



# The impact of shopping attributes and online shopping experience on customer loyalty with satisfaction as a mediation in the e-commerce shopee

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## ABSTRACT

Along with the rise of internet users and digital applications, e-commerce has begun to attract many people. One of the marketplace applications that is currently being used is Shopee. Shopee is one of many parties taking advantage of e-commerce business opportunities by enlivening the mobile marketplace segment through their mobile application to facilitate buying and selling transactions via mobile devices. Loyalty is a measure of how likely customers will switch to other e-commerce. For this reason, company management is needed so that they can determine the marketing strategy that will be used in the future appropriately. Furthermore, the satisfaction variable is used as a mediating variable to increase consumer loyalty to the use of shopee. Data collection was carried out online through the Google Forms model with 200 available respondents. Structural Equation Modeling (SEM) analysis is used to test the measurement and structural models through Smart-PLS 3.0. The results of this study indicate that the 7 hypotheses are accepted which proves that all hypotheses have a positive and significant effect on each other.

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## 1. INTRODUCTION

Many financial transaction activities in everyday life are carried out using gadgets to make them easier and faster to reach. This has given rise to new innovations in the development of fintech (financial technology) which can easily enter and adapt to the needs of its users. One of the results of the development of FinTech that can be felt today by the public is the very rapid change in the form of money, both paper money and coins which are starting to be replaced by electronic money or what is usually called e-money (Manurung & Malau, 2021). Apart from that, this phenomenon has attracted the attention of researchers to look at various factors that cause an increase in interest in using digital wallets through the Technology Acceptance Model (TAM) approach as an approach model that is often used to determine the level of individual acceptance of a particular technology (Ika Febrilia et al., 2020). Nowadays the development of technology and information is progressing very rapidly. With the fact that technology is developing rapidly, the internet has now become something that is no longer foreign to human life. The internet has also become an inseparable and important thing in people's daily lives. Changes in the technological era called era

4.0 are also considered by many parties, including companies, as potential business prospects. Currently, many companies market their products by utilizing internet technology or online. The presence of e-commerce itself has brought a new lifestyle or phenomenon into people's lives. Before purchasing a product, people prefer to spend their time looking for information about the product via online media rather than having to come to the shop in person. With the fact that there are so many internet users in Indonesia and they have monthly shopping habits, of course for e-commerce business people, this is a huge opportunity. Consumers are also often associated with fulfilling needs, product quality, someone's satisfaction, the process of selecting a product, someone's level of consumption, loyalty, and purchasing decisions. This decision is usually used in deciding or determining the goods or services to be purchased. Business people continue to compete to make consumers decide to buy, with the aim of being able to survive in the current economic competition. Shopee is an online shopping site company which offers various types of products, especially clothing and beauty. Shopee, which is based in Singapore under the SEA Group, was first launched in 2015 and has expanded to Malaysia, Thailand, Taiwan, Indonesia, Vietnam and the Philippines. Shopee was founded in 2009 by Forrest Li. Known as the first consumer-to-consumer (C2C) mobile marketplace application. However, now Shopee has shifted to a hybrid (C2C) and business to consumer (B2C) model. The CEO himself, Chris Feng, said that Shopee is unique from the marketplace and focuses on turning the company into a mobile marketplace, as well as being the only or first to have a chat feature in every product. Shopee Indonesia partners with many local logistics services and provides online transportation services. According to (Halim & Tyra, 2021), apart from price perception and brand trust, customer reviews are another factor that influences consumer purchasing decisions. Customer reviews are data that evaluates product specifications from consumers who have purchased the product. In Indonesia, the popularity of digital payments with electronic money is increasing sharply along with the development of the financial technology (fintech) business, which has also influenced the emergence of startup companies operating in the digital financial sector. In Bank Indonesia regulations, (Bank Indonesia, 2016) number 18 / 40 / PBI / 2016 Article 1 Paragraph 7 concerning the implementation of payment transaction processing explains that electronic wallets, hereinafter referred to as electronic wallets, are electronic services for storing payment instrument data including: tools payment using cards and/or electronic money, which can also hold funds, to make payments. The credit facilities offered by electronic payment systems have now been officially legalized as legal money for transacting people's economic needs. This credit facility is also included in the type of Fintech or Financial Technology with the term Fintech Lending or also called Fintech Peer-to-Peer Lending, namely a payment method using an online lending system without having to have a bank account. Peer to peer lending is currently regulated in (Otoritas Jasa Keuangan, 2016) concerning Information Technology Based Money Lending and Borrowing Services

This potential is what Shopee saw when it decided to present a loyalty program. Shopee sees a fairly high tendency for reuse among its users. The loyalty program called Shopee Loyalty is also a way for this e-commerce company from Singapore to celebrate World Consumer Rights Day. Shopee loyalty is a special attraction for consumers when choosing the e-commerce they want to use when they want to shop online. Online shopping is a process where consumers directly buy goods, services, etc. from a seller interactively and in real-time without any intermediary media via the internet (Mujiyana & Elissa, 2013). Online shopping experience is defined as a psychological state that is realized or expressed by consumers as a subjective response to websites owned by online retailers. (Rose et al., 2012). Shopee Pay is a payment tool launched by the Shopee application. All transactions in the application can be paid using ShopeePay. ShopeePay is a wallet and electronic currency service function that can be used as a payment method and store refunds from Shopee e-Commerce (Malau & Silaban, 2023). Shopee published the ShopeePaylater feature in 2019 which is an instant loan solution of up to IDR 750,000.00 with the aim of making it easy for users to make payments within 1, 2 to 3 months without needing a credit card which is subject to interest of 2.95% (Monica, 2020)

(Reza et al., 2020) states that purchasing decisions can be interpreted as a process in which consumers are aware of a problem, seek information about a particular product or brand and

evaluate the ability of each alternative to solve the problem, which ultimately leads to purchasing decisions. The better the experiential marketing provided by the company, the higher the value obtained regarding feelings and experiences in using a product or service. Experiential cannot be separated from customer satisfaction. While purchasing products online it is important to evaluate a particular experience over a period of time. Therefore, Shopee consumers will be very dependent on the quality of experience gained only through previous purchasing experience. Experience is the best variable to predict future behavior. Customer satisfaction is believed to influence consumer attitudes after making a purchase to become loyal consumers. Shopee sells and offers a variety of products such as fashion with different colors, sizes and different prices to help consumers make purchasing decisions. According to (Darmansah & Yosepha, 2020) one of the factors that influence purchasing decisions is price perception. According to (Halim & Tyra, 2021), apart from price perceptions and brand trust, customer reviews are another factor that influences consumer purchasing decisions. Customers must feel satisfied with their online purchasing experience because if they are not satisfied, they will not shop again on the same site or online store. Research conducted by (Mofokeng, 2021) with the title "The Impact Of Online Shopping Attributes On Customer Satisfaction And Loyalty: Moderating Effect Of E-Commerce Experience" shows the results that customer satisfaction of online buyers has a significant effect on product delivery, perceived security, information quality, and product variations. Customer satisfaction and information quality moderated by e-commerce experience determine customer loyalty to web stores. Research conducted by (Ambarwati & Dwiridotjahjono, 2022) with the title "The Influence of E-service Quality on Customer Loyalty at Shopee Through Customer Satisfaction as an Intervening Variable for Shopee Application Users in Surabaya" shows that customer satisfaction has a significant effect in mediating the influence of e-service quality on customer loyalty Shopee in Surabaya. Based on this gap research, researchers want to test the influence of online shopping attributes and satisfaction on loyalty by placing e-commerce experience as a mediator.

Previous research is the researcher's effort to look for comparisons and then to find new inspiration for further research. In addition, previous studies help research position the research and show the originality of the research. The difference between current research and previous research is that there are differences in the research methods carried out, the variables used and also the number of samples used. Based on the explanation or description above, the researcher is interested in conducting research with the title "IMPACT OF ONLINE SHOPPING ATTRIBUTES AND ONLINE SHOPPING EXPERIENCE ON CUSTOMER LOYALTY WITH MEDIATION SATISFACTION (Study of Students at the Faculty of Economics and Business, HKBP Nommensen University, Medan)".

## 2. RESEARCH METHOD

This research was conducted to examine Shopee e-commerce users among students at the Faculty of Economics, HKBP Nommensen University, Medan. The research period starts from December 2022 until the time is adjusted to field conditions and research objects. The population in this study were all students from the Faculty of Economics and Business, HKBP Nommensen University, Medan, spread across four (4) study programs, namely Accounting, Management, Development Economics and Taxation AMD who had done online shopping at Shopee.

According to (Sarstedt et al., 2021) the sample size should be 100 or larger. As a general rule, the minimum sample size is at least five times larger than the number of indicator items to be analyzed, and the sample size will be more acceptable if it has a ratio of 10:1. In this research there are 20 indicator items, so the minimum sample size required is  $20 \times 10 = 200$  samples.

The sampling technique used in this writing is a probability sampling technique using proportionate stratified random sampling. Probability Sampling is a sampling technique that provides an equal opportunity for each element (member) of the population to be selected as a member of the sample. Proportionate stratified random sampling is a technique used when the population has members/elements that are not homogeneous and proportionally stratified.

In this technique the population is grouped or categorized which is called strata (Stratified). These strata can be in the form of age, city, gender, religion, education level, income level and so

on. Determining the initial number of stratified sample members is carried out by taking samples using Proportionate stratified random sampling, namely by using the Proportionate Formula:

$$n_i = \frac{N_i}{N} \times n$$

Description:

$n_i$  = number of strata

$n$  = number of samples (200 students)

$N_i$  = number of strata members

$N$  = total population members (2216 students)

Data analysis was carried out using the Partial Least Square (PLS) method using SmartPLS version 3 software.

### 3. RESULTS AND DISCUSSIONS

#### Ave Valued and Ave Squared

The recommended result is that the AVE root value must be higher than the correlation between constructs (Adhitya Yoga Prasetya et al., 2023). The model has better discriminant validity if the square root of the AVE for each construct is greater than the correlation between the two constructs in the model. A good AVE value is required to have a value greater than 0.50. In this research, the AVE value and AVE square root for each construct can be shown as follows :

**Table 1.** Ave Valued and Ave Squared

Variable	AVE	Ave Squared
Online Shopping Attributes	0.559	0.747
Online Shopping Experience	0.608	0.779
Loyalty	0.620	0.787
Satisfaction	0.627	0.791

Source: Processed by Author (2023)

Based on table 1, all constructs show an AVE value greater than 0.50, with the smallest value being 0.559 for the online shopping attribute variable and the largest being 0.627 for the satisfaction variable. This value meets the requirements in accordance with the minimum AVE value limit for each construct. The next stage is to compare the square root of AVE with the correlation between constructs in the model. In this study, the results of the correlation between constructs and the square root value of AVE are shown in table 2 below :

**Table 2.** Correlation Value Between Contracts with Discriminant Validity Value

	Online Shopiing Attributes	Satisfaction	Loyalty	Online Shopping Experience
Online Shopiing Attributes	0.748			
Satisfaction	0.860	0.780		
Loyalty	0.790	0.794	0.788	
Online Shopping Experience	0.847	0.839	0.809	0.792

Source: Processed by Author (2023)

Table 2 shows that the square root value of AVE for each construct is greater than the correlation value so that the constructs in this research model can still be said to have good discriminant validity

#### Composite Reliability

Apart from being measured by assessing convergent reliability and discriminant validity, the outer model can also be done by looking at the reliability of the construct or latent variable which is measured by a composite reliability value that has a value of > 0.70, then the construct is declared reliable. SmartPLS output results for composite reliability values can be shown in the following table:

**Table 3. Composite Reliability Value**

Variable	Composite Reliability
Online Shopping Attributes satisfaction	0.910
Loyalty	0.929
Online Shopping Experience	0.953

Source: Processed by Author (2023)

From the results of the table above it can be seen that the composite reliability value for all constructs is above 0.70. With the resulting values, all contracts have good reliability in accordance with the required minimum value limits.

**Results of Variance Analysis (R2) or Determination Test**

R2 variance analysis or determination test, namely to determine the magnitude of the influence of the independent variable on the dependent variable, the value of the coefficient of determination can be shown in the following table:

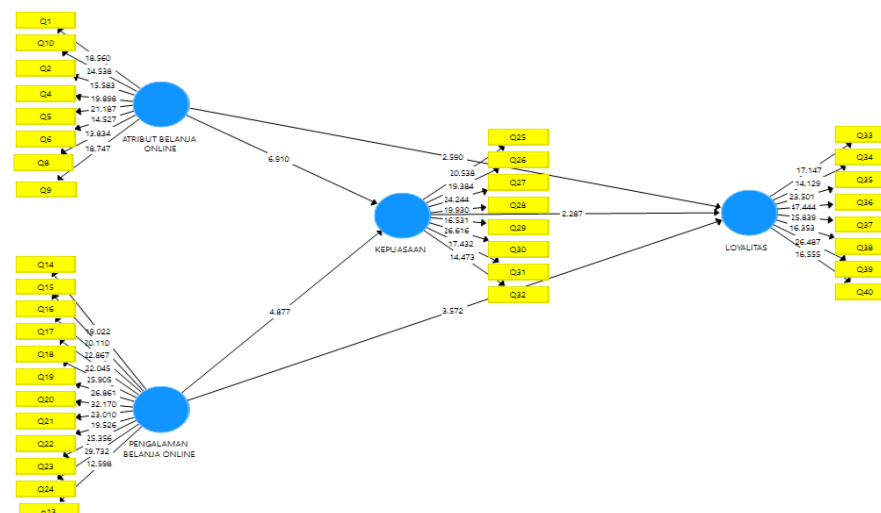
**Table 4. R Square Value**

Variable	R Square
Satisfaction	0.781
Loyalty	0.705

Source: Processed by Author (2023)

Based on the R-square value in the table above, it shows that satisfaction is able to explain the variability of the loyalty construct by 0.781 or 78.1% and the remaining 21.9% is explained by other constructs outside those examined in this research. Meanwhile, loyalty is able to explain the loyalty construct by 0.705 or 70.5% and the remaining 29.5% is explained by other constructs outside of this research.

**Hypotesis**



**Picture 1. Research Model Results**

Based on the test results above, all test results are positive and significant. In this research, online shopping experience also has a positive and significant effect on customer loyalty, customer experience has a significant effect on loyalty, so Shopee e-commerce needs to frequently improve the system at Shopee to avoid systems that often suddenly have errors or are slow to use. So Shopee users can get a pleasant experience when using Shopee e-commerce. Apart from that, customers become loyal because they receive satisfaction which will result in customer loyalty when using Shopee e-commerce.

#### 4. CONCLUSION

This research was conducted at the Faculty of Economics and Business, HKBP Nommensen University, Medan with 200 student respondents using SEM and the SmartPLS analysis method. Based on the results of data analysis and verification of the seven hypotheses proposed in the research entitled "The Impact of Online Shopping Attributes and Online Shopping Experience on Customer Loyalty with Satisfaction as Mediation in Shopee E-commerce". So this research concludes that the seven hypotheses proposed in this research are as follows: Online Shopping Attributes (X1) and Online Shopping Experience (X2) have a positive and significant effect on Customer Loyalty (Y) with Satisfaction as a mediating variable (M). Limited time and costs are one of the limitations in carrying out this research, so suggestions for future researchers are that they can conduct research with a maximum range of respondents so that the research results obtained are more accurate in processing data using Smart-PLS 3.0 software and using software programs. professional ones or the latest and most accurate software.

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