

Predicting E-Loyalty by Applying the Cognition-Affect-Behaviour Hierarchy: An Empirical Study in Indonesia

Natasha A. Prawira^a, Sabrina O. Sihombing^b, ^{a,b}Faculty of Economy and Business Universitas Pelita Harapan Tangerang, Indonesia, Email: prawiranatasha@gmail.com, sabrina.sihombing@uph.edu

Online purchasing has become increasingly popular. Three major elements are involved as part of creating a successful e-commerce environment, such as e-trust, e-satisfaction and e-loyalty. Other variables such as convenience, benefit, enjoyment, security, clear shopping process, reliable payment systems and benevolences are also linked to these factors. This study aims to examine a model for the study of e-loyalty based on the cognition-affect-behaviour hierarchy. The study used purposive sampling as the sampling design with a sample size of 200 respondents. The questionnaires were distributed using an online survey. Data was analysed by applying structural equation modelling. However, the result shows that two out of nine hypotheses were not supported. This research provides research results, discussion, and research limitations.

Key words: *E-loyalty, e-satisfaction, e-trust, on-line shopping, Indonesia.*

Introduction

E-loyalty has become a major factor in the study of e-commerce in the past decade due to the advantages it presents for business. Many e-commerce companies are now developing ways of obtaining e-loyalty from their customers. Specifically, e-loyalty looks at repurchasing intentions and ways of ensuring customer commitment towards online companies (Safa & Solms, 2015). Loyal customers have been found to show attachment and commitment to retailers and hardly shift in these preferences. Real loyalty consists of higher purchase intentions, resistance to diversion, willingness to pay more, and the receiving of more advantages or benefits through word of mouth impact. Hence, e-loyalty refers to customer

commitment and a favourable manner towards e-retailers which leads to frequency of purchasing behaviours (Safa & Ismail, 2013).

In an environment of competitive online business, receiving e-loyalty is more ambiguous than loyalty in an offline business. This is because transactions occur in virtual surroundings through an online interface, which carries a higher risk than other transactions. Nevertheless, online buyers can now easily compare products and obtain information through the internet; accident displacement behaviour between e-shoppers is higher than offline (Purnamasari, 2018). Thus, the growth of online connection shows that consumers are buying online more now than in the past. This has stimulated growth in the market demand for e-commerce in the past few years (Sadeghi et al., 2018).

E-commerce in Indonesia is also growing rapidly, with the average growth in the value of e-commerce transactions having reached 17% in the last 10 years. In 2018, the value of e-commerce transactions is estimated to have achieved 102 trillion rupiah (Maulana, 2018). However, because of the nature of the phenomenon, consumers can easily compare prices and can subsequently switch to another e-commerce platform if they choose. Thus, it is important that companies know which factors influence e-loyalty, such as e-satisfaction and e-trust, so that they know how to improve their ongoing e-services.

It has been shown that e-satisfaction and e-trust affect e-loyalty both independently (Ziaullah, 2014). One study found that e-satisfaction and e-trust are the two main variables that promote the growth of e-loyalty (Safa & Solms, 2015). Privacy, security and delays in shipping, however, are still matters of concern which can have an impact on consumer satisfaction and levels of trust (Asih & Pratomo, 2018). The main obstacle facing the digital sector is still in relation to consumer trust in the online industry in developing countries, especially in Indonesia (Hidayah, 2017). Despite all the issues that influence e-loyalty, over the past decade, there has been limited research concerning the relationship between benevolences and e-loyalty, as shown in Table 1.

Table 1: Variables that Affect E-loyalty Research in a Decade

Previous Researchers	C	BF	E	S	CSP	RPS	BV	ES	ET
Tobagus (2018)	√			√		√		√	
Ziaullah, Feng & Akhter (2014)					√			√	√
Al-dweeri, Obeidat, Al-dwiry, Alshurideh & Alhorani (2017)				√				√	√
Yen & Gwinner (2003)	√	√						√	
Santoso & Nelloh (2018)		√	√					√	
Kim, Chung & Lee (2011)				√				√	√
Rimadias & Rachmayanti (2015)		√						√	
Kyguoliene, Zikiene & Grigaliunaite (2017)	√	√							
Safa Solms (2015)	√	√	√	√	√	√	√	√	√

Source: Developed for this research (2020)

- | | |
|----------------|------------------------------|
| C: Convenience | CSP: Clear Shopping Process |
| BF: Benefit | RPS: Reliable Payment System |
| E: Enjoyment | BV2: Benevolences |
| S: Security | ES: E-satisfaction |
| ET: E-trust | EL: E-loyalty |

Chen and Dhillon (2016) have proposed two dimensions of trust which are credibility and benevolences. When consumers obtain information that is relevant to their needs, they evaluate whether the seller in the online shopping space exhibits the qualities of competence, capability and benevolence (Wardono, 2015). Therefore, benevolences will be an important variable for consideration. They have been explored in this study in order to evidence that they have an influence on e-loyalty. Thus, the aim of this study is to introduce and examine a model of e-commerce consumers' development of e-loyalty, involving a 'Cognition-Affect-Behaviour' model (CAB model). In particular, this study concentrates on consumers' attitudes and behaviours towards e-commerce.

Literature Review and Hypotheses Development

E-loyalty

Customer loyalty is explained as a firm commitment to repurchase selected products or services consistently, generating repeat purchases of the same brand, in spite of situational impacts and marketing attempts which might have the potency to cause a shift in behaviour (Ghane et al., 2011). Online loyalty is defined as a strong psychological desire from customers to use online specific vendors or providers (Antarwiyati et al., 2010).

E-loyalty indicates the willingness of consumers to buy certain products or services from web sites, along with a low chance on the part of consumers to shift or buy from other websites. Loyalty in an electronic environment (which is known as e-loyalty) is driven by several factors, such as trust, ease of use, benefits, security of use, value, social presence, site preferences and the desire to subscribe (Antarwiyati et al., 2010). Based on this understanding, it can be deduced that e-loyalty has major characteristics, namely, a compliance to revisit a particular website and continue to use the same website in spite of other alternatives. In this study, the researcher emphasises convenience, benefit, enjoyment, security, e-trust, clear shopping process, reliable payment system, benevolences, e-satisfaction and e-loyalty. Both e-satisfaction as well as e-loyalty have a positive relationship where an increase in e-satisfaction leads to enhanced e-loyalty (Adwan & Al-Horani, 2019).

This research uses a cognition-affect-behaviour hierarchy to predict e-loyalty in on-line buying patterns.

Affect is related to sense, emotions, and moods (Harreveld et al., 2015). The term cognition refers to the activities and processes that are related to the procurement, retention, retrieval and the processing of information, independent of whether the process is explicit or conscious (Chittka & Suddendorf, 2019). Behaviour is at the core of many aspects of life, in life sciences, social sciences, and also in psychology. According to Uher (2016), behaviour can be defined as the organised whole of the relationship between living things and their environment. Thus, it can be concluded that these three basic human capacities can help researchers in measuring the level of e-loyalty.

Based on this hierarchy, consumer perceptions of convenience, benefit and enjoyment affect e-satisfaction on the one hand, and security, clear shopping process, reliable payment system and benevolences on the other, where both of them jointly lead to e-loyalty behaviour (Safa & Solms, 2015). This study explains each variable that affects e-loyalty.

Convenience

Convenience can be interpreted as the extent to which the web is useful, simple, and user-friendly for the customer (Chung & Shin, 2018). Convenience can be described as a quality that is connected to comfort, purpose, and is convenient time-wise for people in ways that can enhance comfort or save work (Gupta, 2015). The orientation of consumers' comfort has been linked to all products and services that concern consumer time and effort. It refers to the general preferences of someone when purchasing products or services in a comfortable way. Comfort orientation is when a consumer values specific products or services along with time characteristics and effort saving attached to it (Gupta, 2015).

Benefits

A strong product image can produce benefits that are worth more than the products themselves (Rimadias & Rachmayanti, 2015). Benefits are referred to as goods and services that are received. When benefits exceed costs, customers will feel satisfied and remain loyal, and vice versa (Terblanche & Taljaard, 2018). Consumer benefits can be gained by shopping (i.e. purchasing specific products or services). Benefits are derived from an offer based on the costs that people are willing to give up to fulfil their needs (Terblanche & Taljaard, 2018). The benefits come from concentrating on the rewards that customers obtain from innovation, stimulating them to participate (Constantinides et al., 2015).

Enjoyment

In the context of online shopping surroundings, Ling and Chai (2010) found that customers who show high enjoyment towards shopping are positively inclined towards e-loyalty when making online purchase. Enjoyment can be described as a condition involving activities considered to be fun apart from any performance consequences resulting from the use of the system itself. Therefore, enjoyment refers to the awareness of holistic sensations, when people are totally involved in certain activities (Juniwati, 2015). In line with the cognitive explanation therefore, enjoyment is found to influence e-satisfaction (Safa & Solms, 2015).

Security

The first variable that influences e-loyalty through e-trust is security. An increase in security causes consumers to experience trust in e-commerce. Security is known as a systematic process of determining the possibility of various security attacks and identifying the actions needed to prevent or reduce them (Asih & Pratomo, 2018). Security is a complex concept which has been defined as the protection contrary to any security threats (Law, 2017). The mechanism of security protects the system and data in order not to be affected from any

illegitimate parties and the effect is that both the system and data that are secured are considered to be more reliable and trustworthy (Wiedmann et al., 2010).

Clear Shopping Process

Security alone does not guarantee a person's level of loyalty, so a clear shopping process is needed. According to Safa and Solms (2015), a clear shopping process plays a vital role in building a successful e-business. It represents to what extent companies in other industries espouse the online process through their website. The shopping process is split into a few sub-processes since it is carried out at different times, conditions and phases of purchase (Safa & Solms, 2015). Cellular commerce, which is known as m-commerce, describes purchases from sites or online applications that are optimised for mobile retailers (Praveenkumar, 2015). As mobile devices have developed in the past years, marketing activities have been developed in the form of sophisticated and innovative formats of online shopping (Bacik et al., 2017).

Reliable Payment Systems

After consumers complete the shopping process, it is necessary to have a reliable payment system to increase the e-loyalty in e-commerce. Thus, the definition of reliable payment systems will be explained. In the digital era, technology is growing so rapidly that eventually everything is linked to automatisation and one of the areas concerns payment systems. The new payment systems are the result of the evolution of Information and Communication Technology (ICT) in the sector of economic transactions between companies and their customers (Francisco et al., 2014). Non-cash payment systems have grown due to improvements in information technology and there has been a transition from paper-based currency to card-based payments such as seen with Automated Teller Machines (ATMs) and credit card (Titiheruw & Atje, 2010). In this study, a reliable payment system is treated as a key element that guides consumers to e-trust and thus, e-loyalty (Safa & Solms, 2015).

Benevolence

The last variable that has an impact on e-loyalty through the development of e-trust is benevolence. It plays an important role in creating e-loyalty since benevolence involves the company's power to prioritise the interests of consumers beyond their own interests and show sincere concern for the welfare of customer (Oliveira et al., 2017). Benevolence is defined as the tendency to do good things and engage in acts of kindness, where the trustee has a good feeling towards the partner they interact with and excludes the intention to hurt even if given the chance to do so (Urbano et al., 2013). The term benevolence relates to the seller's willingness to provide mutually beneficial satisfaction between both parties. A benevolent

seller is not merely focused on maximum profit, but also exhibits a strong intention for caring about customer satisfaction (Wong, 2017). Thus, if a customer's knowledge about the capabilities, integrity and benevolence of a firm increases, customer trust in the firm will also increase (Chen & Dhillon, 2016).

E-satisfaction

One of the other important variables that directly influences e-loyalty is known as e-satisfaction. E-satisfaction is explained as the evaluation of the customer towards particular products or services in terms of whether the products or services meet the customer's needs and expectations (Ghane et al., 2011). The concept of e-satisfaction is presented as an emotional state that arises from the non-confirmation of both positive or negative expectations towards the experience of ownership or consumption (Moez & Gharbi, 2012). Therefore, e-satisfaction has been shown to influence e-loyalty in the online environment.

E-trust

Besides e-satisfaction, a variable that influences e-loyalty is e-trust because these two variables play a crucial role in generating consumer loyalty in the e-shopping environment. A degree of confidence is known as trust or the certainty that customers show in relation to exchange options (Ghane et al., 2011). Customer trust is explained as the customer's belief that the service provider can be trusted and relied upon in order to fulfil their promises effectively (Purnamasari, 2018). Thus, e-trust can be understood as the degree of confidence that the customers have in online marketplace or in online exchanges (Ghane et al., 2011). The outcome of this research shows that e-trust is an important factor and that companies rely on this with respect to stocking and distributing their products or services (Safa & Solms, 2015). Lack of trust can create doubt among consumers and prevent them from engaging in online platforms. Hence, it is concluded that both e-satisfaction and e-trust have an influence on e-loyalty.

The Relationship between Convenience and E-satisfaction

According to Cetinsoz (2016), convenience is a main dimension of e-satisfaction in relation to the internet. It is important that companies provide the best service possible for their customers because consumers tend to spend less time and effort on the benefits from the service itself. It has been verified that convenience in relation to online shopping has a strong influence on e-satisfaction (Mehmood & Najmi, 2017). Previous research has shown the positive influence between convenience and e-satisfaction (Chung & Shin, 2018; Cetinsoz, 2016; Mehmood & Najmi, 2017; Ranjbarian et al., 2012; Gelard & Negahdari, 2011). Thus, the research hypothesis can be proposed as follows:

H1: Better convenience can increase e-satisfaction

The Relationship between Benefits and E-satisfaction

Companies are well aware that the way to retain customers is to utilise strategies which satisfy consumers and thus ensure long-term business growth (Hanif et al., 2010). A positive relationship between benefits and e-satisfaction results when a consumer buys a product, feels comfortable and happy while using the product, and shows satisfaction with the benefits of the product. Previous research has shown that benefit has a significant influence on consumer satisfaction (e.g., Mabaso & Dlamini, 2017; Kyguoliene et al., 2017; Safa & Solms, 2015; Bosnjak et al., 2017; Min & Wolfenbarger, 2015, Quaddus & Achjari, 2010). Therefore, the hypothesis is as follows:

H2: Better benefits can increase e-satisfaction

The Relationship between Enjoyment and E-satisfaction

Enjoyment of online shopping is as important as the enjoyment in a physical shopping environment and has an important influence on customer intentions and behaviours. The indicators used for this variable include online shopping is fun, exciting and interesting (Juniwati, 2015). Usually, customers feel more motivated in the online shopping environment when they enjoy the online shopping experience. Therefore, it has been stated that positive consumption related to emotions in a hedonic context eventually leads to high commitment and repurchase intentions. Previous studies have examined this relationship and have shown positive results between shopping enjoyment and e-satisfaction (e.g., Moez & Gharbi, 2012; Juniwati, 2015; Safa & Solms, 2016; Santoso & Nelloh, 2018; Baskara & Sukaadmadja, 2016). This study therefore hypothesised the following:

H3: Better enjoyment can increase e-satisfaction

The Relationship between Security and E-trust

Security is a factor which must not be violated by internet-based businesspeople, since consumer privacy is an absolute requirement in online business (Asih & Pratomo, 2018). The problem of insecurity regarding security can produce a particular mindset regarding losing money in online transactions. Previous studies has shown the positive relationship between security and e-trust (e.g., Octavia et al., 2020; Rahman et al., 2018; Asih & Pratomo, 2018; Law, 2017; Maqableh et al., 2015; Kim et al., 2011). Hence, the hypothesis that will be empirically tested is formulated as follows:

H4: Better security can increase e-trust

The Relationship between Clear Shopping Process and E-trust

The development of the internet is corresponding with an increase in e-trust related to the shopping process (Kim et al., 2011). Specifically, a clear shopping process assists consumers in the decision making process when making purchases in the e-commerce environment. When an online business platform is unwilling to provide important information or the customer's privacy is threatened, it can create insecurities among customers in e-business transactions because the company's management of privacy or security is determined as being a failure (Ahmed & Azim, 2011). In this study, the clear shopping process is categorised as another element that has an impact on e-trust in e-commerce, based on several studies (Safa & Solms, 2015; Pappas et al., 2016; Trevinal & Stenger, 2012; Kim et al., 2011; Ling et al., 2010). The research hypothesis is therefore as follows:

H5: Better and clearer shopping processes can increase e-trust

The Relationship between Reliable Payment System and E-trust

According to Ling et al. (2010), e-trust is a critical factor and includes privacy, security and reliability. Reliability refers to a constancy in making online payments since the transactions happen without prior customer communication or interpersonal contact connections in the e-commerce surroundings (Safa & Solms, 2015). In the context of online shopping, customers tend to assess their experience with the online platform in terms of perceptions regarding the information and detail of product, form of payment, delivery requirements, services offered, risks embroiled, privacy, security, personalisation, visual appeal, navigation, entertainment and pleasure (Ling et al., 2010). Previous research shows that a reliable payment system is one of the major factors that leads to e-trust (Safa & Solms, 2015; Francisco et al., 2014; Solat, 2017; Titiheruw & Atje, 2010; Charles & Daniel, 2015). The research hypothesis is therefore as follows:

H6: Better and more reliable payment systems can increase e-trust

The Relationship between Benevolence and E-trust

There are three dimensions that are related to e-trust, and one of them is benevolence (Oliveira et al., 2017). By examining e-trust in e-commerce, benevolence is found to greatly contribute to both the cognitive and affect context (Chen & Dhillon, 2016). Previous research shows that benevolence has a positive influence on e-trust in e-commerce (Oliveira et

al., 2017; Chen and Dhillon, 2016; Urbano et al., 2013; Murphy, 2013; Mayer et al., 2015; Sirdeshmukh et al., 2015, and Wong, 2017). The following is the hypothesised prediction:

H7: Better benevolence can increase e-trust

The Relationship between E-satisfaction and E-loyalty

According to Moez and Gharbi (2012), it is not easy to influence satisfaction levels of customers towards online firms. It is clear that brands and retailers are changing to strategic relational ideas to retain their customers and maintain their long-term relationships. Several studies have demonstrated the importance of product quality for a brand which means that e-satisfaction has been shown to influence e-loyalty (Moez & Gharbi, 2012). Positive relationships can be found in previous research as shown in the studies of Moez and Gharbi (2012), Anderson and Srinivasan (2013), Sundaram et al. (2017), Cui, Niu, and Tang (2017), Ziaullah et al. (2014), Ali et al. (2016), and Bulut (2015). The research hypothesis is stated as follows:

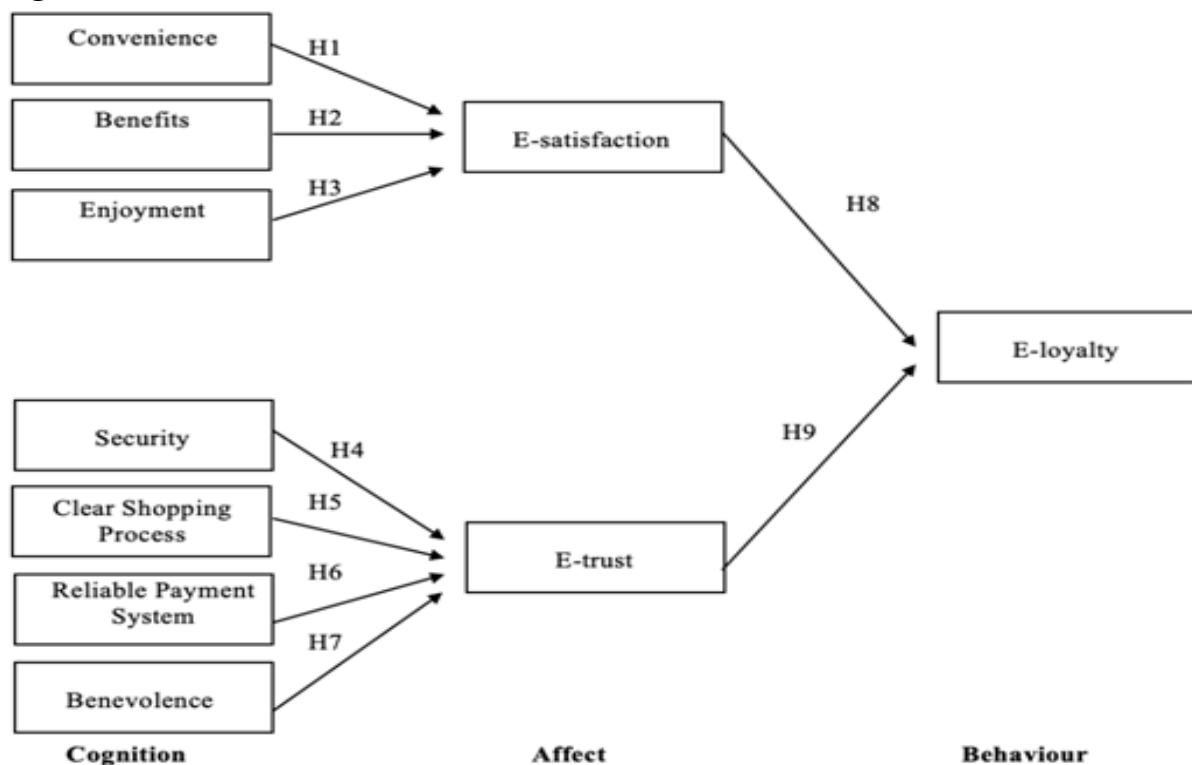
H8: Better e-satisfaction can increase e-loyalty

The Relationship between E-trust and E-loyalty

Sadeghi et al. (2018) have identified that customer loyalty in e-commerce was directly affected by customer trust but that it was also influenced by customer satisfaction. In other words, when customers trust an online web site, they are more confident about disclosing their personal information. In turn, when customer information is collected, online retailers can more easily offer customised services and products, thereby further strengthening e-loyalty (Safa & Ismail, 2013). Therefore, previous research has shown that e-trust has a significant and positive influence on e-loyalty (e.g., Safa & Ismail, 2013; Purnamasari, 2018; Bulut, 2015; Ghane et al., 2011, Al-Adwan & Al-Horani, 2019). The hypothesis is as follows:

H9: Better e-trust can increase e-loyalty

Figure 1. Research Models



Source: Safa and Solms (2015)

Methodology

Sampling Design and Sample Size

This research applied purposive sampling as the sampling design in which the researcher depends upon their own decisions when selecting and choosing participants for participation in the study. Samples were chosen because their expertise in the subject area was investigated. Hence, respondents were targeted specifically as Tokopedia customers who were above 17 years old, where they already demonstrated an understanding of the transaction process. The sample population also lives in Indonesia and retained records of their transactions at Tokopedia over the previous 3 months.

This study used Structural Equation Modeling (SEM) for data analysis. Sample size measures the number of individual samples or the observations used in a survey or experiment (Zamboni, 2018). In this study, the researcher used online surveys to obtain respondents. The sample size of this study was 200 respondents and was based on previous studies by Purnamasari (2018), Asih and Pratomo (2018), Cui et al. (2017), and Wong (2017).

Measurement

A Likert scale contains 5 levels of answer preferences in the form of numbers starting from 1 to 5, where the number 1 means strongly disagree and number 5 means strongly agree. In this study, all indicators were measured on a Likert scale (Calora & Lleva, 2018). All research indicators were based on Safa and Solms' research (2015).

Results

Respondent Profile

The data for this research was conducted using the internet in which the researcher distributed questionnaires to 200 people and obtained 161 respondents in return. Therefore, it can be concluded that there was an 80.5% response from the respondents who returned questionnaires. There were three major criteria for the respondent selection; firstly, respondents targeted people who were above 17 years old. 70.4% of the respondents were identified as being still in college. The results concluded that 53% of the respondents were aged between 21-25 years and 21% were above 30 years. The rest were aged between 15-20 years old. Secondly, all the respondents live in Indonesia, which was necessary because the focus of this study was customers of Tokopedia (an on-line shopping website in Indonesia). The results show that the majority of the respondents live in Jakarta; 56.2% of the respondents live in North Jakarta while 28.4% live in West Jakarta. Lastly, respondents were required to have a history of transactions in the last 3 months at Tokopedia. The results show that 92% of the respondents had purchased goods or services from Tokopedia in the past 3 months.

Reliability and Validity Tests

Before the data was analysed with structural equation modelling, the goodness of the data was found by using reliability and validity tests as follows. The results of the reliability and validity tests show that all research indicators were reliable and valid.

Table 2: Reliability and Validity Tests

Variable and Indicators	Reliability			Validity	
	Corrected Item Total Correlation	Cronbach's Alpha	Composite Reliability	AVE	Outer Loading (> 0.7 for Actual Test)

Convenience					
Con1	0.628	0.777	0.857	0.599	0.807
Con2	0.538				0.748
Con3	0.572				0.771
Con4	0.551				0.769
Benefits					
Ben1	0.456	0.721	0.826	0.544	0.728
Ben2	0.545				0.708
Ben3	0.548				0.694
Ben4	0.584				0.813
Enjoyment					
Enj1	0.604	0.789	0.864	0.613	0.761
Enj2	0.533				0.788
Enj3	0.584				0.771
Enj4	0.609				0.810
Security					
Sec1	0.670	0.861	0.906	0.707	0.802
Sec2	0.715				0.863
Sec3	0.630				0.834
Sec4	0.654				0.862
Clearing Shopping Process					
Csp1	0.720	0.780	0.872	0.695	0.831
Csp2	0.734				0.834
Csp3	0.713				0.836
Reliable Payment System					
Ras1	0.745	0.872	0.913	0.724	0.784
Ras2	0.740				0.895
Ras3	0.756				0.879
Ras4	0.703				0.842
Benevolence					
Ben1	0.727	0.855	0.902	0.696	0.852
Ben2	0.647				0.843
Ben3	0.680				0.796
Ben4	0.757				0.845

E-satisfaction	0.736	0.873	0.913	0.725	0.845
Esat1	0.752				0.877
Esat2	0.729				0.866
Esat3	0.716				0.817
Esat4					
E-trust		0.923	0.945	0.812	0.909
Etr1	0.715				0.863
Etr2	0.642				0.914
Etr3	0.747				0.917
Etr4	0.788				
E-loyalty		0.888	0.922	0.748	0.852
Elo1	0.759				0.866
Elo2	0.621				0.889
Elo3	0.616				0.853
Elo4	0.701				

Hypothesis Testing

Hypothesis testing was conducted after the research indicators were shown to have achieved appropriate reliability and validity results. In hypotheses testing, this research applied the t-statistics > 1.96 and p-value < 0.05 . Table 3 shows the results of hypotheses testing.

Table 3: Hypotheses Testing Result

Hypotheses	Original Sample	T-statistics	P-value	Hypotheses Analysis
Convenience → E-satisfaction	0.02556	3.4097	0.0007	Supported
Benefits → E-satisfaction	0.1684	2.1944	0.0287	Supported
Enjoyment → E-satisfaction	0.4297	5.3744	0.0000	Supported
Security → E-trust	0.0161	0.1733	0.8625	Not Supported
ClearingSP → E-trust	0.0752	0.8501	0.3957	Not Supported
ReliabilityPS → E-trust	0.5194	4.8291	0.0000	Supported
Benevolence → E-trust	0.2451	2.3728	0.0180	Supported
E-sat → E-loyalty	0.5651	9.2563	0.0000	Supported
E-trus → E-loyalty	0.2941	4.3680	0.0000	Supported

The structural model examines the relationship between latent variables and the measuring of each indicator. To evaluate the structural model, this research uses R^2 , path coefficient, original sample and p-value (Table 4).

Table 4: R^2 Values of Actual Test

Variables	R^2	R^2 Adjusted
E-loyalty	0.6319	0.6273
E-satisfaction	0.5470	0.5384
E-trust	0.6201	0.6104

Discussion

This research aimed to test a model of e-loyalty by applying the CAB model. The results show that out of nine hypotheses, there are two hypotheses that were not supported. The results show that the first hypothesis that stated that there is a significant relationship between convenience and e-satisfaction was supported. This research result was similar to previous research (Chung & Shin, 2018; Cetinsoz, 2016; Mehmood & Najmi, 2017; Ranjbarian et al., 2012; Gelard & Negahdari, 2011).

Results also show that there is a significant relationship between benefits and e-satisfaction. This result is similar to previous research as seen in studies by Mabaso and Dlamini (2017), Safa and Solms (2015), Bosnjak et al. (2017), Min and Wolfenbarger (2015), and Quaddus and Achjari (2010). Furthermore, the results show that there is a significant relationship between enjoyment and e-satisfaction. This research is also similar to previous research (Moez & Gharbi, 2012; Juniwati, 2015; Safa & Solms, 2016; Santoso & Nelloh, 2018; Baskara & Sukaadmadja, 2016).

There is a significant relationship between security and e-trust, as stated in Law (2017); Wiedmann et al. (2010); Maqableh et al. (2015); Kim and Chung, (2011); and Brilliant and Achyar (2013). However, this research result also shows that there is no significant influence between security and e-trust. Thus, in this study, customers did not pay attention to the importance of security which has been found to be a major factor that impacts e-trust. This result may suggest that security is not the main factor that influences e-trust. This may be because online shopping has become much more familiar to the society. Another reason may be that the respondents in this research were students who did not pay much attention to security since many students might focus more on affordability.

The research results also show that there is a significant relationship between a clear shopping process and e-trust. This result is similar to previous research (e.g., Safa & Solms, 2015; Pappaset al., 2016; Trevinal & Stenger, 2012; Kim et al., 2010; Ling et al., 2010).

However, again, this research result also shows that there is no relationship between clear shopping process and e-loyalty. E-commerce organisations, such as Tokopedia in Indonesia, are emerging businesses so their reputation is not yet fully known. Thus, customers often tend to buy in physical stores rather than in online e-commerce situations since there is still a lot of crime in cyberspace around the world. The other reason is because non-online shoppers may be worried that the product purchase will not be in line with their expectations or is not original (Anjani, 2015).

The results indicate that there is a significant relationship between reliable payment systems and e-trust. This result is supported by previous research (Safa & Solms, 2015; Francisco et al., 2014; Solat, 2017; Titiheruw & Atje, 2010; Charles & Daniel, 2015). Furthermore, there is a significant relationship between benevolence and e-trust in the previous studies, as stated in studies by Oliveira et al. (2017), Chen and Dhillon (2016), Urbano et al. (2013), Murphy (2013), Mayer et al. (2015), Sirdeshmukh et al. (2015), and Wong (2017). Also, these results confirm that there is a significant relationship between e-satisfaction and e-loyalty, as stated in the studies by Moez and Gharbi, (2012), Anderson and Srinivasan (2013), Sundaram et al. (2017); Cui et al. (2017), Ziaullah et al. (2014), Ali et al. (2016), and Bulut (2015). Finally, results show that there is a significant influence between e-trust and e-loyalty, as found in previous research by Safa and Ismail (2013), Purnamasari (2018), Bulut (2015), Ghane et al. (2011), and Al-Adwan and Al-Horani (2019).

Conclusion

The aim of this research was to predict e-loyalty by applying the cognition-affect-behaviour hierarchy. Seven out of nine hypotheses were accepted and supported. Convenience, benefits and enjoyment are all important factors that influence e-satisfaction whereas reliable payment systems, and benevolence have an influence on e-trust. However, security and clear shopping processes were found to not have effects on e-trust.

This research is inseparable from a number of research limitations. First, this study uses a non-probability sampling design whereby the results of this study cannot be generalised to different people, different objects, different contexts, and others. Furthermore, this research was conducted one time. Thus, this study does not focus on the causality relationship between variables.



REFERENCES

- Ali, N., Noor, N. A. M., & Mahmood, R. (2016). The Moderating Effect of Convenience towards the Relationship between Satisfaction and Loyalty in Malaysian Banking Industry. *Mediterranean Journal of Social Science, MCSER Publishing*, 7(1), 190. <https://www.mcser.org/journal/index.php/mjss/article/view/8660>.
- Al-Adwan, A. S., & Al-Horani, M. A. (2019). Boosting Customer E-Loyalty: An Extended Scale of Online Service Quality. *MDPI.com*, 10(12), 380, 1-27. <https://doi.org/10.3390/info10120380>
- Al-dweeri, Obeidat, Al-dwiry, Alshurideh & Alhorani. (2017). The Impact of E-Service Quality and E-Loyalty on Online Shopping: Moderating Effect of E-Satisfaction and E-Trust. *International Journal of Marketing Studies*, 9(2), 92-103. <http://do.org/10.5539/ijms.v9n2p92>
- Anderson, R. E., & Srinivasan, S. S. (2013). E-satisfaction and E-Loyalty: A Contingency Framework. *Psychology & Marketing*, 20(2), 123-138 (February 2013). <https://doi.org/10.1002/mar.10063>
- Anjani, R. (2015). 5 Alasan Utama yang Membuat Orang Enggan Berbelanja Online. *Wolipop Lifestyle*. Retrieved from <https://wolipop.detik.com/sale-and-shop/d-2811527/5-alasan-utama-yang-membuat-orang-enggan-berbelanja-online>
- Antarwiyati, P., Nurhakim, A. L., & Kusuma, H. (2011). Determinant Electronic Loyalty. 1-21.
- Ariff, M. S. M., & Sulaiman, Z. (2016). E-Service Quality, E-satisfaction and E-loyalty of Online Shoppers in Business to Consumer Market; Evidence form Malaysia. *IOP Science Publishing*, 131, 1-10. <https://doi.org/10.1088/1757-899X/131/1/012012>
- Asih, R. R. D., Pratomo, & Luki. A. (2018). The Mediating Role of E-satisfaction and E-trust Towards E-loyalty. *Management and Marketing Service Journal*, 11(1), 125-144. <https://doi.org/10.5539/ijms.v9n2p92>.
- Baskara, I. M. A., & Sukaadmadja, I. P. G. (2016). Pengaruh Online Shopping dan Perceived Enjoyment Terhadap Online Shopping Satisfaction dan Repurchase Intention Lazada Indonesia. *E-Journal Management Unud*, 5(11), 7214-7244. <https://ojs.unud.ac.id/index.php/Manajemen/article/view/24434>.



- Brilliant, M. A., & Achyar, A. (2013). The Impact of Satisfaction and Trust on Loyalty of E-Commerce Customers. *ASEAN Marketing Journal*, 5(1), 51-58. <https://doi.org/10.21002/amj.v5i1.2175>.
- Bulut, Z. A. (2015). Determinants of Repurchase Intention in Online Shopping: A Turkish Consumer's Perspective. *International Journal of Business and Social Science*, 6(10), 55-63.
- Calora, P., & Lleba, Y. M. R. (2018). Evaluating the Use and Acceptance of E-Learning for Tertiary Education among Senior High School Students. *IJODEL*, 4(2), 39-56.
- Cetinsoz, B. C. (2016). The Impact of E-Satisfaction and Confidence Aspects on Web Site Loyalty in Terms of Online Shopping in Tourism: A Study on Domestic Tourists in Turkey. *European Journal of Business and Management*, 8(17), 36-48.
- Chen, S. C., & Dhillon, G. S. (2016). Interpreting Dimensions of Consumer Trust in E-Commerce. *Kluwer Academic Publishers*, 4, 303-318. <https://doi.org/10.1023/A:1022962631249>
- Chittka, L., & Suddendorf, T. (2019). What is Cognition. *Elsevier Ltd*, 29, 603-622. <https://doi.org/10.1016/j.cub.2019.05.044>
- Chung, K. H., & Shin, J. I. (2018). The Relationship Among E-Retailing Attributes, E-Satisfaction and E-Loyalty. *An International Journal*, 3(1), 23-45.
- Cui, Y., Niu, J., & Tang, L. (2017). Effect of the Online Shopping Value on E-Satisfaction and E-Loyalty. *Economic Management Journal*, 6(1), 9-20. <http://www.ivypub.org/emj/>
- Gelard, P., & Negahdari, A. (2011). A New Framework for Customer Satisfaction in Electronic Commerce. *Australian Journal of Basic and Applied Sciences*, 5(11), 1952-1961.
- Ghane, S., Fathia, M., & Gholamian, M. R. (2011). Full Relationship Among E-Satisfaction, E-Trust, E-Service Quality, and E-Loyalty: The Case of E-Banking. *Journal of Theoretical and Applied Information Technology*, 33(1), 1-6.
- Gupta, S. (2015). Effect of Shopping Value on Service Convenience, Satisfaction and Customer Loyalty: A Conceptual Framework. *SAMVAD: SIBM Pune Research Journal*, 5, 78-85.
- Hanif, M., Hafeez, S., & Riaz, A. (2010). Factors Affecting Customer Satisfaction. *International Research Journal of Finance and Economics*, 60, 45-52.



- Hidayah, R. T., & Utami, E. M. (2017). E-Service Quality and E-Recovery Service Quality on E-Satisfaction in Lazada. *Jurnal Riset Manajemen Sains Indonesia*, 8(2), 257-274. <https://doi.org/10.21009/JRMSI.008.2.05>.
- Juniwati. (2015). The Effect of Perceived Ease of Use, Enjoyment and Trust on Repurchase Intention with Customer Satisfaction as Intervening in Online Shopping. *Journal of Business Economics and Entrepreneurship*, 4(1), 140-156.
- Kim, M. J., Chung, N., & Lee, C. K. (2011). The Effect of Perceived Trust on Electronic Commerce: Shopping Online for Tourism Products and Services in South Korea. *Elsevier*, 32(2), 256-265. <https://doi.org/10.1016/j.tourman.2011.01.011>.
- Kyguoliene, A., Zikiene, K., & Grigaliunaite, V. (2017). The Influence of Perceived Benefits on The Satisfaction with the Loyalty Program. *Inzinerine Ekonomika-Engineering Economics*, 28(1), 101-109. <http://dx.doi.org/10.5755/j01.ee.28.1.14635>
- Law, K. (2017). Impact of Perceived Security on Consumer Trust in Online Banking.
- Li, R., Kim, J., & Park, J. (2017). The Effects of Internet Shoppers' Trust on their Purchasing Intention in China. *Scielo*, 4(3). <https://doi.org/10.1590/S1807-17752007000300001>
- Ling, K. C., Chai, L. T., & Piew, T. H. (2010). The Effects of Shopping Orientations, Online Trust and Prior Online Purchase Experience towards Customers' Online Purchase Intention. *International Business Research*, 3(3), 63-76
- Mabaso, C. M., & Dlamini, B. I. (2017). Impact of Compensation and Benefits on Job Satisfaction. *Research Article*, 11, 80-90. <https://doi.org/10.3923/rjbm.2017.80.90>
- Maulana, R. (2018). Indef: Sumbangan E-Commerce terhadap PDB Indonesia di Tahun 2018 Diperkirakan Masih Terlalu Kecil. *Techinasia*. Retrieved from <https://id.techinasia.com/sumbangan-e-commerce-pdb-kecil>
- Maqableh, M., Masa'deh, R. M. T., Shannak. R. O., & Nahar, K. M. (2015). Perceived Trust and Payment Methods: An Empirical Study of MarkaVIP Company. *Scientific Research Publishing*, 8(11), 409-427. <https://doi.org/10.4236/ijcns.2015.811038>.
- Mayer, R. C., Davis, J. H., & Schoorman, D. (2015). An Integrative Model of Organizational Trust. *Academy of Management Review*, 20(3), 709-734. <https://doi.org/10.2307/258792>
- Mehmood, S. M., & Najmi, A. (2017). Understanding the Impact of Service Convenience on Customer Satisfaction in Home Delivery: Evidence from Pakistan. *International Journal of Electronic Customer Relationship Management*, 11(1), 1-42. <https://doi.org/10.1504/IJECRM.2017.086752>



- Moez, L., Gharbi, & Jamel-Eddine. (2012). E-Satisfaction and E-Loyalty of Consumers Shopping Online. *Journal Internet Banking and Commerce*, 17(1), 1-20.
- Murphy, G. B. (2013). Propensity to Trust, Purchase Experience, and Trusting Beliefs of Unfamiliar E-Commerce Ventures. *New England Journal of Entrepreneurship*, 6(2), 53-64. <https://doi.org/10.1108/NEJE-06-02-2013-B008>
- Octavia, M. Nugroho, S.S., & Haryono, S. (2020). The Effects of Online Experience and Online Concern on E-Loyalty of Female Online Shoppers: A Study from Indonesia, *International Journal of Innovation, Creativity and Change*, 11 (1), 592-605.
- Oliveira, T., Alinho, M., Rita, P., & Dhillon, G. (2017). Modelling and Testing Consumer Trust Dimensions in E-Commerce. *Elsevier Ltd*, 71, 153-164. <http://dx.doi.org/10.1016/j.chb.20117.01.050>
- Pappas, L. O., Kourouthanassis, P. E., Giannakos, M. N., & Lekakos, G. (2016). The Interplay of Online Shopping Motivations and Experiential Factors on Personalized E-commerce: A Complexity Theory Approach. *Telematics and Informatics*, 34, 730-742. <http://dx.doi.org/10.1016/j.tele.2016.08.021>
- Purnamasari, D. (2018). The Roles of E-Service Quality, E-Trust, and E-Satisfaction on Online Retail Loyalty. 634-641.
- Rahman, M. M., Arifin, Z., Bafadhal, A. S. (2018). Pengaruh E-ServiceScape Terhadap E-Trust. *Jurnal Administrasi Bisnis*, 61(4), 169-176.
- Ranjbarian, B., Fathi, S., & Rezaei, Z. (2012). Factors Influencing on Customers' E-Satisfaction: A Case Study from Iran. *Interdisciplinary Journal of Contemporary Research in Business*, 3(9), 1496-1511.
- Rimadias, S., & Rachmayanti, F. S. (2015). Analisis Peran Functional Benefits, Symbolic Benefits, Experiential Benefits dan Customer Satisfaction. *Journal Ilmu Manajemen & Ekonomika*, 8(1), 1-7
- Sadeghi, A., Ghujali, T., & Bastam, H. (2018). The Effect of Organizational Reputation on E-Loyalty: The Roles of E-Trust and E-Satisfaction. *ASEAN Marketing Journal*, 10(1), 1-16. <https://doi.org/10.21002/amj.v10i1.10628>.
- Safa, N. S., & Solms, R. V. (2015). Customers Repurchase Intention Formation in E-Commerce. *South African Journal of Information Management*, 18(1). <http://dx.doi.org/10.4102/sajim.v18i1.712>.



- Safa, N. S. & Ismail, M. A. (2013). Investigations on E-Trust and E-Satisfaction of Customers for E-Loyalty: The Case of Iranian E-Commerce. *Actual Problems of Economics*, 139(1), 492-502.
- Santoso, A. S., & Nelloh, L. A. M. (2018). User Satisfaction and Intention to use Peer-to-Peer Online Transportation: A Replication Study. *ScienceDirect Elsevier*, 124, 379-387. <https://doi.org/10.1016/j.procs.2017.12.168>.
- Subramaniam, B., Andrew, A. (2016). Security and Privacy Perception on Online Brand Trust in E-Commerce Industry. *Journal for Studies in Management and Panning*, 2(1), 180-190.
- Sundaram, V., Ramkumar, D., & Shankar, P. (2017). Impact of E-Service Quality on Customer Satisfaction and Loyalty Empirical Study in India Online Business. *KINERJA*, 21(1), 48-69. <https://doi.org/10.24002/kinerja.v21i1.1034>.
- Trevinal, A. M., & Stenger, T. (2012). Online Shopping Experiences: A Qualitative Research. *Academy of Marketing Science Annual Conference*.
- Uher, J. (2016). What is Behaviour? And (When) is Language Behaviour? A Metatheoretical Definition. *Journal for the Theory of Social Behaviour*, 46(4), 475-501. <https://doi.org/10.1111/jtsb.12104>.
- Urbano, J., Rocha, A. P., & Oliveira, E. (2013). The Impact of Benevolence in Computational Trust. *LNAI 8068*, 210-224. https://doi.org/10.1007/978-3-642-39860-5_16
- Wiedmann, K. P., Hennigs, N., Varelmann, D., & Reeh, M. O. (2010). Determinants of Consumers' Perceived Trust in IT-Ecosystems. *Journal of Theoretical and Applied Electronic Commerce Research*, 5(2), 137-154. <https://doi.org/10.4067/S0718-18762010000200009>.
- Yen, H. J. R. & Gwinner, K. P. (2003). Internet Retail Customer Loyalty: The Mediating Role of Relational Benefits. *Emerald*, 14(5), 483-500, <https://doi.org/10.1108/09564230310500183>
- Zamboni, J. (2018). What is the Meaning of Sample Size. *Sciencing*. Retrieved from <https://sciencing.com/meaning-sample-size-5988804.html>
- Ziaullah, M., Feng, Y., & Akhter, S. N. (2014). E-Loyalty: The Influence of Product Quality and Delivery Services on E-Trust and E-Satisfaction in China. *International Journal of Advancements in Research & Technology*, 3(10), 20-31.