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The impact of e-brand experience on e-brand loyalty mediated e-brand love and e-brand trust: A study on Go-Pay users in Go-Jek application in Malang City

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ABSTRACT

This study aims to examine the problem of the effect of e-brand experience on e-brand loyalty that mediated by e-brand love and e-brand trust (a study of go-pay users in the Go-jek application in Malang). This research used one independent variable that is e-brand experience, the variable e-brand trust and e-brand love as a mediating variable and the variable e-brand loyalty as the dependent variable. This research uses non-probability purposive sampling. The population in this research was all Go-Pay users in the Go-Jek application in Malang City. The sample is 130 respondents based on the specified criteria. Analysis of research data using SEM PLS. Based on the analysis conducted in this research show that e-brand experience did not have a significant effect on e-brand loyalty directly, whereas if it mediated by e-brand trust and e-brand love so the relationship between e-brand experience and e-brand loyalty becomes significant.

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Introduction

The development of the internet has an impact on the emergence of e-commerce in Indonesia. E-commerce or electronic commerce is an online shopping activity by using internet network and the transaction method is through digital money transfers (Kalakota and Whinston, 1997). A popular view of e-commerce is the use of the internet and computer with web browsers to buy and sell products (Pearson, 2008). The positive growth of e-commerce in Indonesia has made changes in people's shopping patterns that are increasingly shifting towards electronic or online shopping. The Change of shopping behavior is also indicated by the increase in the volume transaction of e-commerce. The annual report issued by We Are Social shows that the percentage of Indonesians who bought goods and services online within a month in 2017 reached 41% of the total population, an increase of 15% compared to 2016 which was only 26% (Arini, 2018).

Digital payment systems can make it easier for people to do transactions that don't need to carry a lot of money, only use a smartphone to do payments. Bank Indonesia noted that in 2019, the number of online trade transactions each month reached IDR 13 trillion. Meanwhile, according to the Survey Data of Online Shopping in 2019 released by the Tempo Data and Analysis Center (PDAT), now electronic payments are more in demand (Wahyudi, 2019). Shopping activities carried out offline, such as in shopping centers resulted in 70 percent of respondents making payments electronically. This method is like by men and women and all age groups. It happens because payments using application have many benefits, such as discount, cashback, and other promotions.

The increasing of public interest using e-wallets in transactions can stimulate the growth of various non-cash payment products. Some of the most popular e-wallet products today include Go-Pay, OVO, LinkAja, Dana, and others. Go-Pay is an e-wallet that is

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currently growing in Indonesia owned by PT. Application of the Nation Child's creation (Go-Jek Indonesia). Currently Go-Jek already has a total 23 services. All of these services can be paid in two ways, that are cash and non-cash. Non-cash payments for these services use Go-Pay.

The superiority that have by Go-Pay become a practical fulfillment of people's needs and there is no need to leave the house to pay, just access via a smartphone, which creates a positive value and a good image in the minds of the community, as evidenced by a survey which says that The Go-Pay application is the number one choice of the community, followed by Ovo and Dana. The emergence of Ovo and Dana was able to rapidly displace its competitors. As a company, the emergence of Dana can be a real threat that can shift Go-Pay, therefore Go-Pay must be prepared and continue to improve service quality. The superiority of a product will affect the level of product loyalty. In fact, Go-Pay does not escape problems that can affect how much loyalty of consumer to use application. Besides that, nowadays consumer loyalty is an important focus which is the concentration of every company to retain customers because without loyalty customers can move around. Besides that, nowadays consumer loyalty is an important focus which is the concentration of every company to retain customers because without loyalty customers can move around. On the other hand, competition in similar industries is getting tougher with the emergence of many similar products. As an example of the efforts that do to attract the attention of customers with the "war" discount that offered in various payment place. This is an important point for companies to retain customers by building e-brand loyalty for a product in the midst of a variety of payment instruments with increasingly diverse facilities.

An important marketing strategy not only focuses on functional customer benefits, but builds a loyalty model that emphasizes symbolic factors such as experience as the creation of value. E-brand experience become a benchmark that can increase e-brand loyalty to a product or service. This research also places e-brand trust and e-brand love as a mediation between e-brand experience to e-brand loyalty. E-brand loyalty can be achieved, starting with the importance of a brand such as e-brand experience followed by an emotional and rational function that is e-brand love and e-brand trust (Keller, 2013). E-brand love was chosen because the feeling that belongs to the type of emotion and e-brand love is identical with a product. In this case, the e-brand love that raised is a digital product created and owned by the nation's child of Indonesian who rank at the top and become a matter of pride when using it different with competitor products, so that the researcher raises e-brand love because it has a proud background on behalf of Indonesia. While e-brand trust because of the importance of trust in a brand when using the product, which is based on the cases that harm users that have been described previously, and will answer question about users still using the product or switching to the other product.

Furthermore, this research was conducted in Malang City because Malang is an area that is inhabited by people who understand technology and many students live in the city so that it supports the retrieval of the information needed. Besides that, there is further research by developing a model that includes two new variables with the mediating positions of e-brand trust and e-brand love. This study uses a sample of 30 Go-Pay respondents in the city of Malang using non-probability purposive sampling techniques and processed using smart PLS.

Literature Review

Theoretical and Conceptual Background

E-Brand Experience

According to Brakus, et al (2009) e-brand experience is defined as the sensation, feeling, cognition and consumer responses that generated by the brand, concerned with stimulation that generated by the brand design, brand identity, marketing communication, people and the environment of brand is marketed to. To be able to further define the e-brand experience, Brakus, et al (2009) started research by looking at the consumer's point of view by examining the experience of the consumer's experience itself and how the experience generates opinions on attitudes and others aspects of consumer behavior. The indicators of e-brand experience are sensory, affective, intellectual and behavioral.

E-Brand Love

E-brand love is level of emotional bonding who enthusiastic regarding consumer satisfaction to have a brand (Carrol and Ahuvia, 2006). According to Hwang and Hwang and Kandampully (2012) love is a very strong emotional experience both in terms of interpersonal relationships and relationships between consumer and brand. E-brand love can happend when customers can see the brand as an individual that they can love as if they love someone (Ranjbarian, et al 2013). Indicator of e-brnd love also stated by Batra et al (2012) there are five indicators of e-brand love, that are passion-driven behaviors, self-brand integration, positive emotional connection, long-term relationship, anticipated separation distress.

E-Brand Trust

Trust can be defined as consumer confidence that bestowed or given to the seller, so that it is hoped that the seller can deliver service that promising, where the value that relate with trust can be explained as consumers' perceptions of the benefits they feel compared with costs incurred when do an exchange (Agustin and Singh, 2005). A trusty in a brand purchased can be seen as a credibility, as the replacement, trust can encourage repurchase behavior. Trusty in a brand can be interpreted as a comfortable feeling that consumers

can feel about a brand based on the belief and expectation that the brand is able to provide positive results (Lau and Lee, 1999). The indicator of brand trust according to Delgado-ballester (2003) and Sahin, et al (2011) is reliability and attribution of good intention.

E-Brand Loyalty

E-brand loyalty according to Mowen and Minor (2002) is a condition in which consumers have a positive attitude towards a brand, have a commitment and do repeat purchases in the future. E-brand loyalty is defined as the extent to which an individual is committed to a brand (Hwang and Kandampully, 2012). e-Brand loyalty refers to the willingness to buy back the same brand. The indicators of e-brand loyalty in this research were taken from the research of Filo, et al (2008), that commitment and repurchase intention.

Research Framework and Hypothesis Formation

This research observed four main constructs consisting of one exogenous (e-brand experience) and one endogenous (e-brand loyalty). Besides that, we also observed two constructs of mediation (e-brand trust and e-brand love). To be clearer it could be seen in Figure 1 below.

Figure 1: Research Framework and Hypothesis

The hypotheses of this study are:

- H1: E-brand Experience has a positive and significant impact on E-Brand Loyalty
- H2: E-brand Experience has a positive and significant impact on E-Brand trust
- H3: E-brand Experience has a positive and significant impact on E-Brand Love
- H4: E-brand Trust has a positive and significant impact on E-Brand Loyalty
- H5: E-brand Love has a positive and significant impact on E-Brand Loyalty
- H6: E-brand trust as a moderator variable in the E-brand Experience on E-Brand Loyalty
- H7: E-brand love as a moderator variable in the E-brand Experience on E-Brand Loyalty

Research and Methodology

Participants and Data Collection

Society of Kota Malang yang uses Go-Pay in Go-Jek application. The approach used in sampling was non-probability purposive sampling because choose sample based on specific criteria. Primary data was used questionnaires. The study was conducted from October to November 2020. The number of questionnaires collected from the study were 130 questionnaires.

Data Analysis

The method of data analysis uses SEM (Structural Equation Modeling) based on Partial Least Square (PLS) that using SmartPLS 3.0 software application.

Measurement

All indicators to measure the four variables were adopted from several previous studies. Indicators of e-brand experience variables were adapted from Brakus, et al (2009)) study which consisted of 4 indicators. E-brand trust variables were measured through 2 indicators from Delgado-ballester (2003) and Sahin, et al (2011). E-brand love variables were measured through 5 indicators from Batra, et al (2012). E-brand loyalty variables were measured through 2 indicators from Filo, et al (2008).

Result and Discussions

Result

Based on the results of the data processing, it is known that 130 respondents (100%) were 21-30 years old and 37 (31.4%) respondents were 18-40 years old. Based on gender, 58 respondents (44.9%) were male and 72 respondents were female (55.1%). Based on the latest education factor, 12 respondents (9.6%) had a high school education, 11 respondents (8.1%) had a diploma, 100 respondents (77.2%) had a bachelor's, 7 respondents (5.1%) had a magister's last. Based on age, 15 respondents (11.8%) were age 18-24th, 88 respondents (67.6%) were age 25-32 th, 21 respondents (16.2%) were age 33-40th, 5 respondents (4.4%) were age >40 th. Furthermore, based on job, 23 respondents (17.6%) had a college student, 36 respondents (27.9%) had a entrepreneur, 44 respondents

(33.8%) had a General employees, 27 respondents (20.6%) had a PNS. Furthermore, base on duration of Go-Pay user in a week, 37 respondents (28.7%) amounted to once, 25 respondents (19.1%) amounted to twice, 30 respondents (22.8%) amount three times, 9 respondents (7.4%) amounted to four times, 29 respondents (22.1%) amounted to ≥ 5 times. Furthermore, base on saldo maximal that pernah dimiliki, 49 respondents (37.5%) amounts $\leq$ Rp. 100.000, 48 respondents (36.8%) amounts Rp. 200.001-Rp. 300.000, 14 respondents (11%) amounts Rp. 300.001-Rp.400.000, 19 respondents (14.7%) amounts $\geq$ Rp. 500.001. Furthermore, based on monthly income or allowance, 4 respondents (2.9%) a number of $\leq$ Rp. 1.000.000, 13 respondents (10.3%) a number of Rp. 1.000.001-Rp. Rp 1.500.000, 19 respondents (14.7%) a number of Rp. 1.500.001-Rp.2.000.000, 94 respondents (72.1%) a number of $\geq$ Rp. 2.000.001.

Table 1: Cronbach Alpha, Composite Reliability,

Variabels	Composite Reliability	Cronbach Alpha
e-brand experience	0.921	0.897
e-brand trust	0.915	0.875
e-brand love	0.939	0.926
e-brand loyalty	0.959	0.943

Source: Processed primary data, 2020

Table 1 indicates that the scale, magnitude, and statistical appropriateness are acceptable. The average variance extracted (AVE) value for all latent variables in the e-brand experience, e-brand trust, e-brand love, e-brand loyalty was 0.661, 0.729, 0.658 and 0.853 (above 0.50). Thus, it can be said that all constructs meet the validity requirement based on AVE value.

On average, Cronbach's alpha for reliability criteria is quite high; e-brand loyalty had the highest value. Sequentially, Cronbach's alpha coefficient value for the four scales reported in this study ranged from 0.875 to 0.943; they were acceptable. The value of composite reliability (CR) is 0.921, 0.915, 0.939, and 0.959 (above 0.80) in sequence. It can be concluded that the entire constructs were reliable, both according to the composite reliability and Cronbach's alpha. The R-square values e-brand loyalty variables of the research model is 0.748.

Goodness of Fit (GoF) in this study was assessed by the following equation $Q^2 = 1 - (1 - R^2) \times (1 - R^2) = 1 - (1 - 0.748) \times (1 - 0.748) = 0.936$ indicates that the model has large predictive relevance value for e-brand loyalty is explained by e-brand experience, brand trust and e-brand love.

The direct influence presented, the impact of e-brand experience on e-brand loyalty was found to be not significant with path coefficient 0.007 and p-value 0.951 (above the critical value of 0.05). Based on these finding, then hypothesis 1 is rejected, which means that there is not a significant and positive impact of e-brand experience on e-brand loyalty. Thus, **hypothesis 1 is rejected**. The role of e-brand experience on e-brand trust was found to be significant with significant path coefficient 0.721 and p-value 0.000 (under the critical value of 0.05). Based on these finding, then hypothesis 2 is accepted, which means that there is a significant and positive impact of e-brand experience on e-brand trust. Thus, **hypothesis 2 is accepted**. The role of e-brand experience on e-brand love was found to be significant with significant path coefficient 0.837 and p-value 0.000 (under the critical value of 0.05). Based on these finding, then hypothesis 3 is accepted, which means that there is a significant and positive impact of e-brand experience on e-brand love. Thus, **hypothesis 3 is accepted**. The role of e-brand trust on e-brand loyalty was found to be significant with significant path coefficient 0.277 and p-value 0.042 (under the critical value of 0.05). Based on these finding, then hypothesis 4 is accepted, which means that there is a significant and positive impact of e-brand trust on e-brand loyalty. Thus, **hypothesis 4 is accepted**. The role of e-brand love on e-brand loyalty was found to be significant with significant path coefficient 0.620 and p-value 0.000 (under the critical value of 0.05). Based on these finding, then hypothesis 5 is accepted, which means that there is a significant and positive impact of e-brand love on e-brand loyalty. Thus, **hypothesis 5 is accepted**. The role of e-brand trust mediation the relationship between e-brand experience on e-brand loyalty was found to be significant, with the path coefficient amounted to 0.200 and p-value 0.048 (under the critical value of 0.05); therefore, the **hypothesis 6 was accepted**. The role of e-brand love mediation the relationship between e-brand experience on e-brand loyalty was found to be significant, with the path coefficient amounted to 0.519 and p-value 0.000 (under the critical value of 0.05); therefore, the **hypothesis 7 was accepted**.

Discussions

The Impact of e-brand experience on e-brand loyalty

The results of this research concluded that e-brand experience was not significant effect on e-brand loyalty which supports the research of Iglesiash, et al (2010). It means that e-brand experience can't directly increase e-brand loyalty of Go-pay user on the Go-Jek application. The reason that e-brand experience was not influential e-brand loyalty is because e-brand experience is not only purchased based on the functionality of the product, but emotionally who goes beyond the function and utility in it.

In this case Go-pay has not been able to deliver products by presenting an emotional side and just focuses on using the product. The emotional side at this time is very important to be a differentiator because the emotions that are generated can give a strong impact on consumers who do not only buy products based on their functionality but emotion that go beyond the function and utility in it. In

this case Go-pay does not describe a strong product identity and the delivery of usage functions is less focused, this happens because Go-pay is not the core business of the company while e-brand experience is also about delivering brand promises and providing consistent action. This is in line with the results of research conducted by Iglesias, et al (2010).

The Impact of e-brand experience on e-brand trust

The result of this research is e-brand experience has a significant and positive effect on e-brand trust. This research is accordance with Bıçakcıoğlu, et al (2018), Ha and Perks (2005). It means that the higher e-brand experience that felt by Go-Pay users, so that the e-brand trust will be.

Furthermore, the research that conducted with shows e-brand experience is able to increase e-brand trust because e-brand experience serves as an important source of personal input that can foster e-brand trust in consumers, because the concept of trust is rooted in social psychology which is rooted in Personal relationships are considered as a characteristic inherent in every social interaction (Morgan and Hunt, 1994).

Social psychology theory states that trust develops from previous interactions and past experiences (Ha and Perks, 2005). Consumer behavior of users of e-brand trust electronic products is achieved through information searches and various e-brand experiences that occur. In this case Go-Pay can be felt by presenting experience with good responsibility in solving problems that occur so that consumer e-brand trust increases.

Therefore, the higher level of positive brand experience that customers are aware of, the more satisfied they are and tend to trust the brand. The feeling of security that consumers have in their interactions with the brand is such that it is based on the perception that the brand can reliable and responsible for the importance and welfare of consumers (Delgado-Ballester, 2003). In this case Go-Pay in the Go-Jek application get the trust of consumers it can be seen from the resolution of problems that have occurred, such as a sudden decrease balance, but it can be resolved quickly by Go-Pay. This raises the belief that Go-Pay can be relied well, so that creates trust in users.

The Impact of e-brand experience on e-brand love

The results of this research that e-brand experience has a significant and positive effect on e-brand love. This research is appropriate with Başer, et al (2016). It means that the higher e-brand experience that is felt by Go-Pay users, so the e-brand love will also be higher. The experience that feel by users by presenting functional and emotional experiences can provide a sense of love and a sense of belonging to a brand as consumers who give high appreciation to the creation of the nation's children so that users can make the brand a part of themselves.

The Impact of e-brand trust on e-brand loyalty

The results this research is e-brand trust has a significant and positive effect on e-brand loyalty. This research is appropriate with Khamwon and Niyomsart (2015), and Huang (2017), Yasin and Shamim (2013), Chinomona (2016). It means that the higher e-brand trust felt by Go-Pay users, so the higher e-brand loyalty will be. When explaining the consequences of trust, Morgan and Hunt (1994) found trust to be an important factor in developing long-term relationship. According to Lau and Lee (1999), when a person trusts a party, it is expected that he will develop positive behavioral intentions towards the brand. E-brand trust is created and developed through a long process through direct consumer experience with the brand.

In this case Go-Pay users conclude that the product can reliable functionally, Go-Pay guarantee the security of user data, and honesty in promotion so that brands can be trusted consistently fulfill their promises of value to users through superior performance, which in turn will lead to attitudes and loyal behavior to the brand. This indicates that e-brand loyalty is part of an ongoing process of well-built relationships generated by e-brand trust. In this case, the depth of Go-Pay that can be used at every shopping outlet is able to minimize cash outlays so that many users entrust Go-Pay as a instrument of payment that can be used anywhere and anytime. Besides that, the security of user data, which is guaranteed the confidentiality of Go-Pay is the most important point in electronic products.

The Impact of e-brand love on e-brand loyalty

The results of this result is e-brand love has a significant and positive effect on e-brand loyalty. This research is in accordance with conducted by Başer, et al (2016), Carroll and Ahuvia (2006), Bergkvist and Larsen (2009) and Drennan, et al (2015). It means that the higher e-brand love that Go-Pay users feel, so the higher e-brand loyalty will be. E-brand love offers an emotional relationship related to the brand with users related to post-consumption which can encourage the desired post-consumption behavior. E-brand love emphasizes the experience of using with a strong emotional. Because user not only behave rationally. Experts also support that consumers have attachments. To Build the emotional side of the user can be done through sensory experiences that target the five senses of the customer, different application designs, different and authentic services. In this case Go-Pay is able to build emotional experiences through the design of an expressive messaging application on the Go-Pay page that focuses on humanitarian activities, cares about the difficulties of others by reviewing these sharing activities. This is able to build positive energy to help develop Go-Pay to be bigger so that it can share with others with a wider reach. This activity is proven to be able to build an emotional side that can give a feeling of belonging and a love to the product.

The role of e-brand trust mediation the relationship between e-brand experience on e-brand loyalty

Based on the results of data analysis carried out in this research, it was found that e-brand trust is perfect mediation (full mediation) on the relationship between the effects of e-brand experience on e-brand loyalty. Full mediation happens because there is an insignificant influence between e-brand experience on e-brand loyalty, but with the existence of e-brand trust as a mediation of the relationship between e-brand experience and e-brand loyalty, it becomes significant. It means that Go-Pay by presenting an experience that results in user trust can maximize exposure which results in continuous use of Go-Pay. In e-brand trust managers who are aware of this fact may begin to use experience stimulus to give users a feel for the e-brand experience and because of it give users trust in the product. Experience that involves functional and emotional products is able to build employee trust by enhancing the personality of a responsible e-brand and can meet user needs well and maintaining the confidentiality of user data can result in users being loyal to the brand by recommending products to others and using them continuously.

The role of e-brand love mediation the relationship between e-brand experience on e-brand loyalty

Based on the results of data analysis carried out in this research, it was found that e-brand love was perfect mediation (full mediation) on the relationship effect of e-brand experience on e-brand loyalty. Full mediation occurs because there was an insignificant between e-brand experience on e-brand loyalty, but with the existence of e-brand love as a mediation relationship e-brand experience with e-brand loyalty, it becomes significant. It means that Go-Pay by presenting a positive emotional experience can maximize experience which results in continuous use of Go-Pay. This research is supported by Başer, et al (2016), Huang (2017). E-brand experience has an effect on e-brand love which implies that having an experience with a brand strengthens consumers' emotional feelings towards the brand. As a result, consumers are starting to see themselves as fully integrated with the brand. In addition, findings show that a passionate emotional attachment to a brand increases consumers' intention to repurchase and reuse the same products and services. And also, e-brand love is a strong source of positive WoM, which shows that the more consumers like the brand, the more they convey positive words to their friends about their e-brand love. It is also supported by the fact that loyal customers tend to provide positive recommendations about a brand to others.

Conclusions

This research finding shows a very important relationship between e-brand experience, e-brand trust, e-brand love and e-brand loyalty. It shows that to improve e-brand loyalty must be accompanied by a component about the user's emotional, not only functional maximization. Emotional functions such as maintaining trust and a sense of belonging to a brand. In Go-Pay, this needs to always be improved, especially regarding the security of data from users on a digital platform where security is important.

This research has some limitations. This research has some limitations. This research has few suggestion that could be considered for future research:

- i. The number of respondents in this research is small so that further research is expected to be able to increase the number of respondents who fill out the questionnaire so that it can complete this research.
- ii. This research uses an e-wallet product so that for further research is expected to use more e-wallet products.
- iii. Next research is expected to add and examine other variables not only included in this research, but also including brand familiarity, brand equity, and brand relationship.

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