

Website Quality Analysis, Trust and Loyalty of Indonesian Railway Service

MIKAEL JULIAN IRSA, MAHIR PRADANA
Department of Business Administration,
Telkom University,
Jalan Terusan Buah Batu, Bandung 40257,
INDONESIA

Abstract: - This study intends to discover the analysis of quality websites to consumer trust and loyalty since online transaction activities are quickly increasing. The number of online clients in Indonesia grows year after year, as does the number of online shops selling different internet-based media. Opportunities for online stores are expanding, but competition is also rising. For customers to be trusted and loyal, online business owners must understand and meet their customers' desires. The study employed quantitative research methodologies, and the sample size was 100 respondents, who were analyzed using path analysis and the third edition of the SmartPLS program. Data acquired will be picked first, and unnecessary data will be removed, before being filtered and processed through data gathering; this stage is required. The analysis findings are extremely maximum in deciding the final result, and the study results indicated that all factors have a positive and substantial influence on the result, which is very nice and acceptable.

Key-Words: - Website Quality Analysis, Customer Trust, Customer Loyalty, Digital Business

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1 Introduction

Online business development in Indonesia is increasingly accelerating, [1]. Online shopping e-commerce is one method of shopping that uses electronic communication tools or social networks in buying and selling transactions, where buyers do not need to go to the store to see and buy what they are looking for, but instead simply look at the desired item on the internet and order the item accordingly, [2]. option and transmit the money through the internet, the products will be delivered to the house by the online retailer, [3].

According to the Indonesian Information Portal, the e-commerce sector in Indonesia is becoming more promising, [4]. Despite the epidemic, this digital-based trade company is expected to increase 33.2 percent, from Rp253 trillion to Rp337 trillion by 2021. E-commerce acts as a third party, allowing both sides to purchase and sell online, [5]. Online purchasing has now become the preferred method for people due to its convenience. Along with the advancement of browsing, additional methods of purchasing online or employing internet facilities that have the advantage of service reach, efficiency, and security assurances have emerged. Online shopping is a modern retail invention that makes it easier for people to purchase the things they want, [6].

Online transaction activities are rapidly expanding. The rise in online store clients from year to year has been extremely large, and it is aided by the growing number of online retailers. It may be found in several internet-based media. Opportunities for online stores are expanding, but competition is also rising. For customers to be trusted and loyal, online business owners must understand and meet their customers' desires. The issues are rather complex since stores compete for clients from those that come. Similarly, prospective buyers and online media users will utilize the online store wherever they can. Online business operators must give the greatest service possible by paying attention to website quality to persuade visitors, build trust, and increase client loyalty, [7].

Trust is one of the numerous aspects that influence the incidence of buying and selling transactions in an online store. Only clients who trust will be willing to do transactions via the internet. It is difficult to conduct internet transactions without the trust of customers, [8]. Several studies on the link between service quality and customer trust, including a study entitled "Model of the Relationship among Consumer Trust, Web Design, and User Attributes" claimed that completing buying and selling activities or transactions online is a matter of trust. It's simple,

yet consumer trust in the organization is extremely susceptible and tough to obtain. According to this study, the quality of a website can boost the trust of customers who conduct online transactions, because consumers who transact online rely only on information obtained from websites that provide these items or services, [9].

According to the research, vendors with excellent website quality, even if they do not have a strong reputation, are more trusted than sellers with good reputations but poor website quality, [10]. The quality of service has an impact on customer loyalty, however, the quality of service did not affect customer loyalty. This survey was performed on internet banking, and some of the respondents were accustomed to dealing with humans. Transactions made using an Automatic Teller Machine (ATM) or other electronic equipment may result in disappointment due to interference. Some aspects of service quality, such as tangibles and timeliness, do not have a major influence on customer happiness and loyalty, [11]. The research was conducted on the subject of the computer software industry, where respondents were satisfied with the quality of the computer software used, but most of them were hesitant to buy back due to several factors, including the high cost of the software and the use of the software, [12]. It necessitates sophisticated computer requirements, [13].

As a result, the consistency of the findings of the influence of service quality in online shops is still weak, as is the quality of the website to loyalty. Based on the foregoing data, further study into the impact of website quality on trust and trust loyalty among online store consumers is required.

2 Literature Review

Consumer Behavior

From the end of the 1960s, consumer behavior was a relatively new subject of research, [14]. Because the field of consumer behaviour studies has no history of research, marketing management theory draws on ideas from other disciplines, such as psychology, which studies individuals, sociology, which studies groups of people/society, social psychology, which studies how an individual acts in a group, anthropology, which studies the impact of society on an individual, and economics to form the basis of a new theory, [15]. Consumer behavior is concerned with how an individual decides to spend their resources (time, money, and effort) in purchasing connected goods and services.

Website Quality

The quality of a website is one of the notions that measures the end user's perception of a web page. This notion is the result of Servqual's research into the dissemination of high-quality services that were previously extensively used, [16]. Website Quality, or Website Quality, has been established since 1988 and has seen significant development. Website quality is based on studies in three domains, namely: information quality from information systems research, interaction and service quality from information systems research, e-commerce and marketing, and usability (usability) of human-computer interaction, [17].

Trust

A party's belief in the intentions and behavior of others is defined as trust. As a result, consumer confidence is defined as a belief in a service provider's commitment to satisfy a party's expectations. Trust is referred to as credibility. Credibility in the research is regarded as the degree to which customers think providers have the knowledge to fulfill operations effectively and dependably, [18]. Believing is a virtue since it is founded on the amount to which corporations feel their partners have positive goals and purposes, [19].

Customer Loyalty

One of the most essential outcomes of an internet business is customer loyalty. Loyalty is perhaps a crucial predictor of an organization's success in a competitive market setting. Consumer loyalty is "a firmly held commitment to consistently buy back a selected product or service in the future, thus leading to repeated purchases of products or services with the same brand, despite situational influences and marketing efforts that have the potential to cause behavior to switch to another brand." Efforts that can affect behavior "products or services sold under other brands" Based on value propositions, loyalty, branding, trust and security, websites and technology, and customer service, [20]. In the natural e-commerce setting, trust and satisfaction influence consumer loyalty. As a result, people who trust an online business and opt to buy other goods and commit to the product supplied are referred to as loyal customers. Furthermore, committed consumers may be able to further introduce subscription items to the surrounding ecosystem.

3 Methodology

Making transactions online is simple, but consumer trust in the organization is extremely susceptible and difficult to establish. The quality of a website can boost the confidence of consumers who do online transactions, [21]. At the level of customer trust in transacting online, there is a beneficial relationship between the company's reputation and the quality of the website, either separately or combined. Sellers with good website quality, even if they don't have a good reputation, are more trustworthy than sellers with a high reputation but bad website quality. The given explanation leads to the hypothesis:

H1: Website quality influences customer trust in online stores.

Trust determines buying interests, which is one type of client loyalty. consumer trust in online stores influences purchasing interest, which is one type of consumer loyalty. Many consumers do not make purchases due to a lack of trust, thus online store owners must work hard to earn the trust of their clients. Loyalty and trust are inextricably linked. The hypothesis in this study is based on this description:

H2: Trust influences client loyalty in online stores.

H3: A high-quality website influences online store consumer loyalty.

H4: Website quality influences client loyalty via consumer trust.

The research model is presented in Figure 1.

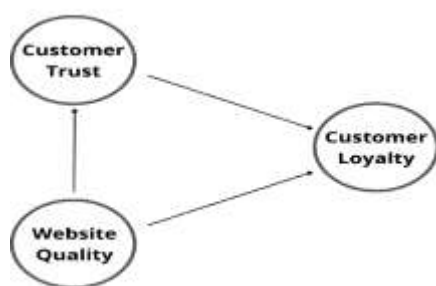


Fig. 1: Research Model

4 Results

Research techniques are fundamentally scientific methods of obtaining data with the goal of discovery, proof, and progress, and may be used to analyze, solve, and foresee issues, [22]. This study employs quantitative descriptive approaches.

Quantitative research techniques may be defined as a research approach based on the concept of positivism that uses random sampling to observe samples or populations. it is collected using research tools, and it is analyzed quantitatively / statistically to evaluate the hypothesis that has been formulated, [23].

1. Results

After the dissemination of questionnaires, researchers grouped respondents into several of these criteria:

Table 1. Sociodemographic Data

Profile	Sum	Percentage
Gender		
Woman	63	63%
Man	37	37%
Entire	100	100%
Age		
<17 years	3	3%
18-25 years	94	94%
26> years	3	3%
Entire	100	100%
Income		
<1,000,000	36	36%
1.000.000-3.000.000	45	45%
3.000.000-5.000.000	15	15%
>5.000.000	3	3%
Entire	100	100%
Frequency of shopping in the last 1 year		
1-5 times	38	38%
Above 5 times	62	62%
Entire	100	100%

Source: Author Results 2021

To gather data in accordance with the chosen model, relevant data-collecting techniques and methodologies must be used throughout the study implementation. The author's data-collecting approach of choice at this moment is the questionnaire method. Instagram, Whatsapp, and Line are examples of online surveys or Google forms that are delivered through online media. The study included 100 participants, including 63 women and 37 males ranging in age from 17 to 26 years old.

The data acquired from the distribution of surveys is further analyzed quantitatively using the SmartPLS program. This application's data processing mechanism is bootstrapping, which may also be recognized by random doubling. SmartPLS

is a method for describing the existence or lack of links between latent variables. The Partial Least Squares approach may be used to do analysis using reflexive and formative indicators.

Data is grouped into sociodemographic criteria to categorize respondent data into numerous categories such as extremely disagree criteria, disagree, simply agree, agree, and strongly agree to be examined for data quality and validity. The data in Table 1 above is divided into four categories depending on gender, age, income, and frequency of spending in the previous year. The standard loading factor is the link between each indication in the questionnaire and the indicator of the outer loading value in this test. For any indicator to be legitimate at this stage of the investigation, the outer loading value must be between 0.6 and 0.7.

Table 2. Loading Factor /Outler Loading

CODE	STATEMENT	XI (WQ)	X2 (CT)	AND (CL)
CL1	I will promote this shopping website to my close friend and many people others			0,638
CL2	I am sure that in the years to come, I will continue to shop at this shopping site			0,800
CL3	I can hardly consider changing to other shopping websites.			0,513
CL4	I will recommend this online shopping to someone who asks my advice on online shopping.			0,767
CL5	I will say positive things about this online shopping to other people.			0,811
CT1	I believe that the online website has the transaction expertise I expected		0,738	
CT2	I believe that online websites can meet the needs and expectations of their customers		0,814	
CT3	I believe that online websites have skills in providing services to their customers		0,713	
CT4	I believe that the online shop will be honest in conducting transactions with its		0,634	

CODE	STATEMENT	XI (WQ)	X2 (CT)	AND (CL)
WQ1	customers The online website provides a customer testimonial column that makes it easy to evaluate a product	0,715		
WQ2	The online website provides a transaction guide	0,584		
WQ3	The online website displays a visual design that is	0,657		
WQ4	comfortable to see	0,611		
WQ5	The online website has a fast response	0,794		
WQ6	The product information listed on the website is complete and easy to understand	0,789		
WQ7	I find it easy to use online websites Product information listed on the website online details Product information listed on the website online details	0,818		

Source: Author Results

Based on the results of loading factor/outlier loading in Table 2 three variables are removed, namely the statement I believe that the online shop will send the product according to the shipping term described on the website (I believe that the online shop will send you product products under the delivery provisions described in the website), I believe that the online shop will send the product according to the description written on the website (I believe that the online shop will send the product in accordance with the description written on the website), I believe that online shop will listen and consider suggestions from customers. The elimination is carried out because the loading factor/outler loading result value is less than 0.5, indicating that low outer loading values on the construct suggest that associated indicators have a lot of similarities. the construct has been captured.

Table 3. Average extracted variance (AVE)

Variable	AVE
X1 WQ	0,511
X2 CT	0,529
AND CL	0,511

Source: Author Results

The Average Variance Extracted (AVE) test is designed to put to the test theories that characterize the size of indicator variations supported by construction. If the AVE value threshold for each indicator is more than 0.5, it indicates that the indicator has excellent convergent validity. As shown in Table 3, the average variance value for the website quality variable is 0.511. The customer trust variable has a value of 0.529, where a value greater than 0.5 indicates. Variabel customer loyalty has a value of 0.511, where a number greater than 0.5 indicates. All variables have a value greater than 0.5, indicating that they both fulfill the requirements of the AVE test and the validity test, indicating that the concept explains more than half of its indicator variations on average.

Table 4. Fornell Larcker

	X1 (WQ)	X2 (CT)	AND (CL)
X1 (WQ)	0,715	0,496	0,403
X2 (CT)		0,727	0,430
AND (CL)			0,715

Source: Author Results 2021

The Fornell Larcker criteria is a method for determining discriminant validity. This compares the square root value of the AVE value to the latent variable's correlation. Each AVE construct's square root value must be bigger than the highest connection with the other construct. It is used as part of Fornell Larcker's criterion to examine whether AVE is larger than the quadratic correlation with other constructs. The reasoning of the Fornell-Larcker approach concept is based on the premise that related indicators share greater variance with constructs than other constructs.

Indicator outer loadings should be greater than all cross-loadings with other constructs, according to classic discriminant validity evaluation techniques (cross-loadings and Fornell-Larcker criteria, Table 4). According to Table 5, the value of the cross-loading indicator is bigger than the association with the correlation of the values of each other constructs.

Table 5. Cross Loading

CODE	X1 (WQ)	X2 (CT)	AND (CL)
CL1	0,416	0,347	0,638
CL2	0,335	0,319	0,800
CL3	-0,001	0,125	0,513
CL4	0,246	0,242	0,767
CL5	0,210	0,376	0,811
CT1	0,417	0,738	0,239
CT2	0,546	0,814	0,323
CT3	0,175	0,713	0,346
CT4	0,185	0,634	0,375
WQ1	0,715	0,379	0,386
wQ2	0,584	0,148	0,283
WQ3	0,657	0,292	0,185
WQ4	0,611	0,220	0,224
WQ5	0,794	0,241	0,210
WQ6	0,789	0,469	0,375
WQ7	0,818	0,522	0,274

Source: Author Results 2021

Table 6. Reliability Test Results

	Composite Reliability	Alpha Cronbach
X1 (WQ)	0,878	0,840
X2 (CT)	0,817	0,710
AND (CL)	0,836	0,773

Source: Author Results

When the reliability test result is more than 0.6, it indicates that the criteria are recommended and have high indication reliability. Tables 6 shows that all variables, which are website quality, customer trust, and customer loyalty all have values greater than 0.6, indicating that the indicator is reliable. Essentially, this study employs one dependent variable, customer loyalty, which is impacted by two independent factors, website quality and consumer trust.

Table 7. R-Square Value

Variable	R-Square
X2 (CT)	0,233
AND (CL)	0,246

Source: Author Results

Table 7 shows that the R-square value of data processing results using Smart PLS amounted to 24.6% of website quality variables and customer trust can influence customer loyalty variables. The R-value is also found in the customer trust variable of 23.3%.

Based on the results of the analysis in Figure 2, it can be concluded that the effect of website quality

on online shop customer trust shows a path coefficient value of 0.496 which means there is a positive influence on customer trust. online shop. Then having a statistical value of t 7.503, the value is greater than 1.96 and the value p 0.000 means it shows a significant effect. This means that website quality has a positive effect on the trust variables of online shop customers. Therefore, the hypothesis regarding website quality affects the trust of online shop customers is acceptable.

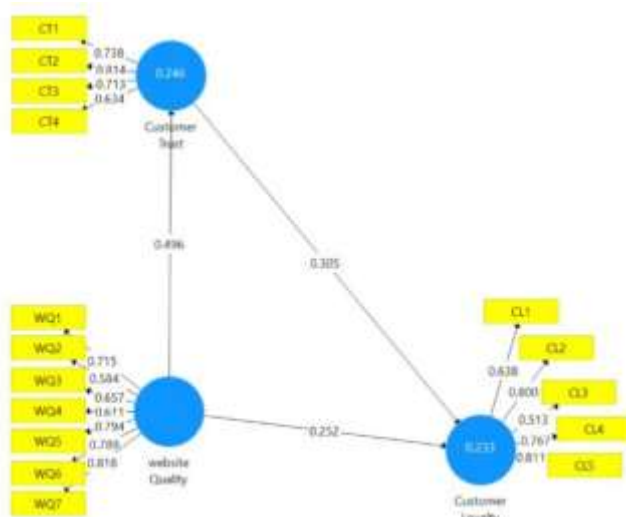


Fig. 2: Path Model

Table 8. Hypothesis Test

Variable	Original Sample Mean	Standard Deviation (STD EV)	Statistics T (O/S TDE V)	P Value
Website Quality -> Customer Trust	0.496	0.519	7.503	0.000
Website Quality -> Customer Loyalty	0.252	0.259	2.114	0.000
Customer Trust -> Customer Loyalty	0.305	0.327	2.367	0.000
Website Quality -> Customer Loyalty mediated by Customer Trust	0.151	0.161	1.976	0.000

Source: Author's Results (2021)

As elaborated in Table 8, the study findings suggest that the effect of website quality on online shop customer loyalty has a path coefficient value of 0.252, indicating that there is a positive influence on online shop customer loyalty. The statistical value of t 2.114, which is larger than 1.96, and the value of p 0.000 indicate that there is a substantial impact. This suggests that the quality of a website has a beneficial influence on the loyalty variables of online shoppers. As a result, the idea that great

websites impact consumer loyalty in online stores may be accepted.

According to the findings of the investigation, the effect of customer trust on online shop customer loyalty has a path coefficient value of 0.305, indicating that there is a positive influence on online shop customer loyalty. The statistical value of t 2.367, which is more than 1.96, and the value of p 0.000 indicate that there is a substantial impact. This suggests that customer trust has a positive influence on the customer loyalty variable in an online store. As a result, the theory that consumer trust influences online store customer loyalty is acceptable.

According to the findings of the study, the impact of website quality on online consumer loyalty is significant with a path coefficient value of 0.151 which means there is a positive influence on online shop customer loyalty. Thus, having a statistical value of t 1.976, the value is greater than 1.96 and the value p 0.000 means it shows a significant effect. This means that customer trust has a positive effect on the online shop customer loyalty variable. Therefore, the hypothesis regarding quality websites affecting the loyalty of online shop customers can be accepted.

5 Conclusion

Three factors may influence the chance of growing sales activity in online retailers in the community's mushrooming online purchasing activities. This is based on a study of 100 people who had bought from online businesses. The three aspects are website quality, trust, and client loyalty. The presence of the influence was demonstrated by the authors' research in this study, which was conducted by examining these three factors using the SmartPLS program. Based on the facts, we can infer that our three original assumptions were valid after utilizing the SmartPLS tool to analyze them. Initially, researchers had three hypotheses in this study, the first of which was that the initial quality website would impact the trust of online store consumers. Second, trust influences client loyalty in online stores. Third, the quality of a website influences the loyalty of online shoppers. All independent variables have a substantial effect, and their influence has a favorable effect on consumer trust and loyalty, allowing all of the researcher's hypotheses in this work to be accepted.

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- Mikael Julian Irsa carried out the field survey, data analysis, and optimization.
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The authors have no conflict of interest to declare.

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