

“I Won't Shop Anywhere Else!”: Tokopedia Customer's Love and Trust

Monica Pricilia Angelie
Faculty of Psychology University
of Surabaya
monicapricilia00@gmail.com

Honey Wahyuni
Sugiharto Elgeka
Faculty of Psychology University
of Surabaya
honeywahyuni@staff.ubaya.ac.id
(Corresponding author)

A.J. Tjahjoanggoro
Faculty of Psychology University
of Surabaya
antontj@staff.ubaya.ac.id

Abstract

The number of customers constantly changes for each marketplace in Indonesia, including Tokopedia. Customers' loyalty toward each marketplace determines this. This study aims to identify the relationship between love and trust in customer loyalty towards Tokopedia. A purposive sampling technique was applied, and samples of 274 participants were retrieved. The study's data was analyzed using multiple linear regression, which showed that love (decision/commitment ($\beta = .736$, $p < .05$) and intimacy ($\beta = .182$, $p < .05$)) had a positive relationship with customer loyalty. In contrast, the trust had no significant association with customer loyalty ($\beta = -.066$, $p > .05$). This indicates that customer loyalty can be established through interpersonal relationships between sellers and buyers in a marketplace. A trust may not necessarily have a direct role in shaping customer loyalty without social attachment and interactive communication between sellers and buyers.

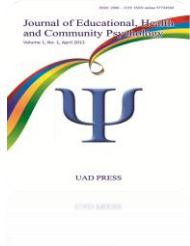
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Introduction

A We Are Social survey in April 2021 found that 88,1% of internet users in Indonesia have used e-commerce platforms to purchase goods. Based on this data, Indonesia is ranked first in using e-commerce platforms on a global scale (CNN, 2021).

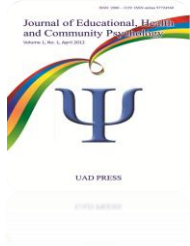
Since 2020 businessmen have switched their business from offline to online; this may be because 50% of business owners enhance their sales through digital media, such as e-commerce platforms or social



media (Widyastuti, 2020). Based on the iPrice survey explained every year and every quartal, e-commerce platforms in Indonesia have different ranks. For example, in 2019, Tokopedia was the most popular e-commerce platform with 65.9 million visitors, which Shopee in the second rank of a popular e-commerce platform (55.9 million visitors). Besides that, in 2020, when Covid-19 arose, Shopee took first place with 129.3 million visitors, whereas Tokopedia took second place with 114.67 million visitors (Sircllo, 2020).

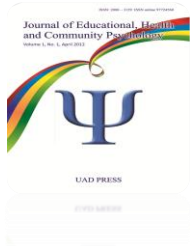
Nevertheless, the condition changed again, Tokopedia took first place with 149.6 million visitors, and Shopee took second place (with 131.89 million visitors) (Dihni, 2022). The change of Tokopedia's customers to other shopping platforms and returning to Tokopedia is inevitable, and this may be influenced by their lack of or existing customer loyalty. The loyalty program in Tokopedia will impact customer loyalty; when the program of Tokopedia is no longer attractive, then the "loyalty" of customers should fade (Evanschitzky et al., 2011). Moreover, Rizan et al. (2020) found that Tokopedia may gain customers' loyalty when customers' expectations are met, in addition to the quality of service that shapes customer loyalty towards a product or company.

Customer loyalty is a consumer's attitude or behavior toward specific products or services, even when a competitor's business offers more beneficial options (Chen & Quester, 2015). Dick & Basu (1994) described customer loyalty in their study as a relationship between relative attitudes and repeated purchasing behavior. Relative attitudes are a customer's views or evaluations toward certain brands/stores/vendors/services. Loyalty is established when a customer possesses high relative attitudes and often repurchases. Relative attitude has two dimensions, the extent of attitude strength (extremity) and the extent of attitude difference. The consumer will have high relative attitudes when they have solid attitudes and can differentiate each targeted brand/store/vendor/service from others. Martínez & Rodríguez del Bosque (2013) also asserted that attitudes become an important issue in determining the establishment of customer loyalty. Customer loyalty does not have an explicit conceptual definition, but some researchers will combine the instruments developed Sirdeshmukh et al. (2002); Zeithaml et al. (1996) to define and measure customer loyalty.



Each consumer's experience results from temporary emotions and will impact the development and reinforcement of relationships until loyalty is established (Berscheid, 2010; Chen & Quester, 2015). Chen & Quester (2015) found that between love and trust, a customer's experience of love generates a more substantial impact compared to trust. The concept of love in service or commercial contexts significantly contributes to understanding business relations, particularly in the marketing field (Beetles & Harris, 2010; Chen & Quester, 2015). Consumer behavior toward brands/stores/vendors/services in itself is insufficient in establishing satisfaction and loyalty for them to not purchase from other brands/stores/vendors/services, but evidently, love plays a substantial role in consumers' loyalty (Carroll & Ahuvia, 2006; Sarkar, 2011; Sarkar et al., 2012). The love that emerges is caused by the consumer's experience of gaining respect toward certain brands/stores/vendors/services (Sarkar, 2011).

The love theory used in this study is based on Sternberg's (1986) theory that explains interpersonal relations from a psychological perspective and is categorized into three aspects, being intimacy, passion, and decision/commitment. Intimacy is a feeling of closeness, connection, and bond that emerges from an individual's emotional investment in a relationship. Passion is the analysis and response toward the needs of others and the actions done to meet such needs. Passion may emerge due to an individual's motivation to be in a relationship through psychological and physical stimulation to be with another person. At the same time, decision/commitment is the short-term decision to love and be committed to maintaining loving feelings for longer terms. Commitment cannot be established in itself, but it requires effort and other related issues, especially in marketing (Chen & Quester, 2015). In this study, love is described as a customer's experience of love when feeling connected to Tokopedia to the extent that it generates customer loyalty. Prior studies rarely utilize all three aspects of Sternberg's (1986) love theory that illustrates customers' interpersonal relations with brands/stores/vendors/services (Aboulnasr & Tran, 2020; Sarkar, 2011; Song et al., 2019).



According to several researchers, aside from love, it was also found that trust plays a critical role in establishing customer loyalty to develop long-term business relations (Bove & Johnson, 2006; Castaldo, 2007; Doney & Cannon, 1997). Doney & Cannon (1997) defined trust as the credibility (expectations of written or verbal agreements provided by brands/stores/vendors/services that can be relied upon) and existence of benevolence (brands/stores/vendors consider the comfort of other brands/stores/vendors/services rather than their personal interests) experienced by the trustee. Trust can be built when customers and sellers have intensive interactions. Various studies have explained that trust is directly related to customer loyalty (Macintosh & Lockshin, 1997), while others state that the relationship is indirect (Doney & Cannon, 1997; Sirdeshmukh et al., 2002), or may have no relationship at all (Foster & Cadogan, 2000; Kaur & Soch, 2018; Tabrani et al., 2018).

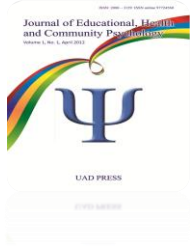
Based on the evidence above, studies on love and trust and customer loyalty that is concurrently examined is still limited, as most research focus on brand trust and brand love (Irwinsyah & Nurlatifah, 2020; Riorini, 2017; Sidabutar & Dharmayanti, 2015). This study tests the relative contribution of love and trusts toward Tokopedia's customer loyalty. Loyalty will touch customers' emotions and impact the quality of the relationship between customer and company to bring up future sales. Hence, the study hypothesizes that:

- There is an association between love and trust with Tokopedia's customer loyalty.

Method

Participants

A total of 274 participants (187 females and 87 males) were obtained, and purposive sampling was used to determine the study's samples. Purposive sampling is a nonrandomized sampling technique that is used to obtain participants according to predetermined criteria (Neuman, 2014). Participant criteria in this study were: Tokopedia users aged 18-25 years in 2021, with at least two transactions in the past 6 months on Tokopedia, have used the chat feature to interact with sellers, and reside in



various cities across Indonesia. Data was collected online from September to October 2021.

Measurements

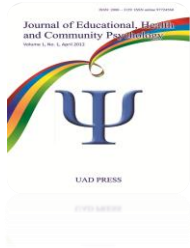
This study used three instruments to examine customer loyalty, love, and trust. The instrument used for customer loyalty was a scale developed by Martínez & Rodríguez del Bosque (2013). This instrument consists of 4 favorable items, answered on a 7-point Likert scale ranging from "1" for highly disagree to "7" for highly agree. An item example is "I use Tokopedia as my first choice, compared to other shopping platforms". The Cronbach's alpha for this instrument is 0,776; the average variance extracted (AVE) = 0.63.

The instrument of love will use the adaptations of Chen & Quester's (2015) scale comprising 17 favorable statements. This scale is answered on a 5-point Likert scale ranging from "1" for highly disagree to "5" for highly agree. An item example is, "I receive a lot of assistance and support from Tokopedia sellers to find the items I need". The Cronbach's alpha for this instrument is 0,896; the average variance extracted (AVE) = 0.56.

The final measurement is trust, using adaptations of Chen & Quester's (2015) scale consisting of 3 favorable items. This scale is answered on a 5-point Likert scale ranging from "1" for highly disagree to "7" for highly agree. An item example is "Sellers at Tokopedia cannot be trusted". The Cronbach's alpha for this instrument is 0,750; the average variance extracted (AVE) = 0.56.

Data analysis

This study applies a quantitative design through a survey method with multiple linear regression as an analytical technique.



Result

This study's demographic data can be seen in Table I, consisting of age, status, monthly income, monthly expenses, average monthly expenditure on Tokopedia, frequency of purchasing goods on online shops, types of goods purchased, most favorite online shop, the reason for choosing their preferred online shopping platform, and reason for trusting their preferred online shopping platform. Most participants were aged 25 years, 74 persons (27%), and were currently university students (59,1%). Participants' average monthly income was > 1 million Rupiah among 116 people (42,3%), with an average monthly expenditure of > 1 million Rupiah among 124 people (45,3%). In contrast, the average monthly expenditure on Tokopedia was less than 500 thousand Rupiah among 203 people (74.1%). The average frequency of purchasing goods via online shops is 1-2 times per month (39,4%).

The type of goods purchased by the participants is mostly beauty products (120 people) and electronics (100 people). On average, participants (36.9%) mainly preferred Shopee as their online shopping platform and used Shopee more often (58%). The majority of participants also stated their reasons for always preferring their leading online shopping platform were pricing (177 people) and promotion (164 people). The reason why participants trust their preferred online shopping platform is due to store and or product reviews (25,3%), having the experience purchased from the same place (22,7%), and security and warranty reasons (21,7%).

Table I
Demographic data (N=274)

Demography	Group	Frequency	Percentage (%)
Age	18	24	8.8
	19	36	13.1
	20	33	12
	21	66	24.1
	22	17	6.2
	23	10	3.6
	24	14	5.1
	25	74	27
Status	University student	162	59.1
	Employed	94	34.7
	Student	5	1.82
	Housewife	7	2.6
	University student and employed	1	0.4
	Seeking employment	1	0.4
Monthly income	No answer	4	1.1
	< 1 million	116	42.3
	1-3 million	55	20.1
	4-6 million	55	20.1
	7-9 million	24	8.8
	> 10 million	24	8.8
Monthly expense	< 1 million	124	45.3
	1-3 million	102	37.2
	4-6 million	35	12.8
	7-9 million	7	2.6
Average monthly expenditure on Tokopedia	> 10 million	6	2.2
	< 500 thousand	203	74.1
	500 thousand – 1 million	51	18.6
	1 million – 3 million	17	6.2
	3 million – 5 million	2	0.7
Frequency of purchasing goods from online shops	> 5 million	1	0.4
	< 1 times	40	14.6
	1-2 times	108	39.4
	3-4 times	70	25.5
Types of goods purchased	> 4 times	56	20.4
	Fashion	151	23.7

Demography	Group	Frequency	Percentage (%)
(allowed to select more than 1)	Beauty products	120	18.8
	Electronics	100	15.7
	Food and beverages	96	15.0
	Household products	76	11.9
	Health products	63	9.9
	Hobby	15	2.4
	Books	10	1.6
	Stationary	5	0.8
	Office supplies	2	0.3
	Tokopedia	83	30.3
Preferred online shopping platform	Shopee	101	36.9
	Bukalapak	14	5.1
	Lazada	9	3.3
	Others	67	24.5
Most frequently used online shopping platform	Tokopedia	113	41.2
	Shopee	159	58.0
	Instagram	1	0.4
	Lazada	1	0.4
	Harga	177	22.1
	Promotions	164	20.4
	Item variety	139	17.3
	Services	117	14.6
Reason for choosing the preferred online shopping platform	Security and warranty	103	12.8
	Availability of preferred store	82	10.2
	Good and user-friendly UI	13	1.6
	Familiar with the platform	4	0.5
	Available payment methods	2	0.2
	Other people's recommendation	1	0.1
Reason for trusting the preferred online shopping platform	Store or product reviews	171	25.3
	Have purchased from the same place	154	22.7
	Security and warranty	147	21.7
	Trusted store/seller	138	20.4
	Recommendation from family or close friends	67	9.9

This study applies multiple linear regression to test the hypothesis, being love and trust with customer loyalty.

Table 2
Results of regression analysis between love, trust, and customer loyalty

Variable	Customer loyalty		
	B	SE B	β
Love	.282	.016	.729**
Trust	-.132	.083	-.066
R ²		.533	
F		154.841**	

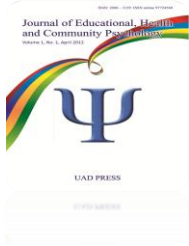
**p<.001

Table 3
Regression analysis for love dan customer loyalty

Variable	Customer loyalty		
	B	SE B	β
Love			
Intimacy	.233	.092	.182*
Passion	-.109	.067	-.111
Decision	.715	.055	.736**
R ²		.635	
F		156.808**	

**p<.001, *p<.05

Table 2 shows that love has a positive correlation with customer loyalty ($\beta = .729$; $p < 0.01$), but no correlation was found between trust and customer loyalty ($\beta = -.066$; $p > 0,05$). The data above also indicated the role of love and trust that contributed to customer loyalty at up to 53,3%. Table 3 presents the role of each aspect of love, and the results show that decision/commitment has the

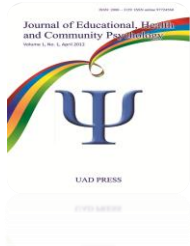


strongest correlation compared to the remaining aspects ($\beta = .736$; $p < .001$). Intimacy also showed a correlation with customer loyalty ($\beta = .182$; $p < .05$), whereas passion showed no correlation with customer loyalty ($\beta = -.111$; $p > .05$). All three aspects of love contributed to customer loyalty at up to 63,5%. This study applies multiple linear regression to test the hypothesis, being love and trust with customer loyalty.

Discussion

This study was conducted to provide an account of customers' reasons for remaining loyal toward certain brands/stores/vendors/services as observed through interpersonal relations through love and trust. Based on the hypothesis testing, love is positively associated with customer loyalty. However, trust showed no association with customer loyalty, so it is conclusive that the study's hypothesis is rejected. Customer loyalty will not be recognized by relative attitude and repeated purchases, whereas the outcome bypasses a consumer's psychological commitment to the brands/stores/vendors/services. Besides that, customer loyalty is also the cognitive level considering satisfaction, trust, and perception of brands/stores/vendors/services offered (Nguyen et al., 2013). Chen & Quester (2015) asserted that the repeated experience of love through interpersonal relations between customers and sellers might reinforce the establishment of customer loyalty. In other words, when love is present in a relationship, individuals will possess a strong motivation to maintain such long-term relationships as a form of commitment and loyalty.

Based on the results, it was also found that love and trust effectively contributed to customer loyalty at up to 53,3%, but only love played a substantial role. Relative attitudes and repeated purchasing behavior as a form of customer loyalty (Dick & Basu, 1994) may emerge due to the experience of love (Chen & Quester, 2015). The customers' experience can be understood from the three aspects of Sternberg (1986): intimacy, passion, and decision/commitment. Intimacy refers to the feeling of connection, closeness, and bond. Passion refers to the analysis and response to the needs of another person and the actions taken to fulfill those needs. Decision/commitment refers to the short-term

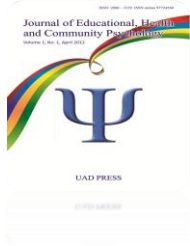


decision to love and the commitment to maintain that love long-term through actions. In this study, two aspects played a role in shaping customer loyalty: decision/commitment ($\beta = .736$) and intimacy ($\beta = .182$), while passion showed no contribution at all.

Chen & Quester's (2015) study showed that decision/commitment had the strongest relationship in accounting for customers' experience of love with sellers of brands/stores/services, which leads to customer loyalty. Decision/commitment can be shaped when individuals make short-term decisions to love certain brands/stores/vendors/services to establish long-term commitment (Sternberg, 1986). Marketing is the primary key for customers to continuously be committed and loyal towards a certain brand/store/vendor/service (Chen & Quester, 2015). According to demographic data, 20,4% of consumers use certain online shops as their preferred shop due to promotional offers. However, based on this data, most participants were Shopee users rather than Tokopedia users. This study's findings explain how customer loyalty (to the extent of repurchasing behavior) is not only sometimes even by satisfaction. However, it may be caused by the lack of alternatives, comfort, or habitual reasons (Martínez & Rodríguez del Bosque, 2013). Customer loyalty may be established when consumers have high relative attitudes and strong attitudes while also being able to distinguish each targeted brand/store/vendor/service from others (top of mind) (Dick & Basu, 1994).

Intimacy can be shaped when feelings of closeness, connection, and bonding result from an individual's emotions while in a relationship (Sternberg, 1986). Additionally, intimacy will result in customers' word-of-mouth and elicit the desire to repurchase, thus establishing loyalty (Brock & Zhou, 2012). The demographic data also shows reasons for customers' trust toward their preferred online shop, which were store or product reviews at 25,3%, aside from previously purchased from the same store at 22,7%. Word of mouth will occur when customers have intimacy with a brand/store/vendor/service they have previously used, whereby such customers will advocate for such brands/stores/vendors/services (Fullerton, 2011; Hennig-Thurau et al., 2002).

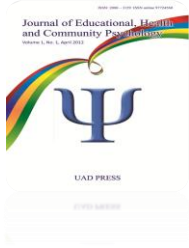
This study's passion findings do not align with Chen & Quester's (2015) study, which found a



correlation between passion and customer loyalty. However, in this study, passion had no significant positive correlation with customer loyalty. Passion results from an individual's analysis and response toward certain needs that elicit their behavior to meet such needs (Sternberg, 1986). Passion is also an individual's internal motivation to unite with other parties through psychological and physiological stimuli. Passionate customers will rarely appear in certain brands/stores/vendors/services because, generally, they will question whether the frequently visited brands/stores/vendors/services are irreplaceable or suites their needs (Fleming et al., 2005). When such customers are found, it surely makes them lifelong or loyal, and they will be of high value to a brand/store/vendor/service. Because of the demographic data, it was identified that the most frequently used online shopping platform was Shopee (58%), and the most preferred platform was Shopee (36,9%).

In comparison, the reason why participants preferred Shopee was its pricing (22,1%), promotion (20,4%), item variety (17,3%), and service (14,6%). Noyan & Simsek (2014) explained that the antecedents of customer loyalty are comparative price perceptions, discount perceptions, product quality perceptions, service quality perceptions, value perceptions, and customer satisfaction. Based on the data demographic above, the primary needs of Indonesia's online customers may have formed a certain degree of passion which helped establish customer loyalty.

Prior research has found that trust may either have a direct correlation with customer loyalty (Macintosh & Lockshin, 1997), an indirect correlation (Doney & Cannon, 1997; Sirdeshmukh et al., 2002), or no correlation at all (Foster & Cadogan, 2000; Kaur & Soch, 2018; Tabrani et al., 2018). This study revealed no correlation between trust and customer loyalty ($\beta = -.066$). In some studies, trust has been described as the antecedent of customer loyalty, but not quite its main antecedent, but other mediators or moderators are required. Trust has no attachment or social relational role for it to generate customer loyalty, whereby the role of social attachment and interactive communication between a seller and buyer will bridge the establishment of customer loyalty (Doney & Cannon, 1997; Kaur & Soch, 2018; Lin et al., 2018; Ponder et al., 2016; Sirdeshmukh et al., 2002; Tabrani et al., 2018;



Veloutsou, 2015). Without intimacy between a seller and buyer, the development of trust will have limited advantages and may not yield long-term relations (customer loyalty).

Conclusion

Customer loyalty is an important issue in Indonesian marketplaces, particularly Tokopedia, in which having loyal customers is the ultimate goal of each marketplace. This study found that love, through decision/commitment and intimacy, may result in the establishment of customer loyalty, particularly when sellers and buyers have good interpersonal relations. A trust may not only directly contribute to shaping customer loyalty without attachment or social relations and interactive communication between sellers and buyers. Furthermore, fulfilling customers' needs becomes the main issue that may determine how customers will remain loyal and willing to continue using previous brands/stores/vendors/services.

This study may be an overview of the meaning of customer loyalty from a psychological perspective, particularly love (interpersonal relationship), which is rarely studied in Indonesia. It may also explain the role of trust more clearly in the context of customer loyalty. Tokopedia, as the marketplace being examined, may review its features or services provided on whether it can fulfill its customers' needs, particularly regarding building interpersonal relations between sellers and buyers. Additionally, customer advocacy is the best way for Tokopedia to make its customers more loyal. For future research, it is recommended to further investigate the antecedents of customer loyalty in addition to love and trust, particularly when it may relate to the customs and belief systems of Indonesian societies.

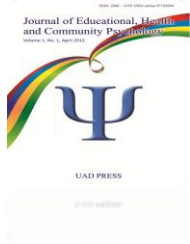
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