Unveiling the Link between Customer Experience and Customer Loyalty on *Blibli*: The Mediating Role of Trust

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Abstract

The rapid growth of digital technology and the Internet has opened new avenues for business, particularly in the field of e-commerce. Online shopping has become the prevailing trend for purchasing goods and services, reshaping market dynamics. Blibli.com is a subsidiary of Djarum in the digital sector. It was established in 2010 and is the original Indonesian e-commerce company that focuses on building the shopping ecosystem of choice for consumers and institutions through a secure Omni channel commerce platform. However, in a highly competitive environment, maintaining and increasing customer loyalty is a challenge. This study aims to explore the effect of customer experience on Blibli customer loyalty in Indonesia, with customer trust as an intermediary variable. This research uses a quantitative descriptive approach and path analysis, with a sample of 200 respondents who are Blibli application users. The results showed that customer experience and trust have a significant influence on customer loyalty. Data analysis shows that Blibli's app design, appearance, navigation, and payment process are highly rated by customers. Customers also had a positive emotional experience and high trust in Blibli's customer service and social media presence. This study also found that customer trust plays a role as a mediator in the relationship between customer experience and customer loyalty. Based on these findings, this study suggests that Blibli should focus on increasing customer trust through improving customer experience to drive customer loyalty.

Keywords: Customer Experience, Trust, Customer Loyalty, E-commerce

Introduction:

Indonesia is the most populated nation in Southeast Asia, home to about 270 million people. It is much more difficult to communicate between various sections of the country due

to its roughly 17,000 islands. For this reason, the Internet is crucial in advancing social and commercial goals. It should come as no surprise that the number of people using the Internet has increased over the past ten years and is still rising. Due to the challenges of establishing a fixed-line network throughout an archipelago and the significant expansion of the mobile network, cell phones have become the primary means of internet access. Opportunities exist in numerous digital fields, including e-commerce, because of the countrywide trend toward online communication (Nurhayati, 2022).

In addition to providing residents in isolated places with access to a greater selection of consumer goods and services, e-commerce may play a significant role in expanding the pool of possible clients for companies. Offering internet retailing platforms is, therefore one of the most sought-after business prospects in the nation. Currently, several leading global e-commerce companies are vying for the biggest market share. In actuality, the online market is still in its infancy, even though there have been encouraging indications of success for some time. The gross merchandise volume (GMV) of the e-commerce industry was estimated to be approximately 59 billion US dollars in 2022 and to grow to approximately 95 billion US dollars by 2025. The growth in e-commerce users is the primary cause of this development. By 2025, it is anticipated that over 221 million Indonesians will be e-commerce users (Nurhayati, 2022).

The most well-known e-commerce websites in Indonesia right now are Tokopedia, Shopee, Blibli, Bukalapak, and Blibli. They all aim to rapidly overtake one another as the market leaders and provide a large selection of items. Their success has been attributed to their innovative ideas for payment and transportation methods, as well as their unique marketing approaches and the simplicity with which the Internet may be accessed. About 39% of all e-commerce purchases in Indonesia were made using digital and mobile wallets in 2021, making them the most popular method of payment (Nurhayati, 2022).

Leading Southeast Asian e-commerce company Blibli Group is well-known for providing a seamless, safe, and entertaining shopping experience supported by reliable logistics, technology, and payment systems. The report explores Indonesia's e-commerce environment and highlights the effectiveness of different e-commerce platforms there. The goal of Indonesian e-commerce startup Blibli, which was founded in 2011, is to create an ecosystem for omnichannel—or combined online and offline—shopping. The company provides a wide range of goods and services, including fashion clothing, electronics, home goods, cosmetics and health care items. Additionally, Blibli has a loyalty program that offers a range of advantages to its devoted patrons. With over 150 million clients and more than 2 million vendors, the company has grown significantly since its founding. By 2023, it will rank among Indonesia's major e-commerce players (Blibli, accessed 12th November 2023).
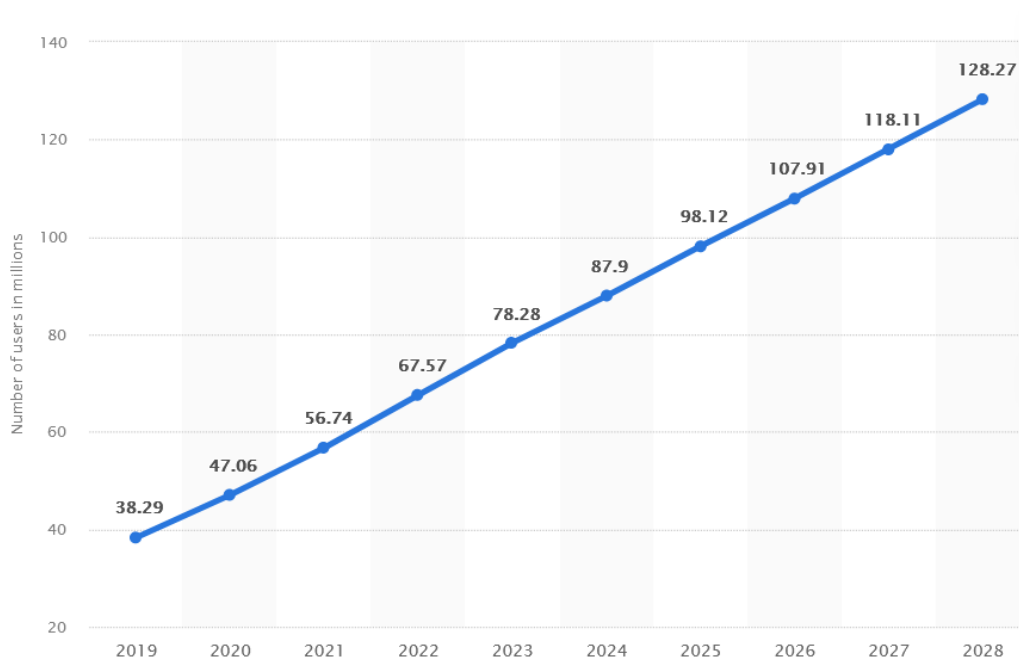
Figure 1. Numbers of users of e-commerce in Indonesia from 2019 to 2028
Source: Statista, 2023

It was predicted that between 2023 and 2028, the number of users in Indonesia's e-commerce market would rise steadily by 50 million, or +63.87 percent. The indicator is predicted to reach 128.27 million users and a new peak in 2028 following the ninth year of increases. Notably, during the past few years, the E-commerce business has seen a steady increase in users (Statista, 2023).

The research study focuses on examining the effect of customer experience on customer loyalty towards Blibli in Indonesia, with customer trust acting as an intervening variable. The study employs a quantitative descriptive approach, complemented by path analysis, to investigate the relationship between customer experience, trust, and loyalty among users of the Blibli app. A sample of 200 respondents who have used Blibli's services was selected to participate in the research questionnaire.

Considering the anticipated growth of Indonesia's e-commerce market, this research study delves into the impact of customer experience on customer loyalty towards Blibli, exploring the mediating role of customer trust. Along with looking at the aspects of customer experience, loyalty, and trust, it also talks about how customer ratings affect the company's value. A brief history of marketing management and e-commerce is also included in the introduction, along with a description of the problem statements, research aims, and possible advantages of the study. It sets the stage for the research to investigate the interactions between these variables in the context of the Blibli application by concluding with a discussion of the dimensions of trust and customer loyalty.

Unveiling the Link between Customer Experience and Customer Loyalty on Blibli: The Mediating Role of Trust

Literature Review

Customer Experience

A company's or brand's customer experience is a multifaceted notion that includes different facets of a consumer's engagement with it. According to De Keyser et al. (2015), Klaus & Maklan (2012, 2013), and Lemon & Verhoef, these aspects include cognitive (what people think), physical (how people interact), sensory (what people perceive via their senses), emotional (how people feel), and social (how people share) (2016). They contend that a key component of competitive differentiation is growing in importance: the customer experience. Furthermore, the competitive environment in which a company or brand works has an impact on the customer experience in addition to the firm itself. Consumers use competitive comparisons to inform some of their opinions about a brand or business. Furthermore, several other factors may also have an impact on the customer experience, including the emotional components of the consuming process, the key touchpoints that generate positive or negative emotions, and the main players that affect customers' emotional reactions throughout the customer journey.

McLean et al. (2018) identified three principles of customer experience, which are as follows:

a. The interactive attitude posits that the consumer experience is contingent upon the interaction between market participants and humans, namely field staff, as well as non-human entities (technical).
b. Degree of uniqueness: as everyone is aware, this degree might indicate the quality of the client experience.
c. Multidimensionality is directly associated with the consumer experience.

Keiningham et al. (2020) state that the following five dimensions are used to measure customer experience:

a. Cognitive: When assessing their experience, customers evaluate it based on their perception. It is made up of beliefs, needs, and services.
b. Physical: Encourages consumers to interact with a brand through physical acts or behaviours. This contains additional features, simple payment method choices, and easy access to websites or applications.
c. Sensory: Customers engage with the business and its products at this point. This includes a user-friendly interface, features that are arranged neatly, and application-provided purchasing instructions.
d. Emotional: Strong positive or negative emotions may be triggered by different elements of the present consumer experience. This comprises businesses that are crucial to maintaining order, businesses that enhance the quality of the experience, and businesses that influence consumer preferences for service goods.
e. Social: Affecting how consumers see the experience (employees, other customers, wider customer social networks).

Previous research found that customer experience has a significant and direct impact on customer trust. Moreover, trust was found to be an intervening variable, meaning that it mediates the relationship between customer experience and customer loyalty. This means that customer experience enhances customer trust, which in turn leads to increased customer loyalty (Rajaobelina et al., 2018; Vallejo-Bojorque et al., 2021; Martinez et al., 2021).

Trust

The ability, honesty, and incentive of the other person to act in a way that satisfies requirements and interests as mutually agreed upon, whether expressly or tacitly, is what is meant by trust (Sheth and Mittal, 2004). This trust is crucial because it is the cornerstone of a future cooperative connection. When trust is ingrained in a partnership, both the client and the business can fulfil their respective needs. According to Tiago Oliveira et al., (2017), there are three dimensions to measure trust in this study, as follows:

a. Competence

   The capacity of businesses to keep their word to customers is referred to as competence. This includes the admins' effectiveness and competence, their excellent performance in the position of advisors, their capability and proficiency, and their in-depth understanding of their products.

b. Integrity

   Integrity implies that a business operates in a trustworthy, dependable, and honest manner. Customers will perceive the company's administrator or employee as trustworthy and dependable if they are sincere in their interactions with them.

c. Benevolence

   A company's benevolence is demonstrated by its capacity to put the needs of its customers ahead of its own and by its genuine care for their well-being. This involves clients' trust in the company's administrative services, the administrative team's commitment to going above and beyond for clients, and the administrative team's handling of client complaints.

Previous research found that customer trust has a significant and direct positive impact on customer loyalty. This means that as customer trust increases, customer loyalty also increases. The study also found a strong correlation between customer trust and customer loyalty. This means that the two variables are closely related and that changes in one variable are likely to lead to changes in the other variable (Al-Msallam and Alhaddad., 2016); Leninkumar., 2017; Lerro et al., 2019).

Customer Loyalty

Although situational effects and marketing campaigns can induce switching behaviour, loyalty is the steadfast will to regularly repurchase a preferred good or service in the future, leading to recurrent purchases of the same brand (Oliver, 1977 in Oliver, 1999). Loyal consumers are more likely to make repeat purchases and are less likely to switch to rival brands (Yoo, Donthu, and Lee, 2000).

Customers are inclined to make repeat purchases when they perceive the cost of a good or service to be fair. However, even in cases where customers are happy with the goods or service, they might not make another purchase if they do not believe that the sacrifice, they are

making is worthwhile (Bei and Chiao (2001), Martin et al., (2007). Hegner et al. (2018) state that five dimensions can be used to quantify customer loyalty:

a. Customer Profitability: Customers experiencing benefits from utilising the application, payback or promo vouchers from the company, and promotional offers or discounts on vouchers are all examples of this.

b. Action Loyalty: This involves users designating the application as their primary online purchasing app, favouring this firm above others when given an option, and engaging in cross-transaction intensity through the application.

c. Conative Loyalty: Customers who have positive experiences with admin services and online buying are included in this, as are those who re-use the application.

d. Affective Loyalty: This comprises clients who choose the business over others, are content with the services provided by the business, and feel better about using administrative services.

e. Cognitive Loyalty: This comprises clients who like spreading the word about the business, promoting it alongside the business, and endorsing it to others.

Previous research highlights the crucial role of customer experience in shaping customer loyalty. It asserts that positive and memorable customer experiences can significantly influence customer loyalty, leading to increased repeat business and advocacy. Moreover, the study emphasises that fostering memorable customer experiences is essential for achieving long-term business sustainability. These findings underscore the importance of companies prioritising customer experience as a strategic priority. By consistently delivering positive and satisfying experiences, companies can cultivate a loyal customer base that will drive sustainable growth and success (Ncube., 2020; Sombut and Sujchaphong., 2021).
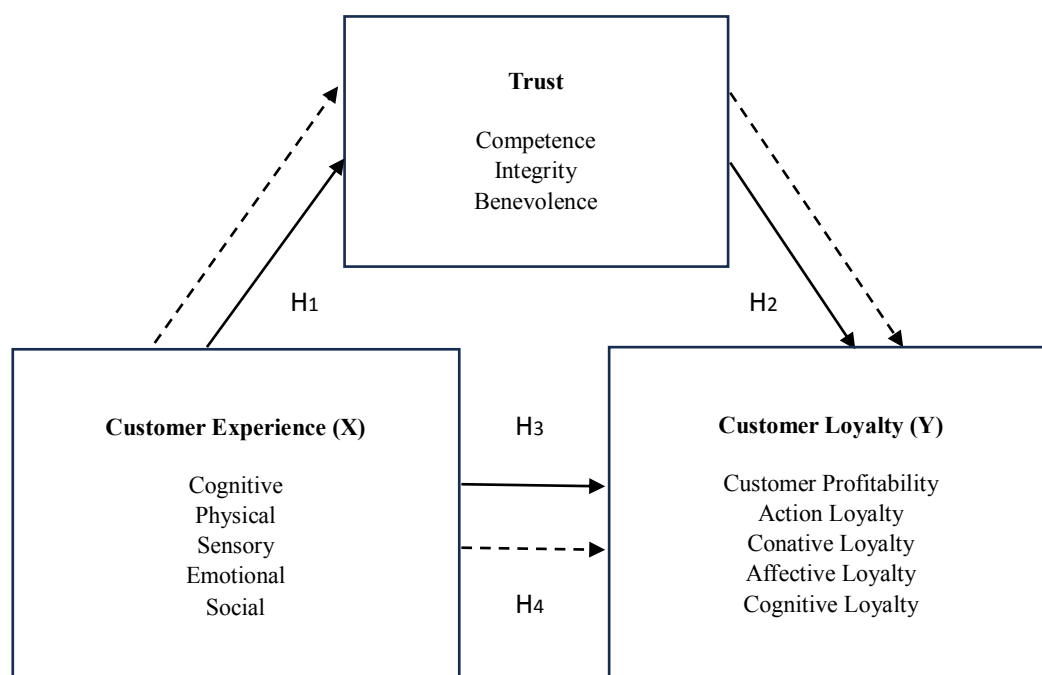

Figure 2. Paradigm Research

Based on Figure 1. the hypothesis can be formulated in this study, which is "The Effect of Customer Experience (X) as independent variable on Customer Loyalty (Y) as dependent variable through Trust (Z) as intervening variable of Blibli Application. Meanwhile, the hypotheses to be tested one by one are as follows:

a. Customer experience has a significant effect on customer trust in Blibli application.
b. Customer experience has a significant effect on customer loyalty to Blibli application.
c. Customer trust has a significant effect on customer loyalty to Blibli application.
d. Customer experience has a significant effect on customer loyalty through a trust in Blibli application.

Research Methods

This study applied a quantitative approach to its research, more particularly, a survey strategy that is both causal and descriptive. The process of conducting research involves multiple phases, such as identifying the problem, recognising the issue, articulating the research problem, creating objectives, developing hypotheses, obtaining data, analysing the data, and ultimately summarising the study findings (Sugiyono, 2018). Primary and secondary data are collected as an essential component of the research. Primary data was collected directly from 200 Blibli users, who were the target respondents, using Google Form questionnaires. Both men and women between the ages of 17 and over 35 make up the target sample for this research. The sample is further narrowed to include people in other roles, such as students, government employees, private workers, business owners, and those with professional titles. Secondary data is obtained from several sources, such as published documents, online databases, and document searches. The independent variable in this study is customer experience; the dependent variable is customer loyalty; and the intervening variable is trust. Client experience was designated as the independent variable in this study.

This study employed structural equation modelling, partial least squares, and descriptive analysis as data analysis methods (SEM). A statistical method called descriptive analysis is used to analyse gathered data by presenting and describing the data itself, with no aim of making broad inferences or generalisations. Sugiyono (2018). PLS is a reliable analytical method with no strict requirements. It gets around the need for the data to follow a multivariate normal distribution, allowing variables with interval, ratio, category, and ordinal scales to be included in the same model (Ghozali and Latan, 2015). Notably, PLS evaluates the existence and strength of correlations between latent variables, going beyond simple theory confirmation. PLS is a better option for predictive research because of its versatility, while data analysis tends to be more forecast-oriented. Ghozali and Latan (2015) specifically suggest using Smart Partial Least Squares (PLS) for computations because of their complexity and use of reflecting models.

Result/Findings

Table 1 provides essential information on the characteristics of the respondents to interpret the research findings. This research aims to find out what factors influence customer

decisions to buy based on important demographics, including age, gender, occupation, monthly income, and current education level. Knowing how customer preferences vary depending on various variables requires knowledge of this data.

Table 1. Profile of the respondents in Bandung, n=200

Characteristics of Respondents	Information	%
Gender	Female	65
Age	22 Years <	55
Current Education	Bachelor	54
Occupation	Entrepreneur	39
Domicile	Java Island	61
Earnings/month	3.000.000 <	60

Source: questionnaire data processing

The descriptive analysis of this study provides insight into the variables of customer experience, customer loyalty, and trust as follows:

1. Customer Experience: This study shows that customer experience with staff service, shopping environment, and shopping procedures has a positive influence on customer satisfaction. The average score from respondents for their assessment of the customer experience was 82.8%, with the cognitive dimension being the most prominent at 85.5%. This indicates that customers had a good shopping experience through the Blibli app, meeting their requirements and expectations.

2. Customer Loyalty: This study measured customer loyalty through five dimensions, as outlined by Hegner et al. (2018), which include customer profitability, action loyalty, conative loyalty, affective loyalty, and cognitive loyalty. The average score from respondents for their assessment of customer loyalty was 76%, with the customer profitability dimension being the most prominent at 78.5%. Descriptive analysis revealed that customers perceive benefits when using the app, indicating a positive assessment of customer profitability. Action loyalty was evaluated through cross-transaction intensity and preference towards the company when given a choice, indicating that customers actively engage with the Blibli app as their primary online shopping platform.

3. Trust: Trust was analysed through dimensions such as competence, integrity, and benevolence. The average score from respondents for their assessment of trust was 79%, with the competence dimension being the most prominent at 80%. The study found that customer experience significantly impacts customer trust, with an indirect influence of customer experience on customer trust.

Table 2. The Evaluation of The Measurement Model

Variable	Question Item	Indicator Reliability	Convergent Validity	Internal Consistent Reliability	
		Loading Factor (>0,60)	AVE (>0,50)	Composite Reliability (>0,70)	Cronbach's Alpha (>0,60)
Customer Experience	CE_1	0.845			
	CE_2	0.751			
	CE_3	0.803			
	CE_4	0.741			
	CE_5	0.825			
	CE_6	0.829			
	CE_7	0.772			
	CE_8	0.832	0,632	0,964	0,963
	CE_9	0.828			
	CE_10	0.811			
	CE_11	0.740			
	CE_12	0.763			
	CE_13	0.785			
	CE_14	0.774			
	CE_15	0.830			
	CE_16	0.779			
	CE_17	0.789			
Trust	CT_1	0.611			
	CT_2	0.640			
	CT_3	0.645			
	CT_4	0.598			
	CT_5	0.660	0,665	0,945	0,933
	CT_6	0.645			
	CT_7	0.616			
	CT_8	0.685			
	CT_9	0.654			
	CT_10	0.688			
Customer Loyalty	CL_1	0.821			
	CL_2	0.787			
	CL_3	0.786			
	CL_4	0.712			
	CL_5	0.738	0,624	0,933	0,943
	CL_6	0.793			
	CL_7	0.832			
	CL_8	0.820			
	CL_9	0.711			

Source: data processing using PLS 4 application

Table 3. The Effects of The Structural

Variables	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values	Results
Customer Experience -> Customer Loyalty	0.269	0.269	0.072	3.750	0.000	Supported
Customer Experience -> Trust	0.835	0.835	0.025	33.355	0.000	Supported
Trust -> Customer Loyalty	0.593	0.593	0.069	8.594	0.000	Supported
Customer Experience -> Trust -> Customer Loyalty	0.495	0.495	0.061	8.154	0.000	Supported

Note: For two-tailed experiments, statistical significance is described as p < 0.05 (for t-value >1.960).
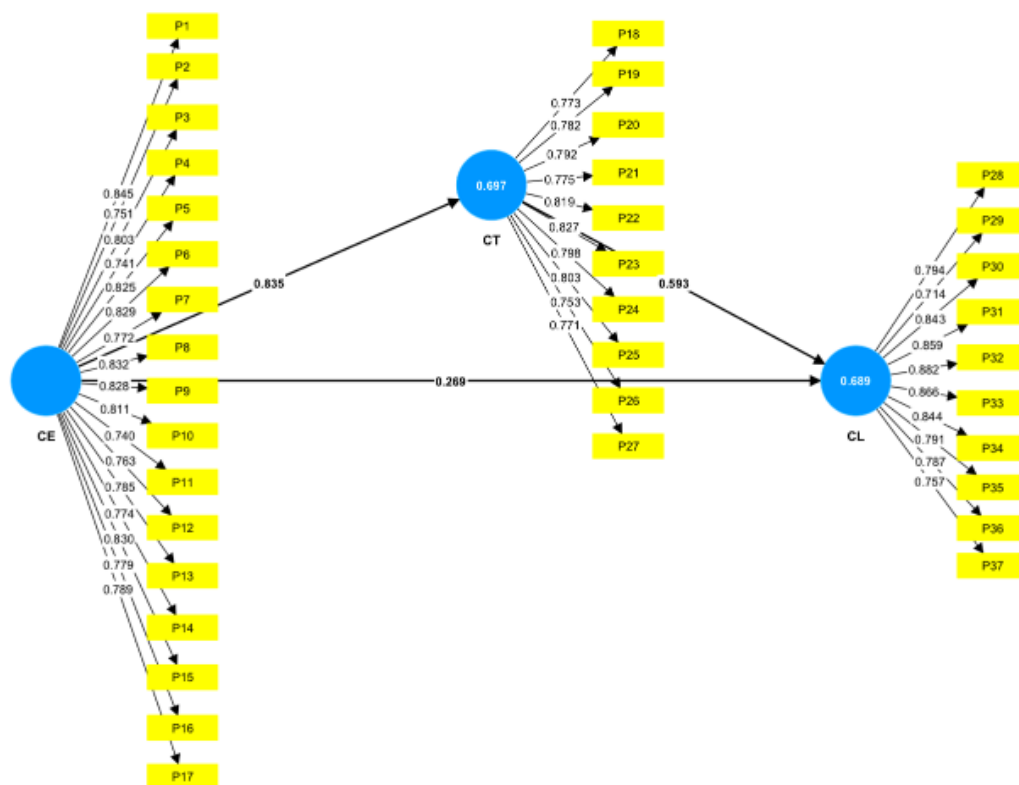*Source: data processing using PLS 4 application*

Figure 3. Results of PLS Algorithm data processing

Table 3 and Figure 3 demonstrate that the research findings provide compelling evidence that customer experience has a positive and statistically significant impact on both customer loyalty and customer trust. These conclusions are supported by the t-count values of 3.750, 33.355, and 8.594, respectively, which exceed 1.96, and the significance levels of 0.000, which are lower than 0.05. Additionally, the path coefficients of 0.269, 0.835, and 0.593 indicate positive relationships between customer experience and customer loyalty, customer experience and customer trust, and customer trust and customer loyalty, respectively. Consequently, the studies confirm that enhancing customer experience can effectively lead to increased customer loyalty and customer trust. Furthermore, the research findings demonstrate a mediating influence of customer trust in the connection between customer experience and customer loyalty. This conclusion is supported by a t-count value of 8.154, which exceeds 1.96, and a significance level of 0.000, which is lower than 0.05. The path coefficient of 0.495 indicates that customer experience exerts an influence on customer loyalty by first affecting customer trust, and this relationship is both positive and statistically significant. These findings underscore the importance of customer experience in fostering customer loyalty and customer trust, which are crucial factors for business success.

Discussion

The study explores the complex interplay between customer loyalty, trust, and customer experience in the context of Blibli's operations in Indonesia. The results of the study highlight the critical impact that customer experience plays in determining trust, which in turn affects consumer loyalty. The efficiency of the transaction process, interactions with the platform's

interface, and general satisfaction with the services received are all components of the complex customer experience. Given that trust functions as a mediator between experience and loyalty, a pleasant customer experience has been demonstrated to increase trust in Blibli, which is important. As a construct, trust is strengthened by Blibli's dedication to security and customer support and is developed via consistent and dependable client interactions. According to the research, clients are more inclined to engage in loyalty behaviours like advocacy and repeat business when they have faith in an e-commerce platform. These results are corroborated by the study's descriptive analysis, which shows that customers have a positive opinion of Blibli, and that this opinion is strongly correlated with loyalty indices. This shows that Blibli's efforts to improve customer experience are successful in building loyalty and, consequently, trust.

Based on the research results, Blibli can increase customer loyalty by emphasising the enhancement of the customer experience in its entirety. This can be done through improving the user interface and making sure that the user experience is fulfilling and intuitive. This will hopefully boost consumer happiness and loyalty. Moreover, trust plays a crucial role in the connection between loyalty and consumer experience. To build confidence, Blibli should keep putting strong security measures in place and communicating openly with its clients. This can entail having explicit data privacy rules in place and responding quickly to complaints and questions from customers.

Furthermore, it is impossible to exaggerate the value of excellent customer service. Exceptional customer service can facilitate effective problem-solving, which enhances client loyalty and trust. Blibli needs to spend money on providing responsive support and training customer care agents. Blibli can benefit from insights into customer behaviour and preferences through the use of data analytics, which enables a more customised shopping experience. Blibli may further improve the customer experience and encourage loyalty by using this data to customise its services and promotions to each client's demands.

The study's findings, which emphasise the importance of giving customer experience and trust-building projects top priority as tactical levers for fostering client loyalty, are insightful for Blibli and other similar e-commerce businesses.

Conclusion

The author has determined the study's conclusions based on the investigation's findings. Next, the following will be the formulation of the conclusions:

a. The t-count produced is bigger than the t-table based on the outcome of the hypothesis test. Thus, it can be said that a customer's experience greatly influences their level of trust in Blibli.

b. The result of the hypothesis test indicates that the t-count is higher than the t-table. Thus, it follows that the quality of the customer experience significantly influences customer loyalty at Blibli.

c. The determined t-count exceeds the t-table in accordance with the results of the hypothesis test. Consequently, it follows that consumer loyalty to Blibli is significantly impacted by customer trust.

d. The indirect value was determined to be positive and significant using the structural equation model. It follows that through consumer trust in Blibli, customer experience has an indirect impact on customer loyalty. Trust from customers so serves as an intervening variable.

The study's conclusions led to the following recommendations for Blibli to think about to increase client loyalty:

1. Improve User Interface and User Experience: To guarantee that users have a flawless buying experience, improve the app's functionality and design.
2. Strengthen Trust-Building Measures: To increase client trust, provide more security features and maintain open lines of contact.
3. Enhance Customer Service: To resolve problems and raise customer satisfaction levels, offer accommodating and helpful customer service.
4. Leverage Data Analytics: Make use of data analytics to comprehend consumer preferences and customise the buying process.
5. Expand Loyalty Programs: Create and advertise loyalty programs that give discounts to loyal customers and motivate them to stay involved.
6. Focus on Quality and Authenticity: To retain the trust of customers, make sure that the products sold on the site are genuine and of excellent quality.
7. Invest in Marketing and Branding: Employ focused marketing techniques to improve brand recognition and draw in new clients.

These recommendations can help Blibli create a more satisfying customer experience, which is essential for attracting and retaining a devoted clientele.

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