CONCLUSION AND RECOMMENDATION

This research empirically succeeded in proving the direct and indirect influence of online shopping experience and e-WoM on increasing loyalty. When customers have online shopping experience and also convey information both through the media and through group and person-to-person interactions, it directly strengthens the customers' willingness to shop again for products sold online so their loyalty increases. The impact of online shopping experience and e-WoM is greater on loyalty when mediated by e-trust, so e-trust has a strong place and position in increasing loyalty in this regard.

The main takeaway from this research is that e-trust—that is, consumer confidence in the caliber and dependability of the products and services provided—is a decisive element in fostering client loyalty. A major component of their effectiveness in establishing client loyalty is confidence.

The implication of this research is that companies must be able to maintain and improve e-trust to increase loyalty. Practitioners, companies, e-commerce actors must use shopping experience and electronic word of mouth to encourage an unforgettable online shopping experience and form a positive image perception in online shopping. Practitioners, e-commerce actors and companies must also pay attention to e-trust, build trust and honesty that can convince customers so that customer loyalty increases.

Although this research has made important contributions to practitioners, companies and e-commerce actors regarding shopping experience, e-WoM and e-trust in increasing loyalty, this research still has some limitations. Some of these limitations are: First, the data used is limited to e-commerce consumers and Shoppe markets who are domiciled in Semarang City so they cannot be generalized. Both of its reach are limited to consumers who are domiciled in Semarang City, Indonesia. The future research it is suggested to expand its geographical reach to take a wider range of objects not only in one city, but several cities in Indonesia, so that it can make a wider contribution to e-commerce practitioners, companies and actors.

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