

**The Antecedent Factors on E-loyalty Affecting The
Generation Y In E-commerce: A Cross-cultural
Study**



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ABSTRACT

As E-Commerce keeps growing through year and supported with sustainable growth of Internet penetration rate, building E-Loyalty is considered as the most important thing for company. It is important for companies to understand what the factors antecedents is affecting on E-Loyalty, to achieve sustainable advantage and win competitions. Data collections for previous year, 2014, showed that the most avid Internet users were between 16-34 years old and fall into category Generation Y. To unlock this potential target market, it needs a further investigation and focus on how they adopt E-Commerce. As the company grows, they will go global and expanding to another country. How company could adapt on different culture and implement it on E-Commerce platform will result a better chance to success. Findings in this study discovered factors antecedents affecting on E-Loyalty and how cultural dimensions play role on factors antecedent relationship.

Keywords: e-loyalty, e-trust, e-satisfaction, e-commitment, e-wom, cross-cultural

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CHAPTER 1

INTRODUCTION

INTRODUCTION

This chapter describes the background of why this study is formed on the basis of the phenomenon on the E-Commerce industry and theories and research that has been done before. The discussion begins with a brief phenomenon that occurs in the E-Commerce industry, in two highly distant cultures, Indonesia Netherlands, followed by why E-Loyalty is required in this matter. After a brief discussion of the E-Loyalty, discussion is continued to topic of the factors antecedent to E-Loyalty, followed by a discussion of why this research is formed, viewed from perspective of existing literatures.

BACKGROUND

Along with the rapid development of technology and fast Internet adoption by users, E-Commerce industry is increasing from year to year, with an estimated growth rate of approximately \$ 3.56 million, according to Statista (2014). In 2014, Asia Pacific consumers for B2C E-Commerce sector will exceed the purchase of consumers in North America. This indicates a growing consumer enthusiasm and the increasing penetration of E-Commerce on the market. This increase will occur in the area of E-Commerce and will impact on the logistics industry systematically and E-Payment.

Growth of E-Commerce in the world provides a challenge for companies, which engaged in this industry. Intense competition due to the proliferation of similar E-Commerce competitors and coupled with competition from companies that initially a traditional retailer who then switched from a model brick and mortar to form brick and click (Cristobal, Flavian, and Guinaliu, 2007; Yun & Good, 2007).

Competition between actors in E-Commerce, not only competes in user acquisition, but also oriented to the user retention. Retaining customers in order to

achieve optimal profit for the company is the core of customer loyalty. Retaining customers is considered more efficient in terms of cost for the company compared with the acquisition of new customers and would be more effective in terms of the company's sales activities. Research suggests that maintaining customer will cost lower than 1/15 of new customer acquisition (Gillen, 2005). Thus, in the context of customer loyalty to maintain the user is one objective of the company and put a large portion of the activity (Dowling & Uncles, 1997).

With a population of 16.8 million inhabitants and Internet penetration rate of 92%, the Netherlands has a relatively stable growth of E-Commerce. Total online sales in the Netherlands in 2013 reached \$ 11.54 billion. According to data from the Central Agency for Statistics, online sales in the Netherlands reached 11% of total country sales. The most popular E-Commerce in the Netherlands is the sale of travel tickets by 38.96%, and then in the field of telecommunication with 12.82%, amounting to 7.84% of electronic equipment, computer equipment at 7.57%, clothing and footwear 7.84% and the use of media at 6.36%. Although the E-Commerce sales increased by 1-2% annually, but not so with levels declining sales growth reached 9.4% in 2014 and from the projection that there will drop to 5.3% in 2017.

According to 2014 Internet profile report from APJII, total of 88.1 million people in Indonesia already using Internet with Internet penetration rate around 34.9% for year 2014 (APJII, 2014). Internet penetration growth in Indonesia is increasing from year to year, indicating a potential growth for E-Commerce industry. It was also reported that the majority of Internet users age are within 18-25 years old with 49%. Positioned as second largest within age demography is within 25-35 years old, accounting for 33.8%. This indicates that generation Y takes a dominant place for Internet usage in Indonesia.

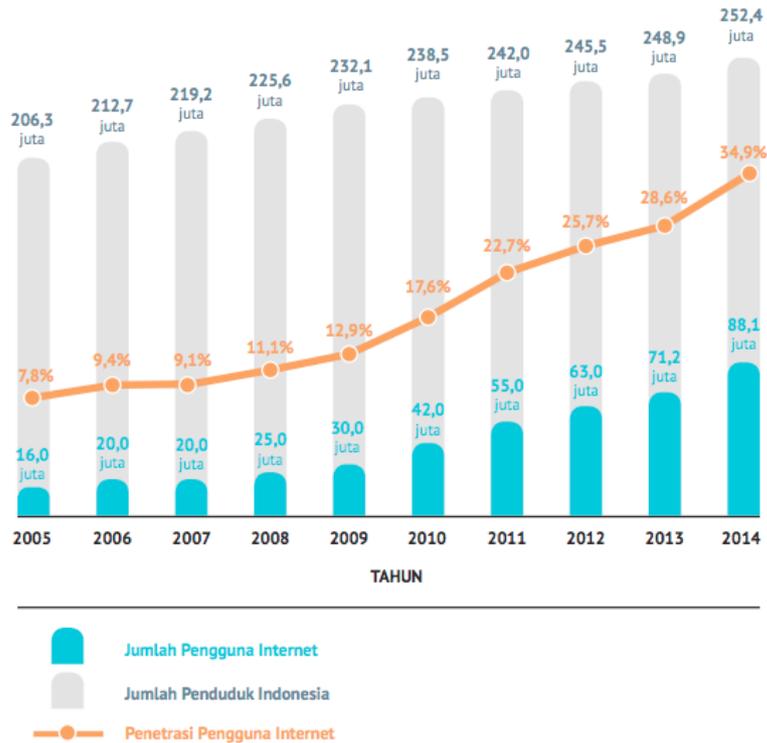


Figure 1 Indonesia Internet Penetration

The most popular E-Commerce in Indonesia is fashion, accounting for 71.6%, followed by cosmetics with 20% and gadget with 17.1%. It was also reported that 27% from total Indonesia Internet users already had experience with online transactions. This indicates that E-Commerce is growing and Indonesia Internet users are in process of adopting.

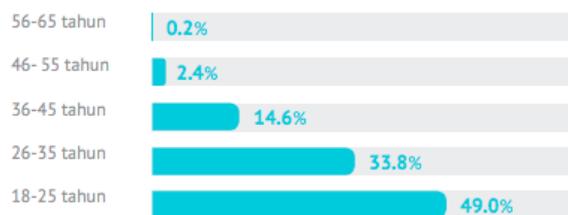


Figure 2 Indonesia Internet Age Demography

Previous research stated that e-commerce adaptation to different countries with high cultural differences is crucial to achieve success (De Mooij, Hofstede, 2002). Riddle (1992) also supported this statement by suggesting that culture aspects are greater in the service industry. This research proposes consumer's behavior to loyalty and its antecedents may differ in different cultures. Furthermore, in this study,

it will assess antecedent's factors to E-Loyalty in E-Commerce and how culture plays role in antecedent's factors relationship between two countries with high different cultures. Research will be conducted in two countries, Indonesia and Netherlands.

Although there were many researches already conducted and focused on highly distant culture dimensions between countries, such as United States and India (Puja and Yukti, 2012) and United States and South Korea (Jin et al, 2008), but researches conducted for Indonesia is relatively rare. Ponirin (2011) already conducted a study to see differences in E-Loyalty antecedent's factors between developing country, Indonesia and developed country, Australia. However, it is considered necessary to narrow down the focus on E-Loyalty framework and more emphasizing on how culture dimensions will affect it.

This research aims to help online marketers to understand more how E-Loyalty could be constructed with antecedent's factors, namely E-Trust, E-Satisfaction, E-Commitment and E-WOM Quality. Furthermore, by including cultural differences between two countries, Indonesia and Netherlands, it will help understanding how cultural dimensions play role in E-Loyalty. From there, results of this research could help in their decisions to invest in particular factors to increase E-Loyalty. This study will also help Indonesia E-Commerce that want to expand their business to Netherlands and vice versa.

RESEARCH PROBLEMS

Based on the study conducted by Ponirin (2011), the E-Loyalty has 6 antecedent factors, namely E-Service Quality, E-Trust, E-Satisfaction, E-Commitment, E-Security and Perceived E-Value. Ponirin (2011) research was conducted in two contexts, namely for developing countries, Indonesia, and the developed countries, Australia. While E-Loyalty conceptual model proposed by Ponirin (2011) already comprehensive enough to represent E-Loyalty in E-Commerce, but it is believed that E-WOM consumption by customer will affect how their trust towards the respective E-Commerce site (Zhou Fei, 2011). In another study related to tourism conducted by Castaneda et al. (2007), found that the higher

satisfaction with customer know-how exchange on the Internet regarding the destination place, the higher satisfaction with the destination they will visit. Thus, it showed that E-WOM Quality also affects E-Satisfaction. This is introduced as the first issue on this study and therefore, E-WOM Quality construct is added in proposed conceptual model along with other antecedent's factors.

Past research on E-Loyalty done on developed countries and the lack of studies on research in developing countries, such as Indonesia. Furthermore, generation Y, in Indonesia and Netherlands, is the largest population using the Internet actively, so that the research being focused on the target market is necessary to enrich the existing conceptual models. Research conducted by Ponirin (2011), according to the author is quite comprehensive, but in this study explores more on a few things. For the first is the focus of the respondents. Ponirin (2011) study includes 1,100 respondents drawn from a sample of 3.172 from Indonesia, while for Australian respondents totaled 220 respondents. However, previous studies do not focus on the respondent demography, therefore it is introduced into the second issue of this study. Statistical data collection states that Internet users in Indonesia's are most active and has the largest population of users of generation Y. Thus, to enrich and strengthen the conceptual model, the research will focus on target respondents specifically the generation Y in Indonesia and Netherlands.

As E-Commerce lies on Internet platform, its usage could reach various and potential customers in the world. According to Riddle (1992), in service industry, cultural aspects play a significant role in business success. Moreover, for E-Commerce, it needs to adapt to cultural differences to achieve better performance (De Mooij, Hofstede, 2002). Therefore, it is considered important to include cultural dimensions in this research, as justification to identify cultural roles in E-Loyalty. This is introduced to third issue, how cultural dimensions play role in antecedent's factors relationship to build E-Loyalty in E-Commerce.

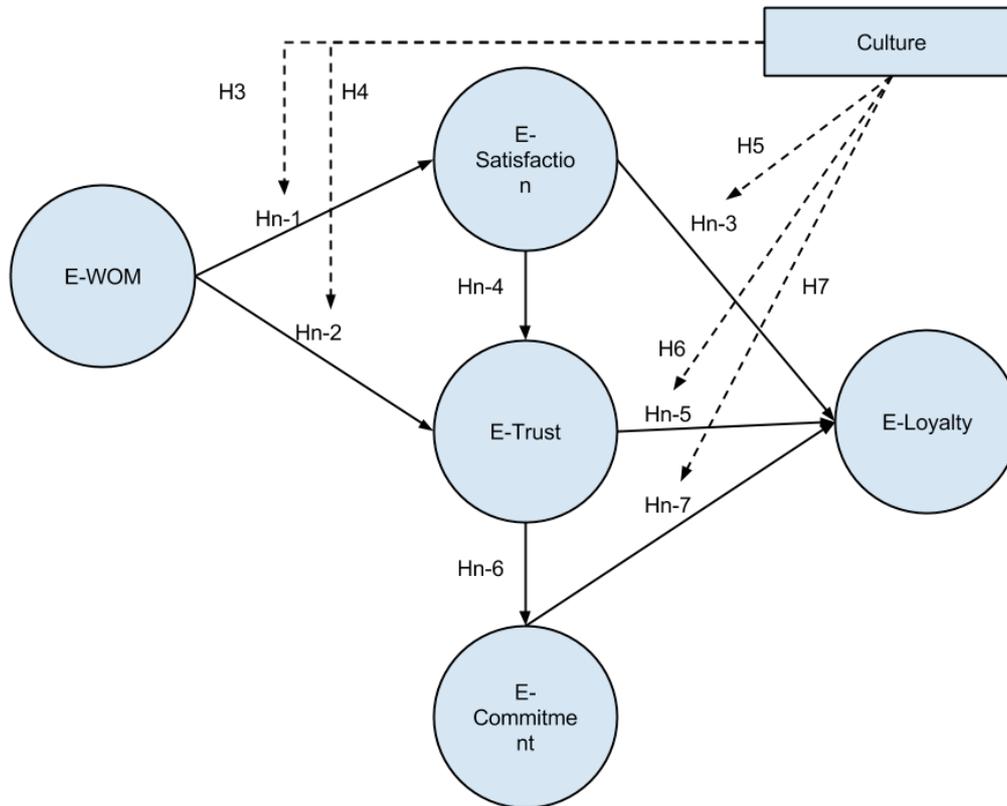


Figure 3 Conceptual Model

RESEARCH QUESTIONS AND RESEARCH OBJECTIVES

Based on exposure to research on the subject of research that has been described above, this research can identify the research problems described in the form of research objectives and research questions. This study focuses on the E-Loyalty to the generation Y, for developed and developing countries and incorporate E-WOM factors in the conceptual model. Problems in this study can be formulated as follows:

"What constructs that affect E-Loyalty on generation Y in E-Commerce and how does culture play role in relationship between antecedent factors, both in Indonesia and Netherlands?"

This study has three objectives of research, which is based background and problems briefly outlined earlier. Question proposed research is expected to answer the research objective of this thesis. Objective arrangement can be explained as follows:

Research Objective 1

To determine whether the relationship between antecedents factors against E-Loyalty to the Y generation in Indonesia. Objective of this study can be formulated with the following research questions:

Is there a relationship between antecedent factors against E-Loyalty to the Y generation in Indonesia?

From above research question, this study formulates hypotheses as follows:

- H1-1. In Indonesia, E-WOM Quality is positively associated with E-Satisfaction.
- H1-2. In Indonesia, E-WOM Quality is positively associated with E-Trust.
- H1-3. In Indonesia, E-Satisfaction is positively associated with E-Loyalty.
- H1-4. In Indonesia, E-Satisfaction is positively associated with E-Trust.
- H1-5. In Indonesia, E-Trust is positively associated with E-Loyalty.
- H1-6. In Indonesia, E-Trust is positively associated with E-Commitment.
- H1-7. In Indonesia, E-Commitment is positively associated with E-Loyalty

Research Objective 2

To determine whether the relationship between antecedents factors against E-Loyalty to the generation Y in Netherlands. Objective of this study can be formulated with the following research questions:

Is there a relationship between antecedent factors and E-WOM against E-Loyalty to the generation Y in Netherlands?

From above research question, this study formulates hypotheses as follows:

- H2-1. In Netherlands, E-WOM Quality is positively associated with E-Satisfaction.
- H2-2. In Netherlands, E-WOM Quality is positively associated with E-Trust.

- H2-3. In Netherlands, E-Satisfaction is positively associated with E-Loyalty.
- H2-4. In Netherlands, E-Satisfaction is positively associated with E-Trust.
- H2-5. In Netherlands, E-Trust is positively associated with E-Loyalty.
- H2-6. In Netherlands, E-Trust is positively associated with E-Commitment.
- H2-7. In Netherlands, E-Commitment is positively associated with E-Loyalty.

Research Objective 3

To determine whether cultural dimensions plays role and shows difference between the relationship between factors to the generation Y in Indonesia and Netherlands. Objective of this study can be formulated with the following research questions:

Is a cultural difference affect relations of antecedent's factors on E-Loyalty to the generation Y?

From the above research questions, this study formulates a set of hypotheses as follow:

- H3. The positive impact of E-WOM Quality on E-Satisfaction will be stronger in Indonesia than in Netherlands
- H4. The positive impact of E-WOM Quality on E-Trust will be stronger in Indonesia than in Netherlands
- H5. The positive impact of E-Satisfaction on E-Loyalty will be stronger in Netherlands than in Indonesia
- H6. The positive impact of E-Trust on E-Loyalty will be stronger in Netherlands than in Indonesia
- H7. The positive impact of E-Commitment on E-Loyalty will be stronger in Indonesia than in Netherlands

RESEARCH METHODOLOGY

This research will use quantitative methods and proceeded by a pilot survey to check whether the survey used easily understood by respondents and represents the

research questions posed earlier. Pilot survey will use the services of an online survey, Qualtrics, which will be distributed to some respondents. In the end, the pilot survey will be decisive for the finalization of the survey form. Size of sample used for pilot survey in this research was 50 respondents and taken from Indonesian respondents.

The second step is to establish an online survey. This survey will be conducted both online and offline, using Qualtrics service. Overall results of the survey data will be combined and taken a number of more than 200 respondents. This online survey will be conducted and has confirmed there would be no multiple entries from same one person, as it will use cookies and flagged for only taking it once (Ranchhod & Zhou, 2001). To speed up the data collection, survey also will be conducted using offline more and distribute it to respondents.

The third step is to analyze the data collected from respondents. As the goal of this research is to identify key driver constructs and literatures in E-Loyalty with cultural differences still in development, therefore the suitable method to facilitate this study is PLS-SEM (Hair, Hult, Ringle, & Sarstedt, 2014). SmartPLS application will be used for data processing. PLS-SEM objective is to maximize the explained variance of the endogenous latent constructs (Hair et al., 2014). This research purpose is to identify driver constructs that will affect E-Loyalty in E-Commerce platform and to identify cultural differences among constructs.

RESEARCH LIMITATION

This research is a continuance development of previous studies in E-Loyalty contexts and also heavily influenced by a conceptual model made by previous research by Ponirin (2011) so that the factors used are the choice of a combination of qualitative and quantitative research that affect E-Loyalty (Ponirin, 2011). Development then conducted with coverage of the factors E-WOM and Online Trust in B2C (Fei, 2011; Li & Liu, 2011). In addition, as one of the major topics in the study, the definition used is the Y generation born community in the early 1980s until the early 2000s (Balakrishnan, Dahnil, & Yi, 2014; Beresford Research, 2009; Kaplan & Haenlein, 2010). Also, cultural dimensions taken into account of this study and

Hofstede's cultural model are included as a literature review and to identify difference in culture and how it might affect constructs relationships.

Focusing on targeted respondent range in 16-34 years old, survey will be conducted online and using screening with age and last transactions using online shopping parameters. Another limitation is the subject on E-WOM quality and its consumption. E-WOM still considered as attitudinal loyalty which in the scope of E-Loyalty. However, E-WOM consumption is believed would affect E-Trust and E-Satisfaction, and studies that research on this subject is relatively rare. Base theory for E-WOM quality and its consumption is still in development and not as mature as any other dimensions.

As the type of E-Commerce and E-Tailing vary between one to another, this research will focus on B2C E-Commerce. Few examples showing that type are Bhinneka, Zalora and Brodo for Indonesia E-Commerce and for Netherland E-Commerce are Bol, Wehkamp, and Zalando.

RESEARCH BENEFITS

This research is expected to contribute positively theoretically and practically, in the context of the literature to enrich the study area E-Loyalty, especially in Indonesia. This study is also expected to be a source for marketers in understanding the factors antecedent for E-Loyalty in the era of rapid technology development.

1. Benefits for Academics

This research is expected to enrich the literature on E-Loyalty and can serve as a reference for the academy to develop research on E-Loyalty in Indonesia and Netherlands.

2. Benefits for Practitioners

This research is expected to be useful for the actors or the marketing of the public in understanding the context of the E-Loyalty in Indonesia and Netherlands, in order to obtain optimal results in implementing the marketing strategy to get the E-Loyalty customer.

WRITING SYSTEM

Writing in this thesis consists of 6 chapters comprising:

1. The first chapter contains an introduction that outlines the research background, research gap, the subject matter, the question of research and writing systematic research purposes.
2. The second chapter contains a literature review of the literature describing and theories that are used to support research in reference to the rules of positivistic. This includes a review of the E-Commerce, E-Trust, E-Satisfaction, E-Commitment, E-Loyalty, E-WOM, Generation Y and Cultural Dimensions.
3. The third chapter provides a conceptual model of this study along with the hypothesis proposed in research.
4. The fourth chapter is a research methodology that contains the population, sampling and data analysis methods.
5. The fifth chapter contains an analysis of data from the study. This chapter contains the results of reliability and validity was taken using IBM SPSS software and to inferential analysis will use SmartPLS.
6. The sixth chapter contains the conclusions of this study and suggestions for future research.

CHAPTER 2

LITERATURE REVIEW

INTRODUCTION

This chapter describes the literature used in this study, which this research built upon theories and researches that already exists. The structure of the writing of this chapter begins with the introduction and discussion of the E-Commerce, E-Loyalty, E-Satisfaction, E-Trust, E-Commitment, E-WOM Quality, Generation Y and Cultural Dimensions with comparison between Indonesia and Netherlands.

E-COMMERCE

This study focuses on E-Loyalty on E-Commerce, so this topic needs to be explained in this chapter. To avoid any confusion between E-Commerce and E-Tailing it is felt necessary to explain briefly in this section. E-Tailing is part of E-Commerce on the type of Business-to-Consumer.

There are two principal discussions in this chapter, namely the E-Commerce as a whole and the discussion will continue on the E-Tailing as part of E-Commerce. E-Commerce has a lot of categories, but in this study, E-Commerce categories used are E-Commerce Business-to-Consumer (B2C).

Definition of E-Commerce

Although many companies have used the E-Commerce as a medium for providing goods and services online, but on the other hand there are differences in its definition (Kotler & Keller, 2006). These differences in defining E-Commerce are due to different perspective of the context of E-Commerce. The perspective used in defining E-Commerce, according to (Turban, Lee, King, McKay, & Marshall, 2008) can be seen from 5 perspectives, namely business process, service, learning, collaboration, and community.

E-Commerce by Laudon & Traver (2009) can be defined as the use of Internet and web technology to perform commercial transactions digitally between organizations and individuals. Furthermore, E-Commerce is a process for the sale and purchase, or exchange of products, services or information through computer networks (Turban et al., 2008)

The Dimensions of E-Commerce

E-Commerce has several dimensions as seen from the level of digitalization. The dimensions of the E-Commerce which determine whether a company selling traditional or is included in E-Commerce. The dimensions of the level of digitalization of E-Commerce, according to Turban et al., (2008) can be divided as follows:

1. Product or Service sold
2. Processes that includes ordering, payment and fulfillment
3. Delivery Method

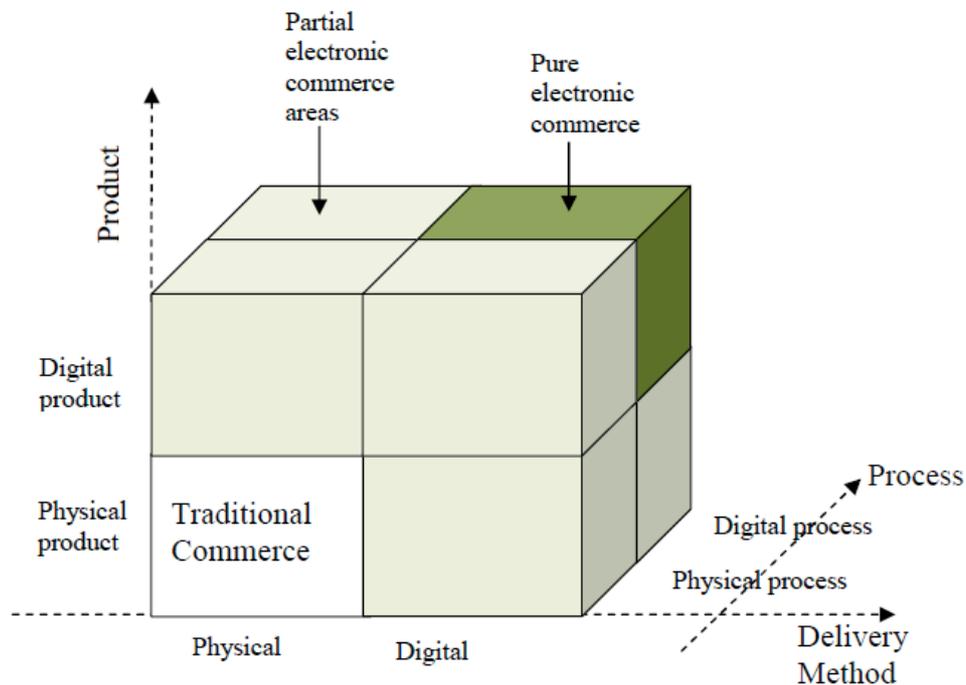


Figure 4 E-Commerce Dimensions (Turban et al, 2008)

Categories in E-Commerce

As well as the definition of E-Commerce are different from each other, nor with the classification of E-Commerce. Turban et al., (2008) have done the classification of E-Commerce, amounting to as much as 9 types, but in 2009, Laudon & Traver reclassify and the results more compact with the amount to as much as 5 types.

Classification of E-Commerce by Turban (2008) as follows Business-to-Business (B2B), Business-to-Consumer (B2C), Business-to-Business-to-Consumer (B2B2C), Consumer-to-Business (C2B) , Intrabusiness E-Commerce, Business-to-Employees (B2E), Consumer-to-Consumer (C2C), E-Learning, E-Government. Laudon & Traver then summarize the classification of E-Commerce into 5 types, namely the Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C), Peer-to-Peer (P2P) and M-Commerce. This study focuses on E-Commerce Business-to-Consumer (B2C) contained in the classification of E-Commerce by Turban et al., (2008) and Laudon & Traver (2009).

E-Tailing

Type E-Commerce Business-to-Consumer (B2C), is a type that has a level of development and the highest sales. B2C E-Commerce includes the sale of goods or services to customers on an individual basis. Because the process includes the sale of the individual in digital form, then the form of the business of E-Commerce B2C also called electronic retailing, or more commonly known as the E-Tailing or E-Retailing. To use the terminology in this study used the E-Tailing to refer to electronic retailing.

E-Tailing has five categories according to Turban et al., (2008). The five categories include direct marketing by mail order retailers, direct marketing by manufacturers, pure play e-tailers, click-and-mortar retailers, and Internet mall. In this study, the form of E-Tailing used include two categories according to Turban, namely pure play e-tailers and click-and-mortar retailers.

Conclusion

In this study, the definition used for E-Commerce is the definition of Turban et al., (2008), which is a process to make a sale and purchase, or exchange of products, services or information through a computer network, either the Internet or Intranet. Then, part of the E-Commerce this study is the E-Commerce Business-to-Consumer (B2C), more specifically, so-called E-Tailing. E-Tailing definitions used in this study is retailing process done online via the Internet (Turban et al., 2008). To further facilitate the description of the category of E-Tailing, this study uses two categories of E-Tailing according to Turban et al., (2008), namely Pure Play E-tailers and Click-and-Mortar Retailers. As an example of each of these categories, which are divided into an example of the two countries of this study, Indonesia and the Netherlands are as follows:

For example the E-Tailing in Indonesia:

NO	NAME	URL	TYPE CATEGORY
1	Diversity	http://bhinneka.com	B2C E-Commerce
2	Zalora	http://zalora.co.id	B2C E-Commerce
3	Brodo	http://bro.do	B2C E-Commerce
4	Noknbag	http://www.noknbag.com	B2C E-Commerce

For example the E-Tailing in Netherlands:

NO	NAME	URL	TYPE CATEGORY
1	Bol	http://bol.com/nl	B2C E-Commerce
2	Wehkamp	http://wehkamp.nl	B2C E-Commerce
3	Zalando	http://zalando.nl	B2C E-Commerce
4	Conrad	http://conrad.nl	B2C E-Commerce
5	H&M	http://hm.com/nl	B2C E-Commerce

E-LOYALTY

Customer loyalty has always been the main agenda of the various companies in carrying out marketing activities. Whether it is a *user* program in the *retention* or creation of relational marketing strategy (Hallowell & Roger, 1996). Haughey (1997) clearly explains the advantages to be gained from building customer loyalty, as follows:

- Profit sustainable
- The efficiency of spending marketing activities
- Increased growth in revenue from customers
- Reduce operating costs
- Reduce the tendency of brand switching of customers
- Flexibility in managing price premium

Although the main topic of customer loyalty for the company to run its marketing activities and various researchers doing research into this topic, but when switching to the digital realm into the concept of E-Loyalty, in terms of academic E-Loyalty is a relatively new topic to be studied in the literature existing marketing (Ponirin, 2011). E-Loyalty has the same concepts and definitions of the traditional loyalty, but the factors that influence will be different in the online context, as an example of how E-Service Quality can directly affect the E-Loyalty.

Discussion about customer loyalty will be different context when marketing is done for Business-to-Business and Business-to-Consumer. As already described in the previous section on the topic of E-Commerce and E-Tailing, this study used the loyalty in the context of Business-to-Consumer as more relevant than the use of loyalty in the context of Business-to-Consumer.

Customer Loyalty

E-Loyalty in this study was developed with an understanding of traditional customer loyalty. To understand the concept of customer loyalty, the discussion starts from the traditional customer loyalty theory proposed by Oliver (1997). Then the discussion expanded to include the realm of E-Loyalty.

From various studies on E-Loyalty, the definition put forward by the researchers showed the same pattern factor in the role to build customer loyalty. Customer loyalty of its development is believed to have two factors related to one another, namely attitudinal and behavioral relationships (Dick & Basu, 1994; Oliver, 1997).

The similarity in the factors of loyalty can be seen from the definition of customer loyalty from various researchers. Loyalty is a repetition frequency of purchase of a same brand (Tellis, 1988) which may include a tendency to renew the subscription of a service (Andreassen & Lanseng, 1997), the tendency of customers to provide recommendations in the form of word of mouth (Andreassen & Lidestad, 1997) as well as the relationship between attitude and repeat patronage (Dick & Basu, 1994).

Loyalty is also closely related to the commitment of customers who consistently make repeat purchases of a product or service from the same brand (Oliver, 1997). Factors loyalty, namely attitudinal and behavioral research can also be seen from Oliver (1997) and Dick & Basu (1994). Oliver (1997) suggests a framework that describes the phases of customer loyalty from the starting point, while Dick & Basu (1994) explained aspects of loyalty. Both results show the characteristics of relatively same loyalty.

In further, this study uses the conceptual basis of Oliver (1997), which is then equipped with specific research on loyalty in the digital realm. Framework regarding loyalty proposed by Oliver can be described as follows:

1. Cognitive Loyalty
2. Affective Loyalty
3. Loyalty Conative
4. Active Loyalty

The first phase in customer loyalty, according to Oliver (1997) is Cognitive Loyalty which is an indication of customers that they prefer a particular brand than others. Then Affective Loyalty is a phase in which customers begin to build

commitment to a brand. Although already an indication of loyalty to a brand, but a second phase still has the possibility for customers to perform brand switching.

After a phase of Cognitive and Affective Loyalty, the next phase is Conative Loyalty, in which the commitment of customers have started to change into a form of desire to make purchases of products or services of the same brand. The last phase is Active Loyalty, which is the development of Conative Loyalty.

In this phase Active Loyalty, intention and commitment owned by customers has turned to an action to make a purchase. Because of the commitment factor and has become an act, Active Loyalty is the most important phase because it facilitates the customers to make repeat purchases.

E-Loyalty

Until now, the high development of E-Commerce E-Loyalty makes a major aspect in maintaining the business of the company. Because the topic E-Loyalty is still relatively new, not much research in the exploration of the E-Loyalty and most are still struggling in the traditional loyalty. Nevertheless, various researchers began directing focus to the E-Loyalty for development of the Internet began to shift gradually product sales and services (Ponirin, 2011).

Definitions of E-Loyalty by Flavián & Guinalú (2006) is a customer wishes to buy from a website and not be moved to another website. E-Loyalty is also closely related to the commitment of the customer, where the commitment of directing customers to keep doing transactions on the same website. Their commitment factor here, making the framework proposed by Oliver (1997) in the context of traditional loyalty, his presence is still relevant in influencing the E-Loyalty.

In the context of E-Commerce, loyalty is influenced by customer preference towards a particular website, resulting in recurring transactions (R. E. Anderson & Srinivasan, 2003). In this study, it is believed that the E-Loyalty is an inclination and behavior of customers to purchase products and services online.

Conclusion

Definitions of E-Loyalty itself from previous studies has the same core and not too varied between each other. Definitions used in this study to E-Loyalty is owned commitment to consistently customer to purchase products or services of a particular brand website (Flavián & Guinalíu , 2006) which can lead to repeat purchases (Oliver, 1997) or a repeat visit and consideration for purchase from the website (Cyr, Kindra, & Dash, 2008) in the context of electronic commerce transactions (R. E. Anderson & Srinivasan, 2003).

E-SATISFACTION

Satisfaction & E-Satisfaction

The most important thing as a response from the consumer to a business in providing products or services is satisfaction. Business people competing to provide satisfaction for its customers, so that customer satisfaction is believed as being critical to a business (Ponirín, 2011). This section will discuss the difference as well as the definition of satisfaction is still in the realm of traditional and e-satisfaction, which is the satisfaction in the digital realm.

Hunt (1976) has defined customer satisfaction as an evaluation of whether the experience of using the product in accordance with the expectations that will give results in the form of emotional evaluation of the customer. Later, Oliver (1977) also defines that satisfaction is meeting the needs of consumers who produce an assessment of the products and services, and includes the full satisfaction level or below expectations. The study of Wang & Strong (1996) also provides a model with a construct called “Customer Information satisfaction” which explains customer satisfaction on a website that provides services and transaction products.

The basic definition of satisfaction is still in indulging in an emotional context, albeit with different definitions. Chang & Chen (2008) stated that the understanding of e-satisfaction to the definition should be based on the expectancy-value approach, not based on emotional evaluations are difficult to measure. In further, measurement expectancy-value approach should be based on an evaluation of the attributes of a

product or service and satisfaction must be measured mathematically to get the whole information about customer satisfaction at the time of evaluation (Ponirin, 2011). The difference between the definitions of e-satisfaction is presented to provide clarity about the measures used should be a part that can be measured and direct definition of e-satisfaction into concrete form.

E-Satisfaction

In the traditional retail industry, *customer satisfaction* is an evaluation of the customer associated with the consumption of products or services (Ponirin, 2011). This definition is not much different on the environment E-Commerce, E-Satisfaction is where customer satisfaction with the purchase experience with electronic-based company (R. E. Anderson & Srinivasan, 2003). Furthermore, Cyr et al. (2008) stated that the E-Satisfaction is meeting the needs and expectations of customers on a website as well as the overall quality of a website is considered satisfactory.

E-Satisfaction Model

E-Satisfaction is the terminology that is used for *customer satisfaction* in the realm of the web. Although the development of E-Commerce growing rapidly, but not so with the study of *E-Satisfaction*. A number of reports and categorization of E-Commerce more and more, yet systematic approach and the determinant factor for the *E-Satisfaction* has not been done before Szymanski & Hise (2000) with his studies “E-Satisfaction: An Initial Examination”, followed by another similar study, “E-Satisfaction: A Re-Examination” (Evanschitzky, Iyer, Hesse, & Ahlert, 2004).

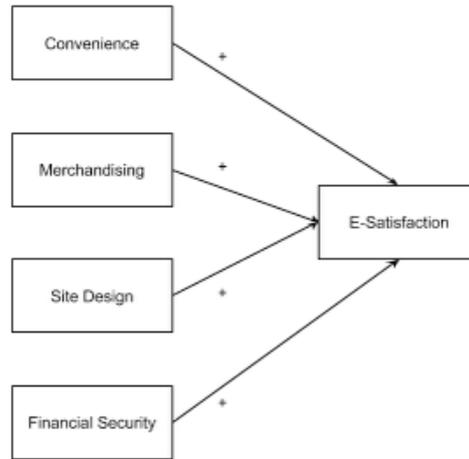


Figure 5 E-Satisfaction Model

Broadly speaking, the conceptual model of the E-Satisfaction by Szymanski & Hise (2000), there are four dimensions, namely (1) Convenience, (2) Merchandising, (3) Site Design, and (4) Financial Security. The fourth dimension is acting as the independent variable and E-Satisfaction became dependent variable.

Conclusion

E-Satisfaction has gained attention being expressed in the number of these topics in the marketing literature. Studies show that customer satisfaction in online contexts, such as E-Commerce, an important factor that shows the sales *performance* of companies engaged in the field of E-Tailing (Evanschitzky et al., 2004). Tania von der Heidt & Ponirin (2011), in their study claimed that the E-Satisfaction is the strongest factor in addition to the E-Value, E-Trust and E-Commitment in correlation with the E-Loyalty. In their study, Tania von der Heidt and Ponirin (2011) prove that the E-Satisfaction positively correlated to E-Loyalty either directly or with the effect of mediation by E-Trust.

This study, an outline using the definition of e-satisfaction of Szymanski & Hise (2000) is the result of consumers' perceptions of online convenience, product, design and financial security. However, e-satisfaction does not only mean things that can be measured, but the emotional aspect of the cumulative experience will also need to be taken into account. Thus, the definition of e-satisfaction by Sanchez-Franco,

Ramos, & Velicia (2009), namely e-satisfaction is the favorable affective response of customers who find the cumulative service interaction rewarding fulfilling and stimulating, is also included in this study.

E-TRUST

Theory and Conceptual Platform

Zaltman & Moorman (1988) defines trust as a matter that is believed by a party may rely on the words or promise of another party to develop relations between the two parties. Then, Moorman, Zaltman, & Deshpande (1992) defined trust as a willingness to rely on an exchange partner in whom one has confidence. In the traditional concept of trust, need something that can be relied upon to provide assurance to the other party. This is an important factor in the digital realm, without the presence of something to rely on, it will increase the risk to trust the other party.

This section will explain the differences between the Trust and E-Trust. Although the E-Trust is a development of the Trust in the digital realm, but because of the factors affecting the Trust and E-Trust is quite different, then the discussion will be more emphasis on the E-Trust.

Trust

Trust, as the traditional form of E-Trust, is basically a *behavioral intention* that reflects the dependence on a party that includes the *vulnerability* and *uncertainty* factors in the party believed (Moorman et al., 1992). But in the *online* context, different from the E-Trust Trust due to a number of factors are absent in the Trust, such as physical presence, the distance between buyers and sellers as well as the two sides apart and do not know each other (Yoon, 2002).

E-Trust

In general, it can be believed that in the online context, it is difficult to perform *the conversion* in the form of sales, due to distrust of the seller. This is evidenced by Chang & Chen (2008), in which customers who have distrust will see transactions online have a very high risk, so thought better to make a deal.

Factor absent in the E-Trust, as stated by Yoon (2002) and Ponirin (2011), namely physical interaction between buyer and seller, absence of a sales person, and the separation between buyer and product, providing a concern for consumers to evaluate the identity of the seller. These factors reduce consumer confidence in the seller as well as the products traded, and ultimately leads to the tendency of consumers to not transact online.

Factors that influence consumer reluctance to conduct online transactions, coupled with the mechanism of payment before the goods delivered and the lack of features Cash On Delivery. Because payment is made before consumers accept the product, this has led to high risk in terms of the consumer. In addition, when the product is received, the quality is not necessarily in accordance with the expectations of consumers.

Conclusion

Because the challenges are relatively more difficult to gain trust, then E-Trust becomes a crucial dimension in the conceptual model in this study. More about E-Trust, studies that have been conducted by Tania von der Heide & Ponirin (2011), proved that E-Trust positive effect on E-Loyalty either directly or with the mediation effects through E-Commitment factors.

E-COMMITMENT

Theory and Conceptual Platform

Morgan & Hunt (1994), defines commitment as the confidence of the parties concerned that the ongoing relationship is very important and has a maximum effort to maintain the relationship. In theory put forward, the commitment has an important role in the conceptual model *Trust, Commitment and Loyalty*.

Commitment

According Wetzels, Ruyter, & Birgelen (1998), the commitment refers to the guarantee of the continuity of the relationship between exchange partners. In

commitments, there is also a sacrifice made in the short term for stability on the relationship (E. Anderson & Weitz, 1992).

Commitment has two types, namely affective commitment and continuance commitment (Bansal, Irving, & Taylor, 2004; Fullerton, 2003). Affective commitment is an emotional bond attached to the consumer in the form of a sense of ownership and engagement against a service provider (Fullerton, 2003; Rhoades, Eisenberger, & Armeli, 2001). Whereas continuance commitment is tied to how customers remain loyal to their wants and needs (Ruyter, Wetzels, & Bloemer, 1998). In continuance commitment, the customer remains committed to a service provider in the absence of other options of maintaining existing relationships as well as their value in terms of economic loss and social (Fullerton, 2005).

E-Commitment

In the online context, literature on E-Commitment is still not too much. Fullerton (2003) provides a definition of the E-Commitment, which form an emotional attachment that reflected the shape of a sense of ownership and participation in E-Commerce. Similar to Fullerton (2003), Lin & Luarn (2003) also define e-commitment as a form of psychological attachment to the e-service that is formed before the customer can specify the repeat purchase behavior.

E-Commitment becomes an important dimension in the conceptual model of the E-Loyalty because theoretically, E-Commitment formed before construct E-Loyalty occur. Ponirin & Tania von der Heide (2011), proving that the E-Commitment positive effect on E-Loyalty and E-Trust and E-Satisfaction does not affect positively on the E-Commitment.

Conclusion

Departing from the traditional understanding of commitment, this study used the type of affective commitment, namely the attachment emotionally attached to the consumer and establish a sense of attachment and involvement of the service provider. E-Commitment definitions used in this study is the definition of Fullerton

(2003) is a form of emotional attachment, which is reflected in the form of a sense of ownership and participation in E-Commerce.

E-WOM Quality

Theory and Conceptual Platform

Developments in technology facilitate new media channels for popping. This new media channel into a potential place for the user as a forum to communicate and provide opinions and exchange information regarding product information (Gupta & Harris, 2010). Every Internet user, can easily *post* on reviews on their experience with the use of a product or service of an E-Commerce website. E-WOM shape formed by consumers can be either positive or negative review, providing variety of opinions and information to other consumers.

According Richins & Root-Shaffer (1988), Word of Mouth (WOM) has an important role in influencing purchasing decisions by customers. According to Cheung (2010), more and more Internet users are adopting Web 2.0 applications such as blogs, Twitter, Facebook, online forums, to exchange product information, from the user's perspective.

Definition E-WOM

Fei (2011) defines E-WOM as content uploaded by Internet users of the product, service or company, in the form of positive and negative evaluations that can be spread to others. E-WOM and WOM have a pattern similar characteristics but with a greater range than the traditional WOM (Li & Liu, 2011). Internet users who are looking for reviews or information about products or services of other users, the higher the level of persuasive in influencing decisions if they can identify the source or sender (Li & Liu, 2011). Thus, *source credibility* is an important factor for Internet users, in collecting information, and the company also takes into account the effects of E-WOM in their marketing activities. Nielsen has formed a research report showed that Internet users believe online reviews than read it in the traditional media.

E-WOM Framework

Based on the analysis of the literature that has been done by Cheung & Thadani (2012), a study on e-WOM can be divided into two categories, namely market-level analysis and individual-level analysis. In the market-level analysis, the research focuses on e-WOM that contributes to parameters on market-level, such as product sales. Meanwhile, in the individual-level analysis, the research focuses on e-WOM as a process to influence another individual, where the communication that occurs between the sender and receiver can affect consumer-purchasing decisions. Depth of focus E-WOM in this study using individual-level analysis.

Broadly speaking, the traditional WOM and E-WOM has the same characteristics but there are some differences for certain dimensions. There are 4 things that fundamentally distinguish between WOM and E-WOM. First, E-WOM has high scalability and faster than WOM. This is because channel information in the digital world is more developed than traditional WOM. The second is the nature of e-WOM is more permanent and can be more easily accessible. Because the nature of digital realm and in the form of data, E-WOM can be easily accessed by everyone. Because it is stored in the form of data, then the E-WOM is easier to measure. This is a third difference between the e-WOM and WOM. Measurements are very important from the practical and academic, because it can show the impact of the movement of information by consumers. A final distinction is the credibility of the source. The source of the E-WOM has less credibility than the WOM. In the traditional realm, users know the source of an opinion, but due to the open nature of the Internet and everyone can express their opinions, the characteristics of e-WOM is the source was not known by other users.

Cheung & Thadani (2012) have done the classification of the categories of e-WOM is based on studies that have been done before. There are 5 categories of e-WOM, namely:

1. Online discussions forums
2. Online consumer reviews sites
3. Blogs
4. Social Networking sites

5. Online brand / shopping sites

Based on an analysis of existing literature, Cheung & Thadani (2012) developed a model for E-WOM. Constructs formed in this model using the 4 elements of social communication are based on the theory proposed by Hovland (1984). The fourth element is the foundation model of the E-WOM is a communicator, stimulus, response and receiver. Communicator sulking on users who send such opinion while sulking stimulus on the content of messages sent. The messages are then received by the receiver and petulant response to the impact of the resulting message from the communicator.

Integrative Framework of The Impact of E-WOM Communication

From the analysis of the literature that has been done before, Cheung & Thadani (2012) developed E-WOM model to the next level, which is forming an integrative framework to measure the impact of e-WOM communication.

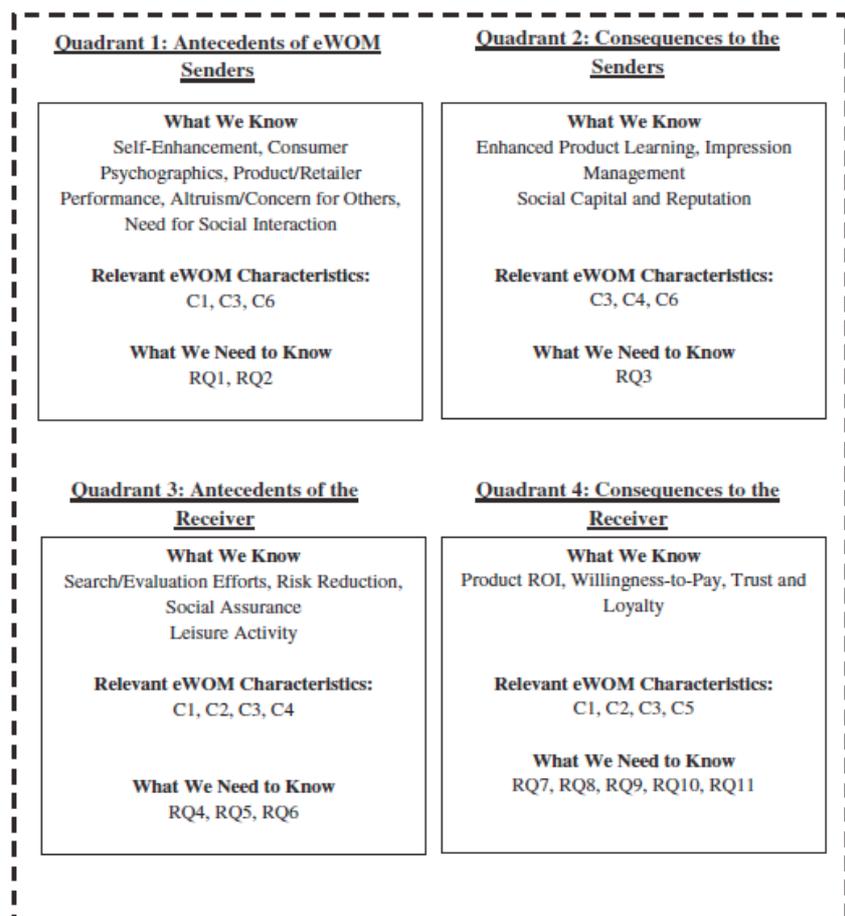


Figure 6 Integrative Framework of The Impact of E-WOM Communication

Communicators

Communicator E-WOM integrative framework refers to the individuals who perform the initiation of communication. In the traditional concept, communicator in WOM is the sender of the information that is already known by the receivers. However, in the context of e-WOM, it is different because the E-WOM content uploader can be anyone. E-WOM does not have the characteristics are not tied to a particular group, be it friends or family of the recipient. This provides a problem, namely in terms of the credibility of Communicators for receivers. Source credibility has two main dimensions, namely: Expertise and trustworthiness (Cheung & Thadani, 2012).

Stimulus

Stimulus on E-WOM refers to a message sent by communicators to receivers. Studies on traditional WOM approach towards valence factors, volume as the quantity of communication and rating of WOM message. Further studies in the context of e-WOM still using factors on traditional WOM (Cheung & Lee, 2012; Zhang, Craciun, & Shin, 2010). Due to E-WOM can be measured relatively easier compared to traditional WOM, some researchers used data E-WOM to conduct empirical research on E-WOM valence affecting purchase intention.

Receivers

Receiver refers to individuals who received the stimulus of communicators. The fundamental problem on factors receivers is different interpretations of the received message. This led to studies of the E-WOM also dwell on how the adoption of individual information in understanding the context of persuasive information (Cheung & Thadani, 2012). In the E-WOM literatures, the characteristics of E-WOM as consumer involvement and prior knowledge become an important moderating factor in explaining the purchase intention of consumers.

Responses

Responses are the result of stimuli conducted by the communicator to the receivers. From the results of previous studies that have been done in the context of e-WOM, there are four of the most common responses related research, namely the purchase intention, attitude, adoption information and trust. Of the four general terms, the factor that most research is done in the context of e-WOM is purchase intention. This is because the measurement of the construct of the E-Trust is important because the main factor affecting purchase intention, which is a part of E-Loyalty. However, in this study, E-WOM is more emphasized on consumer confidence for product reviews listed on E-Commerce website. The details for the construct and the resulting definition of Cheung & Thadani (2012) research is presented in following table:

No	Constructs	Definitions
1	Attitude	Review overall evaluation of persons, objects and issues
2	Information Adoption	A process in the which people purposefully engage in using information
3	Trust	General belief of the truthfulness of the message.
4	Purchase Intention	The Willingness to purchase a product in the future
5	Awareness	The consciousness that a product exists
6	Loyalty	The tendency of customers to stay with A Certain business, store, brand, product over another when seeking to meet particular needs.
7	Choice	Products that a consumer chooses to purchase at the e-commerce websites
8	Usefulness	The extent to the which an individual perceives a website to be useful in stopping performing tasks

No	Constructs	Definitions
9	Social Presence	The extent to a psychological connection is formed between a website and its visitors
10	Helpfulness	The perception of the reviews being helpful to readers.
11	Preference or Information Source	Consumer's hierarchical prioritization of the usage of information that originates from different sources for the purpose of purchase decision making.

Conclusion

This study uses the definition of E-WOM from Fei (2011), the content uploaded by Internet users of the product, service or company, in the form of positive and negative evaluations that can be spread to others. In further, E-WOM in this study using the conceptual basis of Cheung & Thadani (2012), which has analyzed the literature regarding the E-WOM.

GENERATION Y

Theory and Conceptual Platform

From the academic side, Generation Y has gained a special portion to various studies with varying perspectives (Parasuraman et al., 2013). Individuals who are members of Generation Y are also often known as the Millennial Generation or Digital Natives (Prensky, 2001). As the first generation that almost all aspects of his life is facilitated by technology, they actively contribute, searching and sharing content on social media platforms (Parasuraman et al., 2013).

Definition of Generation Y

Various studies have been conducted to define Generation Y. However, there is still much debate on the definition of the Generation Y, especially against individuals age range used. Parasuraman et al. (2013) defines Generation Y as all those who were born between 1981 and 1999 period, regardless of other

conditions. Howe et al. (2013) provides a different period of time, that all people born in the period of 1977 and 1996.

This study uses the definition of a period from Parasuraman et al. (2013), that Generation Y are those all the people born between the period 1981 and 1999. There are two fundamental reasons why the use of this period, namely (1) This research uses categorization of a generation that has been declared by Brosdahl & Carpenter (2011), and (2) of the majority of study material that has been collected for this study, using the period between 1981 and 1999. In addition, for the record, this research only use age limits to define Generation Y, and no other variables such as psychographics of Generation Y.

Generation Y and E-Commerce

Based on the data from 2011, The Netherlands has 15.4 million Internet users, which represents 92% of the total population. The Dutch like to pay with iDeal, an online payment method developed by the Dutch banking community. The most popular product categories in Dutch commerce are travel & tickets (38.96%), Followed by telecommunication (12.82%), consumer electronica (7.84%), computer hardware and software (7:57%), clothing and shoes (7:48%) and media (6:36%).

Generation Y and Social Media

Description of Generation Y begins with a number of observations that lead to the conclusion that most of the members of the Generation Y grow and live with computers and technology development and use for various aspects of the day-to-day activities, in particular to communicate (Parasuraman et al, 2013). Palfrey & Gasser (2008) states that the need to interact with others is the main reason why Generation Y uses social media.

Other studies state that most users are more likely to consume content in social media than participate in contributing (Jones, Ravid, & Rafaeli, 2004). This conclusion is supported by research from Nielsen in 2009, which stated that 53% of active users of social media tend to consume content from a brand rather than participate and contribute.

Internet User Demographics

According to data released by the Ministry of Communication and Information of Indonesia, Indonesia's Internet users has reached 73 million and is estimated to reach approximately 29% of the total population of Indonesia. A total of 58.4% of total Internet users, aged between 12 to 34 years. Other data released by CNN Indonesia, which states that Internet users in Indonesia reached 34% of the total population. Users aged 18-25 years by 49%, amounting to 33.8% 26-35 years, 36-45 years amounted to 14.6%, 46-55 years amounted to 2.4% and 0.2% 55-65 years. From both these data, it can be concluded that Generation Y dominates Internet users in Indonesia. While in the Netherlands as developed countries, Internet penetration rate reached 94%. From the data obtained from the UNECE Statistical Database, in 2014, the use of the Internet at 100% for Internet users at the age of 16-24 years.

Conclusion

As a generation fluent in using computers and live in technological development, Generation Y becomes the target market of businesses, in particular the E-Commerce. Generation Y are not included in the conceptual model of the study, but Generation Y become a focus for respondents. This is because the potential of this generation to be the target of the E-Commerce market. It is considered as necessary thing to narrow down the respondents, to Generation Y due to their high transaction rate among the other groups. Definition of Generation Y were used in this study are all people born in the period of 1981 and 1999 (Parasuraman et al, 2013).

Cultural Dimensions

Definition

As a cross-cultural study, cultural dimension in this research was highly critical to be assessed. It is considered to be critical to emphasize which factor in cultural dimension that would affect in E-Loyalty antecedents factor relationships. Hofstede's model is the most accepted and widely employed framework in cross-

cultural studies and also commonly used to explain cultural differences between two or more countries (Geyskens, Steenkamp, Scheer, & Kumar, 1996). Thus, this research employed Hofstede's cultural dimension to see whether culture plays role in E-Loyalty antecedent factors and as the base fundamental concept to explain why it differs one to another to support data analysis.

According to Belanche Gracia, Casaló Ariño, & Guinalíu Blasco (2015), Hofstede's cultural dimension framework already evolved from original model that only employed four dimensions, namely (1) power distance, (2) individualism, (3) masculinity, and (4) uncertainty avoidance. Current framework added two more dimensions, namely (5) long term orientation and (6) indulgence. Each dimension will be further explained in this chapter.

According to Hofstede (2011), the cultural dimensions represent independent preferences that distinguish countries from each other. Dimensions in this model consists of:

1. Power Distance Index
2. Individualism versus Collectivism (IDV)
3. Masculinity versus Femininity (MAS)
4. Uncertainty Avoidance Index (UAI)
5. Long Term Orientation versus Short Term Normative Orientation (LTO)
6. Indulgence versus Restraint (IND)

First, Power Distance Index (PDI) is defined as the degree to which the less powerful members of a society accept and expect that power is distributed unequally (Hofstede, 2011). Second, Individualism is defined as a preference for a loosely knit social framework in which individuals are expected to take care of only themselves and their immediate families and as opposite, collectivism represents a preference for a tightly knit social framework (Hofstede, 2011). Third, masculinity represents a preference for achievement in society while as opposite, femininity represents cooperation, modesty, caring for the weak and quality of life (Hofstede, 2011). Fourth, uncertainty avoidance index is defined as the degree to which the members of a society feel uncomfortable with uncertainty and ambiguity (Hofstede, 2011). Fifth

dimension is long term orientation (pragmatic) and short term orientation (normative). Country with low score on this dimension is considered as normative, while in the other hand, country with high score on this dimension is considered as pragmatic (Hofstede, 2011). Short term orientation country prefer to maintain traditions and norms while long term orientation country, they encourage efforts as preparation for the future (Hofstede, 2011). Last dimension is indulgence and restraint. Indulgence is defined as degree for a society that allows gratification to enjoying life and having fun, and as opposite, restraint suppresses that gratification and regulates it with social norms (Hofstede, 2011).

Hofstede's Score Index

After explanation regarding six dimensions in Hofstede's model, it is considered necessary to explore more on Hofstede's score index for Indonesia and Netherlands. In this section, each countries score will be described in detail to gain deeper understanding on differences between two countries.



Figure 7 Hofstede's Index Indonesia and Netherlands

Power Distance (PDI)

Indonesia has high score for PDI, scoring 78, while Netherlands score is 38. Indonesian scores high which means their characteristics style are being dependent on hierarchy, unequal rights for power holder, leaders are directive, management controls and delegates (Hofstede, 2011). On the other hand, Dutch has opposite characteristics. Independent, equal rights, coaching leader, management facilitates and empowers (Hofstede, 2011).

Individualism (IDV)

Indonesia has low score in IDV, 14, which defined Indonesian as a collectivist society. Netherlands score 80 in IDV, which considered as high and defined Dutch as individualist society. Furthermore, Indonesian has a high preference for a strongly defined social framework and individuals are expected to conform the ideals in-group they belong (Hofstede, 2011). As opposite, Dutch are expected to take care of themselves and their immediate families only (Hofstede, 2011).

Masculinity (MAS)

For masculinity and femininity index, Indonesia scores 46 while in the other hand Netherlands scores 14. According to Hofstede (2011), fundamental concept on this index is what motivates people, between wanting to the best, which is considered as masculinity, or liking what you do, which is considered as femininity. Although Indonesia's score is relatively higher than Netherlands, but Indonesia is considered as low masculinity (Hofstede, 2011). Dutch are considered to have a balanced life and work and strive for people value for equality, solidarity and quality in life (Hofstede, 2011). In Indonesia, status and visible symbols of success are important and bring motivation towards Indonesian to live in the society (Hofstede, 2011).

Uncertainty Avoidance (UAI)

For uncertainty avoidance index, although it looks that there's only a small gap between the scores, but it categorized Indonesia and Netherlands in different type. Indonesia scores 48 while Netherlands scores 53. Indonesia has low preference for avoiding uncertainty and there is a tendency for Indonesian to separate internal self

from external self (Hofstede, 2011). On the other hand, Netherlands has a slight preference for avoiding uncertainty. This shows that Dutch maintain a rigid behavior and are intolerant of unorthodox behavior and ideas (Hofstede, 2011).

Long Term Orientation (LTO)

Both Indonesia and Netherlands have high score in long term orientation. Indonesia scores 62 and Netherlands scores 67. Long term orientation shows that both countries have a pragmatic culture (Hofstede, 2011). They show an ability to adapt traditions easily to changed conditions and perseverance for achieving results (Hofstede, 2011).

Indulgence (IND)

Indonesia scores low in indulgence index, 38. This shows that Indonesia has a culture of restraint, which have a tendency to cynicism and pessimism (Hofstede, 2011). Restrained societies feel that indulging themselves is wrong thus they don't put much time for leisure (Hofstede, 2011). Meanwhile, Netherlands scores 68, which clearly shows as indulgence. Fall in this category means that Dutch exhibit a willingness to realize their desires with regard to enjoying life and having fun (Hofstede, 2011).

CHAPTER 3

CONCEPTUAL FRAMEWORK, MODEL AND HYPOTHESES

INTRODUCTION

This chapter will discuss the formation of the constructs and its interrelationships between constructs in this study to develop conceptual model. The structure of the writing in this chapter starts from the discussion of conceptual framework and how the constructs that can be formed. After that it will continue in the conceptual model in this study as well as the hypotheses are built.

CONCEPTUAL FRAMEWORK

In the previous study, Ponirin (2011) provides an integrated conceptual model of each factors to show the influence of antecedents to E-Loyalty. There are 7 constructs overall, E-Security, E-Perceived Value, E-Satisfaction, E-Trust, E-Commitment, E-Service Quality and E-Loyalty. The main conceptual model used is based on previous research by Ponirin (2011) and added from some other studies to form the E-WOM Quality constructs that have not been included in the conceptual model Ponirin (2011). Jianyao Li and Fang Liu (2011) and Zhou Fei (2011), in a separate study, stated that the relationship between e-WOM and online trust (E-Trust). On the part of this chapter, it will integrate previous model by Ponirin and also adding a new construct, E-WOM Quality and its correlation with E-Trust.

E-Loyalty Model (Ponirin, 2011)

Research conducted by Ponirin (2011) compares the antecedent factors in E-Loyalty to the two countries, namely developing countries, Indonesia and developed countries, Australia. This study provides a comprehensive perspective on the E-Loyalty in E-Commerce industry. In his research, Ponirin split into two research objectives, first, namely how factors affecting E-Loyalty relate to each other and

second, to see if there is a difference between the constructs in E-Loyalty to the developed countries and developing countries. This current study also adopted the second objective of the study, but with the addition of the E-WOM construct and segmentation respondents more specific to the generation Y.

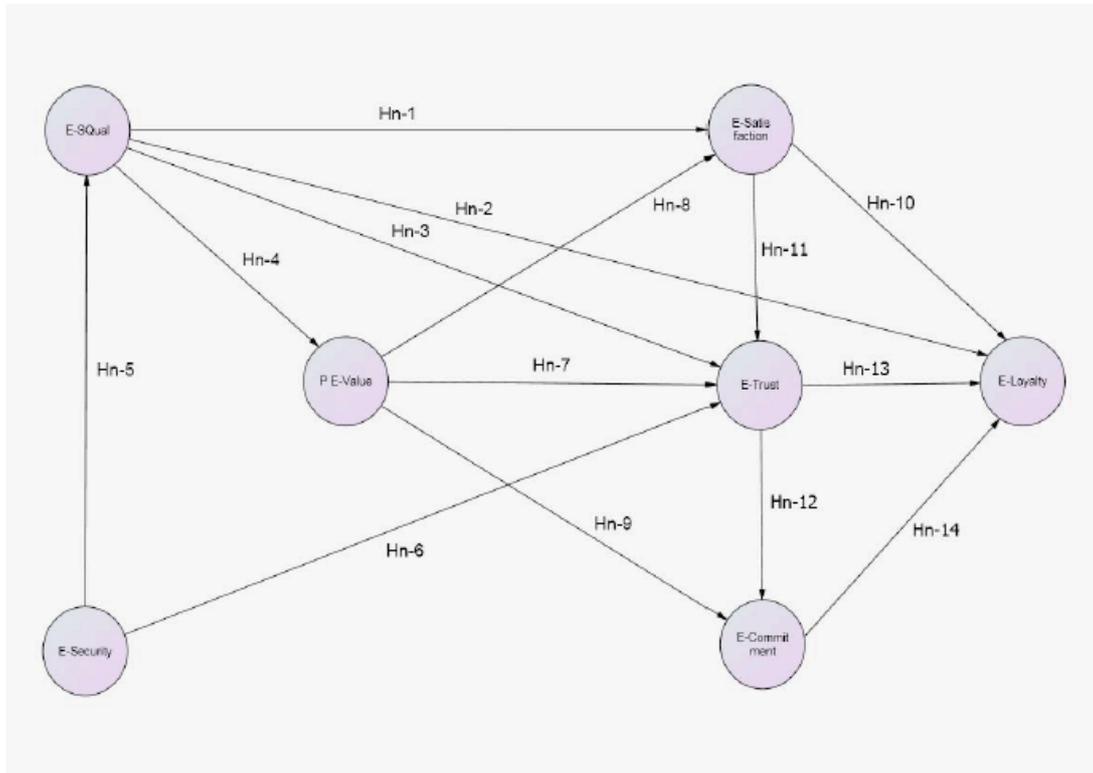


Figure 8 Ponirin's E-Loyalty Model

In accordance with the objective set by Ponirin, there are three results of his research, the model E-Loyalty in developing countries, Indonesia, the model E-Loyalty in developed countries, Australia and the difference between these two factors antecedent to the E-Loyalty in both countries.

First research question from Ponirin (2011) study was “What is the nature of the interrelationships between the factors influencing e-loyalty in a developing country?”. To answer these questions, previous study has built 14 hypotheses with the results of 11 supported hypotheses and 3 not supported hypotheses. The following table is hypotheses on the overall results of the first research question:

NO	HYPOTHESIS	RESULTS
H1-1	In a developing country, e-service quality is positively associated with e-satisfaction	Supported
H1-2	In a developing country, e-service quality is positively associated with e-loyalty	Not supported
H1-3	In a developing country, e-service quality is positively associated with e-trust	Not supported
H1-4	In a developing country, e-service quality is positively associated with perceived e-value	Supported
H1-5	In a developing country, e-security is positively associated with e-service quality	Supported
H1-6	In a developing country, e-security is positively associated with e-trust	Supported
H1-7	In a developing country, perceived e-value is positively associated with e-trust	Supported
H1-8	In a developing country, perceived e-value is positively associated with e-satisfaction	Supported
H1-9	In a developing country, perceived e-value is positively associated with e-commitment	Supported
H1-10	In a developing country, e-satisfaction is positively associated with e-loyalty	Supported
H1-11	In a developing country, e-satisfaction is positively associated with e-trust	Supported
H1-12	In a developing country, e-trust is positively associated with e-loyalty	Not supported
H1-13	In a developing country, e-trust is positively associated with e-commitment	Supported
H1-14	In developing country, e-commitment is positively associated with e-loyalty	Supported

Second research question from Ponirin (2011) study was “What is the nature of the interrelationships between the factors influencing e-loyalty in a developed country?”. To answer these questions, previous study has built 14 hypotheses with the

results of 10 supported hypotheses and 4 not supported hypotheses. The following table is hypotheses on the overall results of the second research question:

NO	HYPOTHESIS	RESULTS
H1-1	In a developed country, e-service quality is positively associated with e-satisfaction	Supported
H1-2	In a developed country, e-service quality is positively associated with e-loyalty	Supported
H1-3	In a developed country, e-service quality is positively associated with e-trust	Not supported
H1-4	In a developed country, e-service quality is positively associated with perceived e-value	Supported
H1-5	In a developed country, e-security is positively associated with e-service quality	Supported
H1-6	In a developed country, e-security is positively associated with e-trust	Supported
H1-7	In a developed country, perceived e-value is positively associated with e-trust	Supported
H1-8	In a developed country, perceived e-value is positively associated with e-satisfaction	Supported
H1-9	In a developed country, perceived e-value is positively associated with e-commitment	Not Supported
H1-10	In a developed country, e-satisfaction is positively associated with e-loyalty	Not Supported
H1-11	In a developed country, e-satisfaction is positively associated with e-trust	Supported
H1-12	In a developed country, e-trust is positively associated with e-loyalty	Not supported
H1-13	In a developed country, e-trust is positively associated with e-commitment	Supported
H1-14	In developed country, e-commitment is positively associated with e-loyalty	Supported

Third research question in Ponirin (2011) study was “To what extent does the interrelationship between factors influencing e-loyalty differ between developed and developing countries?” There were 4 results. First, the perceived e-value to e-satisfaction relationship was significantly different from zero in the case of Indonesia (the developing country) but was not in the case of Australia (the developed country). Second, the perceived e-value to e-commitment relationship was significantly different from zero in the case of Indonesia (the developing country) but was not in the case of Australia (the developed country). Third, the e-satisfaction to e-loyalty relationship was significantly different from zero in the case of Indonesia (the developing country) but was not in the case of Australia (the developed country). The last result there were minor differences in the case of e-service quality to e-loyalty where the relationship was significantly different from zero in the case of Australia (the developed country) but was not at the 95% level in the case of Indonesia (the developing country), although it was significantly different from zero at the 90% level.

RESEARCH MODEL & HYPOTHESES

E-WOM Quality and E-Satisfaction

There were many studies conducted in terms of relationship between information satisfactions gained from E-WOM on E-Satisfaction. Castaneda et al (2007), in their research regarding E-WOM sources in the promotion of tourism destination, showed that the higher satisfaction customer’s gained from online reviews, the higher it will be for their overall satisfaction regarding the products or services provided by designated website.

Numerous studies also found a positive relationship of E-WOM on E-Satisfaction. Szymanski and Hise (2000) found that there’s a positive relationship between information satisfactions on customer’s overall satisfaction within e-retailing experiences. Szymanski and Hise (2000) also stated that quality and quantity of E-WOM information has a positive impact on customer’s satisfaction. Furthermore,

Castenada et al (2007) also defined that the added value of information on the Internet would be a promising line of research of future investigation.

Findings in previous research on the relationship between the E-WOM Quality and E-Satisfaction were the foundation of this study to further examine the relationship between E-WOM Quality and E-Satisfaction. Therefore, the hypotheses in this study are:

H1-1. In Indonesia, E-WOM Quality is positively associated with E-Satisfaction.

H2-1. In Netherlands, E-WOM Quality is positively associated with E-Satisfaction.

E-WOM Quality and E-Trust

Although E-WOM has been studied from various perspectives, but there are few literatures discussing the relationship between E-WOM and E-Trust. To avoid misconceptions between the concepts of E-WOM with E-Trust, E-Trust here is more emphasized on the level of user confidence in using the services and features of the E-Commerce. Literature on E-WOM more focused on trust in E-WOM content itself, not on the level of confidence to use the service in the E-Commerce website.

E-WOM is a medium that provides a mechanism to share information about the product and information-based communication (Awad, Ragowsky, 2008). On the other hand, a lack of trust will prevent consumers to conduct online transactions and left online shopping carts when shopping online (61, 63). As a solution for this issue, the company has established the E-Commerce E-WOM system to increase brand loyalty and trust.

An incision in participation and consumption E-WOM occurs when consumers post a content regarding products and other consumer seeking information about products to buy. When consumers get information that is considered to be in their favor, then consumers will judge that the seller in the online store that has the characteristics of competent, able and benevolence (Awad, Ragowsky, 2008). The third characteristic is the main element of the E-Trust (Awad, Ragowsky, 2008).

E-WOM Quality on this research used the organizational framework based of Nyilasy (2005). This organizational framework of E-WOM, proposed by King, Racherla and Bush (2014), classified the literatures regarding the E-WOM based on the characteristics of E-WOM. By looking at the antecedents and effects of E-WOM and viewed from two perspectives, the sender and receiver, this study sought to prove the effects of E-WOM on the receiver side of the E-Trust in E-Commerce. Using the framework of the work of Nyilasy (2005), King, Racherla and Bush (2014) is further argued that the trust can be increased as a consequence of the receiver on the E-WOM is consumed, which is reflected in the fourth quadrant.

		Study	
		Antecedents of eWOM (causes)	Consequences of eWOM (effects)
Unit of analysis	Sender of eWOM	Q1: Antecedents of eWOM senders — why do people talk online?	Q2: Consequences to the sender — what happens to the communicator?
	Receiver of eWOM	Q3: Antecedents of the receiver — why do people listen online?	Q4: Consequences to the receiver — the power of eWOM

Figure 9 E-WOM Literature Review Framework

In a separate study, Awad and Ragowsky (2008) found that there is a significant relationship between WOM Quality of the trust to a website. Although Awad and Ragowsky (2008) in their research was more specific to gender bias, but the discovery was no gender differences between men and women in the relationship between WOM quality and E-Trust.

Findings in previous research on the relationship between the E-WOM Quality and E-Trust were the foundation of this study to further examine the relationship between E-WOM Quality and E-Trust. Therefore, the hypotheses in this study are:

- H1-2. In Indonesia, E-WOM Quality is positively associated with E-Trust.
- H2-2. In Netherlands, E-WOM Quality is positively associated with E-Trust.

E-Satisfaction and E-Loyalty

Several studies already identified relationship between e-satisfaction and e-loyalty. These studies also showed that its relationship showed a direct and positive relationship between e-satisfaction and e-loyalty (Luarn & Lin, 2003, Anderson &

Srinivasan, 2003). Anderson & Srinivasan (2003) in their study found that e-loyalty was significantly influenced by e-satisfaction. Furthermore, their findings also identified that the higher e-satisfaction will impact on higher e-loyalty (Anderson & Srinivasan, 2003).

In a study with travel-related websites, Ha & Janda (2008) found another positive linkage between e-satisfaction and e-loyalty. There were several interesting findings in their research, involving e-satisfaction, e-loyalty and repurchase intentions. It was positively identified that e-satisfaction influenced e-loyalty and repurchase intentions. Furthermore, their findings also showed that the effect of satisfaction on e-loyalty was greater than relationship between e-satisfaction and repurchase intentions (Ha & Janda, 2008).

Findings in previous research on the relationship between the E-Satisfaction and E-Loyalty are the foundation of this study to further examine the relationship between E-Satisfaction and E-Loyalty. Therefore, the hypotheses in this study are:

H1-3. In Indonesia, E-Satisfaction is positively associated with E-Loyalty.

H2-3. In Netherlands, E-Satisfaction is positively associated with E-Loyalty.

E-Satisfaction and E-Trust

Horpu et al (2008) stated that E-Satisfaction towards a website resulted a positive effect on E-Trust. Another study showed in an online business context, such as E-Commerce, customers satisfaction related to E-Trust (C. Kim, et al., 2008). According to the authors, it is necessary for online retailers in E-Commerce industry, to build customer trust by focusing on giving customers satisfaction from its products or services. (C. Kim, et al, 2008).

E-Satisfaction is related to how customers perceived value and getting benefits from E-Commerce products or services. Therefore, in this research, perceived e-value is considered as closely related to customer's satisfaction and in results will build a positive trust towards E-Commerce website. C. Kim, et al, (2008) suggested that

providing superior value and a satisfying shopping experience are two fundamental ways to start building customer trust.

Findings in previous research on the relationship between the E-Satisfaction and E-Trust are the foundation of this study to further examine the relationship between E-Satisfaction and E-Trust. Therefore, the hypotheses in this study are:

H1-4. In Indonesia, E-Satisfaction is positively associated with E-Trust.

H2-4. In Netherlands, E-Satisfaction is positively associated with E-Trust.

E-Trust and E-Loyalty

Luarn & Lin (2003), in their study stated that trust was empirically had a role as an important determinant of loyalty. According to their findings, in order to retain customer's loyalty, it is mandatory to develop a system that could provide a set of services which based on 4 attributes that consists of integrity, benevolence, competence and predictability (Luarn & Lin, 2003). In this research, one way to define E-Loyalty is based on customers intention to do online purchase. This was reflected on previous study done by Yoon (2002) that stated the E-Trust and E-Satisfaction had a positive relationship with online purchase intention, which part of E-Loyalty. Another study in E-Trust and E-Loyalty was done in online banking context conducted by Floh & Treiblmaier (2006). According to the authors, trust had a significant relationship with loyalty.

Although that many of studies of E-Trust and E-Loyalty mostly done in online banking environments, but several studies also using E-Commerce as a medium to reveal relationship between E-Trust and E-Loyalty. Donio, Massari, & Passiante (2006) found that e-satisfaction, e-trust and e-commitment were positively associated with purchase behavior. Another study done by Horppu, et al. (2008) found that E-Trust positively affected E-Loyalty and also played a significant moderating role in relationship between E-Satisfaction and E-Loyalty.

Findings in previous research on the relationship between the E-Trust and E-Loyalty are the foundation of this study to further examine the relationship between E-Trust and E-Loyalty. Therefore, the hypotheses in this study are:

H1-5. In Indonesia, E-Trust is positively associated with E-Loyalty.

H2-5. In Netherlands, E-Trust is positively associated with E-Loyalty.

E-Trust and E-Commitment

Trust significantly affected customer commitment in order to engage them in E-Commerce transactions (Mukherjee & Nath, 2003). This is similar to statement by Gefen (2000), that online retailers have to start building customers trust because with low level of trust or completely without any trust, customers will not engaged in any kind of online transactions.

Based on study in online banking environment done by Casalo et al (2007), it was shown that there was a positive and direct relationship between E-Trust and E-Commitment. Furthermore, Casalo et al (2007) breakdown E-Trust into two fundamental components, which consists of cognitive and behavioral.

Another evidence regarding the relationship between E-Trust and E-Commitment done by Kim et al (2008). In their studies, it was indicated that E-Trust positively affected E-Commitment and considered as a fundamental factor in E-Commitment relationships among the other factors. According to the authors, it is an important thing to do to build consumer trust in order to engage customers in a commitment to conduct online transactions (C. Kim, et al, 2008).

Findings in previous research on the relationship between the E-Trust and E-Commitment were the foundation of this study to further examine the relationship between E-Trust and E-Commitment. Therefore, the hypotheses in this study are:

H1-6. In Indonesia, E-Trust is positively associated with E-Commitment.

H2-6. In Netherlands, E-Trust is positively associated with E-Commitment.

E-Commitment and E-Loyalty

Sanchez-Franco, et al (2008) in their study found that E-Commitment had a significant influence on E-Loyalty. This finding was also supported by other findings from studies conducted by Luarn & Lin (2003) and Mukherjee & Nath (2007). Conducted with travel websites and VOD (Video on Demand) services in Taiwan, Luarn & Lin (2003) found that E-Commitment significantly affected E-Loyalty. In other study, Mukherjee & Nath (2007) also revealed same finding, where E-Commitment had a positive relationship with E-Loyalty.

Findings in previous research on the relationship between the E-Commitment and E-Loyalty were the foundation of this study to further examine the relationship between E-Commitment and E-Loyalty. Therefore, the hypotheses in this study are:

H1-7. In Indonesia, E-Commitment is positively associated with E-Loyalty

H2-7. In Netherlands, E-Commitment is positively associated with E-Loyalty

Culture Dimensions As Moderating Variables On Relationships Between Constructs

Empirical studies examining differences in e-loyalty between countries are rare. A study that was aimed at investigating differences in e-loyalty between some countries was done by Lynch, Kent, & Srinivasan (2001). The study showed that the relationships between both reputation-satisfaction and satisfaction-loyalty were stronger in Korea than in the USA (Jin, et al., 2008). The findings supported previous considerations that in collectivist cultures there is a tendency for customers to remain with the same service provider once they are satisfied (B. S.-C. Liu, Furrer, & Sudharshan, 2001). Another recent study to examine differences in E-Loyalty between countries was conducted by Ponirin (2011), which also used as the main reference in this research. This study combined a part of conceptual framework based on Ponirin's research with cultural dimensions as moderating variable, taken from various literatures.

Collectivistic and Individualistic

Sia et al (2009), in their study, posit that cultural dimension collectivistic and individualistic plays role on how E-WOM Quality affected customer's satisfaction. Titled as peer customer endorsement, their study found that members of society in collectivistic culture have a higher preference to trust a website based on product reviews generated by other users (Sia et al., 2009). Furthermore, people tend to exhibit positive attitudes and trust to those who share same characteristics, named in-group members (Doney et al. 1998; Kramer et al. 1996; Zucker et al., 1996). With parameters they see that those members are in a peer group, customers perceive them as more trustworthy (Stewart 2003; Swan and Nolan 1985).

In collectivistic culture, people tend to responds more positively to product or service review, and perceive it as a trustworthy endorsement from another customers (Sia et al., 2009). On the other hand, members of society in individualistic cultures exhibit different behavior. In individualistic culture, people are more autonomous in decision making and therefore less responsive to product or service reviews (Cialdini et al., 1999).

While the E-WOM Quality and E-Trust is well recognized in cultural studies, studies focusing on E-WOM effect and E-Satisfaction are relatively rare. However, how cultural affects on relationship between E-WOM Quality and E-Satisfaction could be inferred from a research conducted by Heine (2001). Heine (2001) found that East Asians have a tendency to seek an external frame of reference while North Americans tend to adopt from internal frame. More interesting thing found in this research was the effect after seeking reference for both East Asians and North Americans.

While adopting a reference, East Asians will try to adjust their behaviors and following the standard shared by others (Heine, 2001). In contrast, North Americans will determine their own standards following a set of specific attributes (Heine, 2001). In this context, East Asians were considered as collectivistic culture while North Americans were considered as individualistic culture (Heine, 2001). Also, as collectivism culture adopts an external frame of reference, it was concluded that in a

collectivistic culture, opinions formed by other people are more valued (Heine, 2001). It is then hypothesized in this study that by following an external frame of reference, such as E-WOM, people categorized in collectivistic culture will adopt a shared standard by others and thus increasing their satisfaction towards E-Commerce website.

One characteristic in individualistic culture is the preference to trust others. Individualists much likely trust others until they are given a critical reason not to trust others (Jin et al., 2007). On the other hand, collectivists will withhold trusting others until they are given a good reason to trust (Jin et al., 2007). This trait difference is believed to influence relationship between E-Trust on E-Loyalty, where in collectivistic culture, it would resulted as the relationship between E-Trust on E-Loyalty would be relatively lower than in individualistic culture.

Findings in previous research on how cultural dimensions would affect relationship between constructs were the foundation of this study. Therefore, the hypotheses in this study are:

H3. The positive impact of E-WOM Quality on E-Satisfaction will be stronger in Indonesia than in Netherlands

H4. The positive impact of E-WOM Quality on E-Trust will be stronger in Indonesia than in Netherlands

H6. The positive impact of E-Trust on E-Loyalty will be stronger in Netherlands than in Indonesia

Masculinity and Femininity

Masculinity and femininity were also taken into account on how cultural dimensions play role in relationships between constructs. Netherlands is categorized as femininity while Indonesia is categorized as masculinity (Hofstede, 2011). What makes difference between these two dimensions are the motivation (Hofstede, 2011). Masculinity is considered to have a motivation to want the best while femininity more laid back and liking on what they do (Hofstede, 2011).

According to Hofstede (2011), members of society in femininity, it is important to keep balance and resulting a quality through cooperation. In contrast, for masculinity countries, it is considered important to have a high achievement or material reward (Hofstede, 2011). Combined with high indulgence dimension, where Netherlands is included in this category, Dutch does not have any issue to put more emphasis on leisure time, to have fun and enjoying what they have (Hofstede, 2011). Indonesia is categorized as opposed to indulgence dimension and included in restraint culture where in this culture, they are restrained by social norms and feel that indulging themselves are wrong (Hofstede, 2011).

In their study, a cross cultural analysis on the effect of culture in forming E-Loyalty, Gracia et al (2015) stated that indulgence could be related to customer satisfaction and femininity could show a willingness to a better cooperation, resulting a loyalty. Findings in previous research on how cultural dimensions would affect relationship between constructs were the foundation of this study. Therefore, the hypothesis in this study could be concluded as:

H5. The positive impact of E-Satisfaction on E-Loyalty will be stronger in Netherlands than in Indonesia

Power Distance and Uncertainty Avoidance

Among other culture moderating effects on relationship between constructs, the relationship of E-Commitment and E-Loyalty was the only one in this study, to be introduced in different perspective. E-Commitment that used in this study was affective commitment. Fischer & Mansell (2009), used individualism dimension to define commitment. However, this study used different perspective on how cultural dimensions will affect relationship of E-Commitment on E-Loyalty.

According to Hofstede (2011), power distance is based on human inequality. Indonesia exhibits the fact that all individuals in societies are not equal and being dependent on the concept of hierarchy. Indonesia scores high in power distance index while Netherlands scores low. In terms of being committed to E-Commerce, it is

related that the concept on how Indonesian see it as a hierarchy and communication is indirect and negative feedback is hidden. It was also stated by Hofstede (2011) that on high power distance culture, members of society would expect to be directed.

Also, Indonesia scores low in uncertainty index according to Hofstede (2011), which indicates Indonesia, feel threatened by unknown situations and have created belief and institutions that try to avoid these. It is considered that Indonesians have strong preference to avoid conflict and maintain harmony by separating internal self from external self. These combinations between uncertainty avoidance and power distance index, could be an indication that Indonesian will try to avoid any further conflicts with E-Commerce they've used and will stay to maintain the harmony of relationship by embracing the gap created. Therefore, the hypothesis in this study could be concluded as:

H7. The positive impact of E-Commitment on E-Loyalty will be stronger in Indonesia than in Netherlands

Research Model

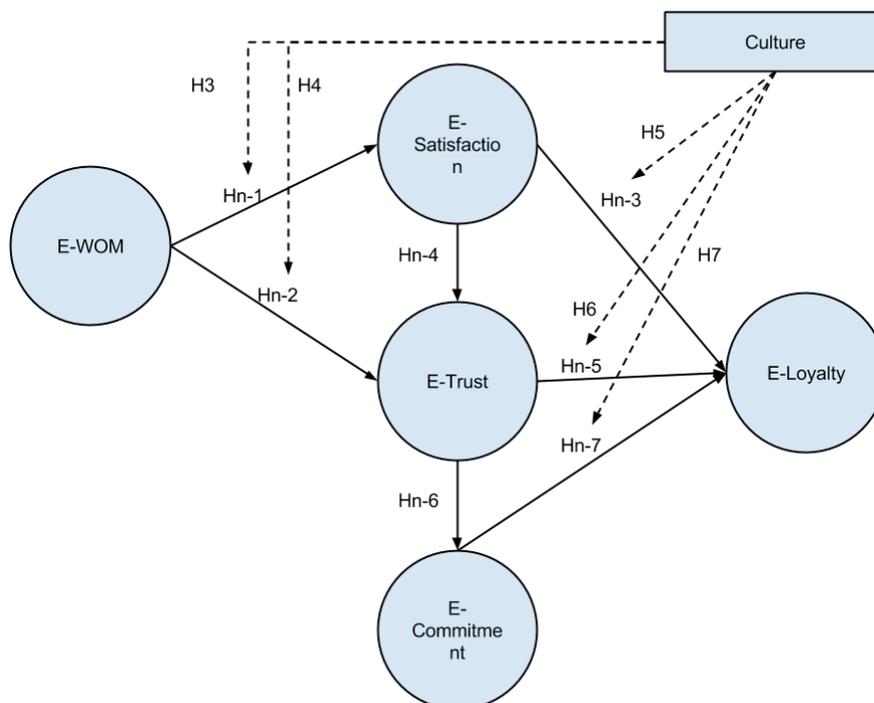


Figure 10 Conceptual Model

CHAPTER 4

RESEARCH METHODOLOGY

Introduction

This chapter will discuss the methods of research used in this study. It begins with research design and how the sample taken from respondents. Discussion continued to the operational definitions, which used as survey instrument in this research. Last section on this chapter is data analysis, which will describe the preferred method to process data and for further analysis and justification to use this method for current research.

Research Design

According to Churchill (1995), research design is a framework for the research and is used as a guide for collecting and further analyzing data. Zikmund (2003) classified research designs into three categories, namely exploratory research, descriptive research and explanatory research. Type of this research is fall into 2 categories, as descriptive research and also explanatory research.

This research uses quantitative method, which will examine the antecedent factors affecting E-Loyalty. Type of this research used in this study is categorized as descriptive study that aims to get a whole picture on how E-Loyalty nature in generation Y towards E-Commerce platform. A descriptive study has the objective to illustrate characteristics and functions of proposed conceptual model (Malhotra, 1999). Finally, descriptive study is considered appropriate for the identification of particular problems (Hussey & Hussey, 1997) and to explain the characteristics of the phenomenon introduced in this research.

However, due to the proposed research problems also evaluating the antecedent factors of E-Loyalty, this study also employed explanatory research type or also called as causal research. Causal research is done to examine cause-and-effect and identify relationships between constructs (Malhotra, 1999; Zikmund, 2003). Explanatory research also attempts to establish that when one event has occurred then

another event will follow (Zikmund, 2000). It is important on this research to find a possible causal relationships between defined antecedent factors, which involving E-Trust, E-Satisfaction, E-Commitment, E-WOM in conjunction towards E-Loyalty.

Sample Design

Target Population, Sample Method and Sample Size

Population used in this study was defined as individuals within age 16 to 34 years old to resemble population of generation Y. Those individuals also must have done online transaction(s) using B2C E-Commerce platform within 3 months and listed as Indonesian and Dutch citizens.

There are two kinds of sampling, namely non-probability sampling and probability sampling. This research used non-probability sampling. Non-probability sampling was used to ensure that number of survey sample represents the population. Non-probability sampling was expected to minimize cost and could extend the development of proposed model (Aaker, 1998). Furthermore, type of non-probability sampling used in this research is convenience sampling. This technique was chosen because it is considered as the easiest, cheapest and least time consuming due to short period of conducting research in two countries, Indonesia and Netherlands.

Next step in this research methodology was to define required sample frame. There were two samples taken for this research, first was Indonesian sample frame and second was Netherlands sample frame. These samples were required to analyze data for three processes. First, it was used for processing Indonesian data analysis. Second process was for analyzing Netherlands data. Third, it was combined using multi-group analysis to see any differences between respondents for two countries.

To elaborate more sample size required in this research, it is considered as important to mention that method used in this research was PLS-SEM, in which will be explained later in this chapter, in section Data Analysis. According to Hair et al (2013) in their book titled "A Primer On Partial Least Squares Structural Equation

Modeling”, a required sample size for PLS-SEM is to follow Ten Times rule. To determine the minimum sample size to the PLS path model, it needs 10 times the number of independent variables of the most complex OLS regression in structural, both reflective or formative measurement model (Hair et al, 2013). By looking at the current proposed model, the maximum indicators reflected for independent variable is 5. Therefore, using Ten Times rule, the required sample size is 50.

Operational Definition

According to Zikmund (2000), operational definition is used as a part of measurement process in order to delineate problem. Therefore, questionnaire has to resemble proposed model in this research. Proposed model in this research consists of 8 constructs, namely E-Trust, E-Satisfaction, E-Commitment, E-WOM Quality and last, E-Loyalty. Operational definition in this research could be summarized as follow:

Construct	Question	Reference	Measurement Type
E-Satisfaction	I am satisfied with this website business processes.	(Lin & Sun, 2009)	5 points Likert scale
	The website completely meets with my expectations.	(Luarn & Lin, 2003), (Ranaweera, Bansal, & McDougall, 2008), (Cyr, et al., 2008)	
	The website completely meets my needs.	(Ponirin, 2011)	
	All my experiences with this website have been satisfactory.	(Devaraj, et al., 2003), (Sahadev & Purani, 2008), (Horppu, et al.,	

Construct	Question	Reference	Measurement Type
		2008), (Jin, et al., 2008)	
	I am satisfied with the product quality provided by this website.	(Jin, et al., 2008), (J. Kim, et al., 2009)	
E-Commitment	I feel emotionally attached to this website.	Dimitriades (2006), Evanschitzky, et al. (2006), Fullerton (2005)	5 points Likert scale
	This website has a great deal of personal meaning for me.	Fullerton (2005)	
	I feel a strong sense of identification with this website.	Fullerton (2005)	
	It would be very hard for me to leave this website right now, even I wanted to.	Bansal, et al. (2004), Fullerton (2005)	
	I feel that I have too few options when considering changing from this website.	Bansal, et al. (2004)	
E-Trust	I trust this website	Bansal, et al. (2004), Bennett & Helen (2001), Mukherjee & Nath (2007), Sahadev & Purani (2008)	5 points Likert scale

Construct	Question	Reference	Measurement Type
	I believe promises made by this website are likely to be reliable.	Bansal, et al. (2004), Bennett & Helen (2001), Chang & Chen (2008), Gefen & Straub, 2004 (2004)	
	I am willing to give my credit card number for transaction on this website.	Ribbink, et al. (2004)	
	I do not doubt the transparency and honesty of this website.	Gefen & Straub (2004)	
	I believe there is no risk for making purchase on this website.	(Mukherjee & Nath, 2007)	
E-Loyalty	I will recommend this website to others.	Caruana (2002), Devaraj, et al. (2003), Dimitriades (2006), Evanschitzky, et al. (2006), Ribbink, et al. (2004), (Zeithaml, et al., 1996)	5 points Likert scale
	I consider this website to be my first choice when buying	Dimitriades (2006), Evanschitzky, et al. (2006), Kim, et al. (2009), (R.	

Construct	Question	Reference	Measurement Type
	products/services that I need.	E. Anderson & Srinivasan, 2003)	
	I believe this website to be my favourite online store when buying the same kind of products.	Kim, et al. (2009), (Jin, et al., 2008), (R. E. Anderson & Srinivasan, 2003)	
	I consider this website to be my first choice for future transactions.	(Dimitriades, 2006), Parasuraman et al. (2005), Sahadev & Purani (2008)	
	I intend to continue purchasing from this website.	(Kassim & Salaheldin, 2009), (Chang & Chen, 2008), Ribbink, et al. (2004), Caruana (Caruana, 2002), (Yang & Peterson, 2004)	
E-WOM	The product reviews are relevant for me.	(Gefen & Ridings, 2005)	5 points Likert scale
	The product reviews are helpful.	(Gefen & Ridings, 2005)	
	The information of product reviews are usually not as complete as I need (Reversed)	(Gefen & Ridings, 2005)	
	I gained knowledge after reading product	(Gruen, Osmonbekov,	

Construct	Question	Reference	Measurement Type
	reviews from other users on this online store.	Czaplewski, 2005)	
	Products review in this website affect my judgment of the product I want to buy.	(Developed for this thesis)	

Data Collection Method

This research used primary data and collection method to gather data from respondents were offline questionnaire and Internet web survey. These two methods were used and mixed in order to faster collection of required data from respondents. Web survey and offline questionnaire were distributed to Indonesian and Netherlands respondents.

For web survey, it was developed using Qualtrics service and questionnaires were formulated using two languages, Indonesian and English. Netherlands respondents were given the English questionnaire and for Indonesian respondents were given the Indonesian questionnaire.

Questionnaire in this research consists of three parts. First part was the introduction of researcher and the purpose of this research. Second part contains demography questions for respondents. In this part, it has a skip checking to screen out respondents which never done any transaction using E-Commerce and redirected to end of survey. Third part contains main questions, which was taken from operational definition. Specifically for English questionnaire, as a control checking, it was considered necessary to add one question regarding respondent's nationality. In overall, in third part consists of 45 questions. Main questions in this research used Likert scale, ranged from 1 to 5, starting from Very Disagree, Disagree, Somewhat Disagree, Agree, Very Agree, respectively.

Data Analysis

Pilot Study

In prior to launch survey distribution, a pilot study was conducted and covered 50 Indonesian respondents, with screening that already mentioned earlier. There were 4 objectives to launch a pilot study, (1) to improve clarity of the questions, (2) evaluating time taken to complete survey, (3) sharpening the coverage of operational definition towards constructs, (4) to make easy answering the questionnaire (Malhotra et al, 2006). Results of pilot study were to measure and evaluate the instrument of questionnaire and to be used in main research questions.

Pilot study was distributed offline and online web survey. For online web survey, Qualtrics service was used. The results were 30 respondents collected from offline survey and 20 respondents collected from online survey. Calculation of validity and reliability also performed to ensure the integrity of questionnaire. Results of validity and reliability that were performed against pilot study test will be discussed in next chapter.

Validity and Reliability

Validity according Zikmund (2003) is the ability of a scale to measure what is intended to be measured. There are three types of major validity that should be considered by researcher during research, namely (1) content validity, (2) criterion validity and (3) construct validity (Malhotra et al, 2006).

Content validity is a subjective yet systematic evaluation of how content of a scale represents measurement (Malhotra, et al, 2006) and also as professional agreement that a scale accurately reflecting what was intended to be measured (Zikmund, 2003). Content validity in this research gained from studies that already been conducted by previous researchers and published in internationally well-known journal publishers.

Criterion validity is the ability of a measure to correlate with other measures on the same construct (Zikmund, 2003). According to Zikmund (2003), there are two types of validity, namely (1) Concurrent Validity and (2) Predictive Validity. These two types of validity are differ in terms of time frame. Predictive validity assesses the ability of a measure to predict a future event while Concurrent validity assesses the measure of correlation with a criterion measure taken at the same time (Zikmund, 2003).

Construct validity is the ability of a measure to confirm a set of related hypotheses from a theory based on the concepts (Zikmund, 2003). Construct validity consists of 3 different types of validity, namely (1) convergent validity, (2) discriminant validity, and (3) nomological validity. Convergent validity assessed using confirmatory factor analysis and variance extracted. Discriminant validity assesses whether measures were uncorrelated with other measures. Nomological validity assesses whether the construct interrelationships are supported.

After checking the validities of measurement used in this research, it is considered necessary to check on reliability. Reliability is to the extent a scale produces consistent results if measurements are made repeatedly and free from error, yielding consistent results (Hair, et al., 2006; Malhotra, et al., 2006; Zikmund, et al., 2003). Cronbach's coefficient alpha is used to measure reliability. Common use of accepted Cronbach's coefficient alpha is .70 (Nunnally & Bernstein, 1994).

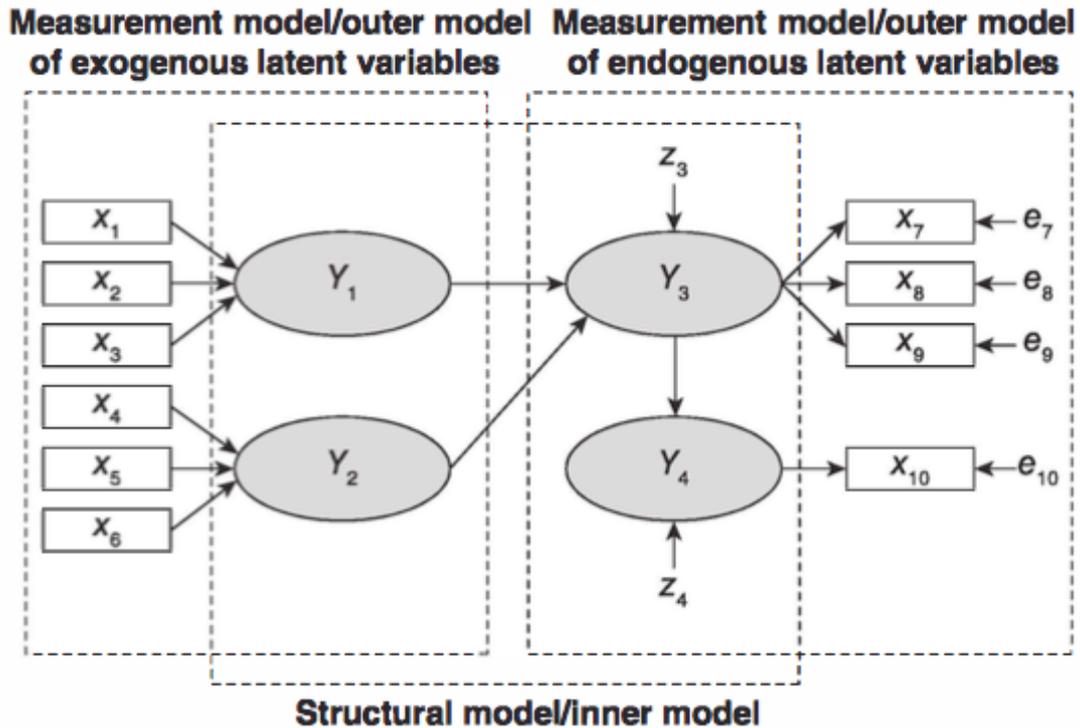
Structural Equation Modeling

Structural Equation Modeling was the method used to test all hypotheses proposed in this research and analyzed from the structural model and measurement model. Structural Equation Modeling is a multivariate statistical technique that combines aspects of multiple regressions and factor analysis, which can be used to estimate a series of mutually dependent relationship influences simultaneously (simultaneous) (Hair, 1998).

There are two types of Structural Equation Modeling, namely Covariance Based SEM and PLS SEM. Covariance Based SEM (CB-SEM) is primarily used to confirm theories relationships between multiple variables that can be tested empirically (Hair, et al. 2014). In the other hand, Partial Least Squares SEM (PLS-SEM) is primarily used to develop theories in exploratory research (Hair, et al. 2014). However, it is important to note that distinction between confirmatory and exploratory is not always clear (Hair, et al. 2014). More over, a recent study conducted by Afthanorhan (2013) showed that PLS-SEM could be used as confirmatory analysis and might well yielding the same results as CB-SEM.

Method used in this study is PLS-SEM instead of CB-SEM. Justifications for choosing PLS-SEM due to several factors. First, although E-Loyalty studies have been researched, but there was no model that could picture the inclusion of E-Satisfaction and E-WOM Quality in conjunction to E-Loyalty. Also, E-WOM Quality theories are still in development and not mature enough as other constructs mentioned in this research. Second, this research also acts as an incremental study, based on prior model but new measures and structural path are then introduced to it. Third, due to relatively short and strict time constraint, it was not possible to get large sample of respondents from Netherlands. Fourth, PLS-SEM makes no assumptions about data distribution.

There are two models in SEM, Structural Model and Measurement Model. Structural model displays the relationships between the constructs. It is also called as inner model. Measurement models, also referred to outer model, displays the relationships between the constructs and the indicator variables. Moreover, there are two types of measurement models, namely exogenous latent variables and endogenous latent variables.



Evaluation in PLS-SEM

There are two steps for evaluation of PLS-SEM results and it has to be systematically followed. First is evaluation of measurements models and continued with evaluation of structural models (Hair, et al. 2014). In this study, there was no formative construct, therefore in evaluation of measurement models, it only used reflective measurement.

Evaluation of Reflective Measurement Models

As part of the first systematic evaluation, there are 4 criterions to be followed in measuring the reflective models. Four criterions as part of reflective measurements models, namely (1) Internal Consistency (Composite Reliability), (2) Indicator Reliability, (3) Convergent Validity (Average Variance Extracted) and (4) Discriminant Validity (Hair et al. 2014).

Internal Consistency provides an estimate of the reliability based on the inter-correlations of the observed indicator variables (Hair et al. 2014). Also known as

composite reliability, which takes into account the different outer loadings of the indicator variables, composite reliability is calculated using the formula (Hair et al. 2014):

$$\rho_c = \frac{\left(\sum_i l_i\right)^2}{\left(\sum_i l_i\right)^2 + \sum_i \text{var}(e_i)},$$

where,

l_i : standardized outer loading of the indicator variable i on a specific constructs

e_i : measurement error of indicator variable i

$\text{var}(e_i)$: variance of measurement error

As rule of thumb for internal consistency validity, values between 0.6 to 0.7 is considered acceptable in exploratory research. In more advance stage, values between 0.7 to 0.9 can be considered as satisfactory (Nunally & Bernstein, 1994) meanwhile, values above 0.9 are not desirable because they indicate that all indicators are measuring the same phenomenon (Hair et al., 2014).

Convergent Validity is the extent to which a measure correlates positively with alternative measures of the same construct (Hair et al., 2014). According to Hair (2014), researchers should consider the outer loadings and Average Variance Extracted (AVE) to establish convergent validity. Furthermore, AVE is equivalent to the communality of a construct. For AVE, the desired values should be above 0.5 (Hair et al., 2014).

Indicator reliability shows that associated indicators have much common phenomena, which is captured by constructs. The desired values for indicator reliability are values above 0.708, while below 0.708 should be deleted. However, in particular case, researchers should be careful while deleting indicators and have to examine the outer loadings values (Hair et al., 2014).

Discriminant Validity is the extent to which a construct is truly distinct from other constructs (Hair et al., 2014). By establishing discriminant validity, implies a

construct is unique to another and not capturing the same phenomena by other constructs (Hair et al., 2014). There are two methods to examine discriminant validity, by examining cross loadings of the indicators and to perform Fornell-Larcker criterion (Hair et al., 2014). Rule of thumb for evaluating discriminant validity is to check on indicator's outer loadings on a construct should be higher than all its cross loadings with other constructs. Then, the square root of AVE should be higher than its highest correlation with other constructs (Fornell-Larcker criterion) (Hair et al., 2014).

Evaluation of The Structural Model

Evaluation of the structural model is performed after model passes evaluation of the measurement models. According to Hair (2014), there are 5 steps in evaluating structural model in PLS-SEM, namely (1) assessment for collinearity issues, (2) assessment for significance and relevance of structural model relationships, (3) assessment the level of R^2 , (4) assessment the effect sizes f^2 , (5) additional assessment of the predictive relevance Q^2 and the q^2 effect sizes.

Assessment for collinearity in PLS-SEM, if in predictor constructs levels below 0.20 with VIF above 5.00, it is indicated of collinearity (Hair et al., 2014). If collinearity is indicated, it should be considered to remove constructs or creating high-order constructs (Hair et al., 2014).

For assessment of structural model relationships in PLS SEM, it depends on its standard error that is obtained by means of bootstrapping (Hair et al., 2014). Bootstrap standard error allows computing the empirical t-value which will be used to test whether the relationship is significant or not (Hair et al., 2014). Commonly used critical values for two-tailed tests are 1.96 with significance level 5% (Hair et al., 2014).

Coefficient of determination (R^2 value) is a measure of the model's predictive accuracy and is calculated as the squared correlation between a specific endogenous construct and predicted values (Hair et al., 2014). It is commonly used in marketing

researches that R^2 is expected to have higher values of 0.75 as it states a strong and substantial (Hair et al., 2014).

Effect size f^2 is used to evaluate a specific exogenous construct to have a substantive impact on the endogenous construct. Guidelines for using f^2 to assess structural model are using values of 0.02, 0.15 and 0.35 to represent small, medium, and large effects, respectively (Cohen, 1988).

Predictive relevance Stone-Geisser's Q^2 is an additional evaluation to the magnitude of R^2 as predictive accuracy (Geisser, 1974; Stone, 1974). In PLS-SEM, Q^2 values larger than zero for reflective endogenous constructs indicate the model predictive relevance for a particular construct and Q^2 values below zero or equal to zero indicate a lack of predictive relevance (Hair et al., 2014).

Multigroup Analysis

In this study, culture was also included as moderating variables that influence strength of a relationship between two constructs (Sharma et al., 1981). To determine the comparison of the research model, PLS MGA analysis was conducted by comparing differences in path coefficients between two constructs for two countries with different cultures (Chin 2000; Keil et al., 2000). Multigroup analysis was performed to identify which path coefficients might be differ for designated two highly distant cultures.

According to Sarstedt, Henseler and Ringle (2011), there are different kinds of ways to conduct multigroup analysis. Those approaches could be categorized as follow:

Two Groups	More than two groups
Parametric approach	Omnibus test of group differences
Permutation-based approach	
Confidence set approach	
Henseler's approach	
PLS-MGA	

In this research, PLS-MGA approach was used. PLS-MGA is a new technique proposed by Henseler, Ringle and Sinkovics (2011) and as the extension of Henseler's approach. PLS-MGA doesn't require any distributional assumptions and is simple to apply by using bootstrap outputs (Henseler, Ringle, Sinkovics, 2011). Accepted significance level for PLS-MGA is below 0.05 or larger than 0.95, which indicates a significance difference of the group specific PLS, path coefficients for construct relationship (Henseler, Ringle, Sinkovics, 2011).

CHAPTER 5

RESULTS OF RESEARCH

Pretest

Prior to launching main survey, a pretest was conducted. The purpose of this pretest was to test data consistency and accuracy to instruments in questionnaire. Pretest was also required to sharpen the clarity of questions so there would be no issues in data validity and reliability during processing data of the main research. Questionnaires were distributed to 50 respondents, 30 from offline questionnaires and 20 gathered from online questionnaires using Qualtrics service. Pretest respondents were mainly Indonesian so for questionnaire aimed for Dutch, it was based on this pretest. The results for validity and reliability will be explained in next section in this chapter.

Pretest Validity Results

For validity, it was tested against the data gathered from pretest. Factor analysis was performed to get validity results. There are six criterion need to be fulfilled to pass validity test, namely:

Criterion	Value	Source
Kaiser-Meyer-Olkin	> 0.5	Hair et al., 2010
Barlett's Test of Sphericity	< 0.05	Hair et al., 2010
Communalities	> 0.5	Malhotra, 2010
Anti-Image Matrices (MSA)	≥ 0.5	Hair et al., 2010
Total Variance Explained	$> 60\%$	Malhotra, 2010
Factor Loading	≥ 0.6	Hair et al., 2010

Results taken from validity test using IBM SPSS are showed in following table:

Construct	KMO	Barlett's Test	Indicator	Communalities	Anti-Images Matrices	Factor Loading	Total Variance Explained
E-Trust	0.798	.000	ETRU_1	0.82	0.773	0.905	76.83%
			ETRU_2	0.717	0.815	0.847	
			ETRU_3				
			ETRU_4	0.762	0.836	0.873	
			ETRU_5	0.775	0.777	0.88	
E-Satisfaction	0.713	.000	ESAT_1	0.755	0.711	0.869	66.86%
			ESAT_2	0.563	0.695	0.75	
			ESAT_3	0.691	0.768	0.831	
			ESAT_4	0.665	0.678	0.816	
			ESAT_5				
E-WOM Quality	0.688	.000	EWOM_1	0.792	0.66	0.89	75.53%
			EWOM_2	0.823	0.641	0.907	
			EWOM_3				
			EWOM_4	0.651	0.822	0.807	
			EWOM_5				

Construct	KMO	Barlett's Test	Indicator	Communalities	Anti-Images Matrices	Factor Loading	Total Variance Explained
			_5				
E-Loyalty	0.772	.000	ELOY_1				77.72%
			ELOY_2	0.793	0.747	0.891	
			ELOY_3	0.812	0.768	0.901	
			ELOY_4	0.825	0.788	0.908	
			ELOY_5	0.678	0.787	0.823	
E-Commitment	0.698	.000	ECOM_1				70.19%
			ECOM_2	0.745	0.666	0.863	
			ECOM_3	0.675	0.724	0.821	
			ECOM_4				
			ECOM_5	0.686	0.713	0.828	

* Indicators marked with red colors were removed due low value and did not passed validity test

Pretest Reliability Results

To test reliability for indicators used in pretest questionnaires, Cronbach's Alpha is used and it has to be above 0.6 to be statistically reliable (Hair et al., 2010).

Cronbach's Alpha for every indicators were calculated using IBM SPSS and could be summarized in following table:

Construct	Cronbach's Alpha
E-Trust	0.898
E-Satisfaction	0.833
E-WOM Quality	0.834
E-Loyalty	0.904
E-Commitment	0.785

Summary of Validity and Reliability

After validity and reliability test against pretest data, an analysis was performed to determine whether every question in questionnaire were valid to use in main research. The requirements were to pass validity and reliability test. From validity and reliability table, all indicators were identified as valid and reliable. Summary of validity and reliability along could be represented in following table:

Construct	Indicator	Validity	Reliability	Remarks
E-Trust	ETRU_1	0.905	0.898	Valid & Reliable
	ETRU_2	0.847		
	ETRU_4	0.873		
	ETRU_5	0.88		
E-Satisfaction	ESAT_1	0.869	0.833	Valid & Reliable
	ESAT_2	0.75		
	ESAT_3	0.831		
	ESAT_4	0.816		
E-WOM Quality	EWOM_1	0.89	0.834	Valid & Reliable
	EWOM_2	0.907		
	EWOM_4	0.807		
E-Loyalty	ELOY_2	0.891	0.904	Valid & Reliable

	ELOY_3	0.901		
	ELOY_4	0.908		
	ELOY_5	0.823		
E-Commitment	ECOM_2	0.863	0.785	Valid & Reliable
	ECOM_3	0.821		
	ECOM_5	0.828		

Respondents Demographic

Demographic by Gender (Indonesia)

Female dominated Indonesian respondents accounted for 75.6% of respondents. Male respondents were smaller, accounting for 24.4%. In total, there were 160 respondents from Indonesia.

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	110	74.8	74.8	74.8
Male	37	25.2	25.2	100.0
Total	147	100.0	100.0	

Demographic by Gender (Netherlands)

Unlike Indonesian respondents, Netherlands respondents were considered as a fairly balanced. Female respondents accounted for 46.6% while male respondents accounted for 53.4%. In total, there were 116 respondents from Netherlands.

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	54	47.0	47.0	47.0

Male	61	53.0	53.0	100.0
Total	115	100.0	100.0	

Demographic by Age (Indonesia)

One focus of this study is generation Y so respondent's age was ranged from 16 years old to at most 34 years old. There was no grouping in this demographic in order to provide a comprehensive and detailed view regarding respondent's age. In Indonesia, 19 years old respondents dominate the sample taken, accounting for 32.5% followed by 18 years old, accounting for 19.4%. Nevertheless, total respondents taken were 160 and all respondents within range 17 years old to 32 years old.

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
17.00	2	1.4	1.4	1.4
18.00	28	19.0	19.0	20.4
19.00	50	34.0	34.0	54.4
20.00	17	11.6	11.6	66.0
21.00	12	8.2	8.2	74.1
22.00	11	7.5	7.5	81.6
23.00	4	2.7	2.7	84.4
24.00	1	.7	.7	85.0
25.00	3	2.0	2.0	87.1
27.00	2	1.4	1.4	88.4
28.00	1	.7	.7	89.1
29.00	9	6.1	6.1	95.2
30.00	5	3.4	3.4	98.6
32.00	2	1.4	1.4	100.0
Total	147	100.0	100.0	

Demographic by Age (Netherlands)

Netherlands respondent's ages were fairly balanced, ranged between 16 years old to 34 years old. All respondent's ages still within definition of generation Y and in total there were 116 respondents.

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
16.00	3	2.6	2.6	2.6
17.00	4	3.5	3.5	6.1
18.00	5	4.3	4.3	10.4
19.00	8	7.0	7.0	17.4
20.00	4	3.5	3.5	20.9
21.00	8	7.0	7.0	27.8
22.00	12	10.4	10.4	38.3
23.00	5	4.3	4.3	42.6
24.00	4	3.5	3.5	46.1
25.00	9	7.8	7.8	53.9
26.00	5	4.3	4.3	58.3
27.00	9	7.8	7.8	66.1
28.00	11	9.6	9.6	75.7
29.00	3	2.6	2.6	78.3
30.00	4	3.5	3.5	81.7
31.00	5	4.3	4.3	86.1
32.00	4	3.5	3.5	89.6
33.00	9	7.8	7.8	97.4
34.00	3	2.6	2.6	100.0
Total	115	100.0	100.0	

Demographic by Occupation (Indonesia)

From the data, most of Indonesia's respondents were students, amounting for 83% from total respondents. Other occupations showed a fairly balanced and very small of amount.

	Frequency	Percent	Valid Percent	Cumulative Percent
Pelajar / Mahasiswa	122	83.0	83.0	83.0
Karyawan Swasta	8	5.4	5.4	88.4
PNS/BUMN	1	.7	.7	89.1
Wiraswasta	3	2.0	2.0	91.2
Others	13	8.8	8.8	100.0
Total	147	100.0	100.0	

Demographic by Occupation (Netherlands)

From the data, most of Netherland's respondents were balanced between student and employee, with total 43.5% and 40.9% respectively.

	Frequency	Percent	Valid Percent	Cumulative Percent
Student	50	43.5	43.5	43.5
Employee	47	40.9	40.9	84.3
Entrepreneur	4	3.5	3.5	87.8
Others	14	12.2	12.2	100.0
Total	115	100.0	100.0	

Demographic by Education (Indonesia)

Educational levels of Indonesia's respondents were fairly dominated between Diploma and Bachelor, each of them accounting 20.6% of total respondents. In total, there were 160 respondents.

Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Diploma	30	20.4	20.4	20.4
Sarjana (S1)	31	21.1	21.1	41.5
Doktor (S3)	1	.7	.7	42.2
Lainnya	85	57.8	57.8	100.0
Total	147	100.0	100.0	

Demographic by Education (Netherlands)

Educational level of Netherland's respondents were dominated by Bachelor, accounting for 75% and followed by graduated respondents, namely Master of Science degree and Master of Business Administration, 15.5% and 7.8% respectively. In total, there were 116 respondents taken for this statistics.

Education

	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor	86	74.8	74.8	74.8
Master of Science	18	15.7	15.7	90.4
MBA	9	7.8	7.8	98.3
Doctorate	2	1.7	1.7	100.0
Total	115	100.0	100.0	

Demographic by Income (Indonesia)

Income level of Indonesia's respondents were dominated with under Rp. 2.000.000/month, accounting for 78.8% for all total respondent's income level. This income level is aligned and correlates with respondent's occupation, which dominated by students. In total, there were 160 respondents taken for this statistics.

Income

	Freq	%	Valid %	Cumulative %
< Rp. 2 mio	87	59.2	59.2	59.2
Rp. 2 mio - Rp. 5 mio	46	31.3	31.3	90.5
Rp. 5 mio - Rp. 10 mio	10	6.8	6.8	97.3
> Rp. 10 mio	4	2.7	2.7	100.0
Total	147	100.0	100.0	

Demographic by Income (Netherlands)

Netherlands respondent's income level shows a relatively same characteristic with Indonesian respondent's income level. Dominated by income level below €24.000, accounting for 68.1% and followed by income level range €24.000 – €35.000 with 15.5%. All respondents taken for this statistics were 116 in total.

Income

	Freq	%	Valid %	Cumulative %
< €24.000	79	68.7	68.7	68.7
€24.000 - €35.000	18	15.7	15.7	84.3
€35.000 - €48.000	11	9.6	9.6	93.9
> €48.000	7	6.1	6.1	100
Total	115	100	100	

Demographic by Last Transaction Used (Indonesia)

From the last transaction used data from Indonesia's respondents taken on this survey, it showed that the majority of respondents had done online transactions within a month.

	Freq	%	Valid %	Cumulative %
Within 1 month	68	46.3	46.3	46.3
Last 3 month	38	25.9	25.9	72.1
> 3 months	41	27.9	27.9	100.0
Total	147	100.0	100.0	

Demographic by Last Transaction Used (Netherlands)

From the last transaction used data from Netherland's respondents taken on this survey, it showed that the majority of respondents had done online transactions within a month. Netherland's respondents data for last transaction used was indicated as greater than Indonenesia's respondents, amounting of 80.9% from total.

	Freq	%	Valid %	Cumulative %
Within 1 month	93	80.9	80.9	80.9
Last 3 month	19	16.5	16.5	97.4
> 3 months	3	2.6	2.6	100.0
Total	115	100.0	100.0	

Main Research

Second-generation causal modeling technique, Partial Least Squares (Chin, 1998; Fornell, 1982) was used to test the research model. As for justifications to use PLS already explained on the methodology chapter. Furthermore, this study also included comparison between-group differences and thus, PLS Multi Group analysis was used

and considered appropriate for this study (Qureshi & Compeau, 2009). Statistical package used for analysis in this study was Smart PLS 3.

For measurement model, there are 4 evaluations according to Hair et al (2014). Evaluation steps and its value thresholds could be summarized as follow:

1. Internal consistency reliability. Composite reliability should be higher than 0.708 (Hair et al., 2014)
2. Indicator reliability: outer loadings should be higher than 0.7 (Hair et al., 2014)
3. Convergent validity: AVE should be higher than 0.5 (Hair et al., 2014)
4. Discriminant validity:
 - a. Outer loading should be higher than all cross loadings with other constructs (Hair et al., 2014)
 - b. Should follow Fornell-Larcker criterion that square root of the AVE of each constructs should be higher than its highest correlation with any other constructs (Hair et al., 2014)

Initial Test for Indicator Reliability

While analyzing indicator reliability for two measurement models, Indonesia and Netherlands, there were two indicators that had value below 0.7. According to Hair et al (2014), if indicator's outer loading has greater value than 0.4 but smaller than 0.7, a further assessment should be made to confirm whether those indicators need to be retained or removed. The indicators that identified had low value below 0.7 were EWOM_4 for Indonesia's measurement model and ETRU_5 for Netherlands's measurement model. Discussion regarding indicator reliability and indicator removal was placed in this section to avoid further misunderstanding in next discussion and to provide clear report.

During initial indicator reliability test for Indonesia's measurement model, it was identified that indicator EWOM_4 was below 0.7 with value 0.576. Initial indicator reliability test is presented in following table:

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.808				
ECOM_3	0.831				
ECOM_5	0.744				
ELOY_2		0.832			
ELOY_3		0.894			
ELOY_4		0.903			
ELOY_5		0.852			
ESAT_1			0.831		
ESAT_2			0.821		
ESAT_3			0.783		
ESAT_4			0.831		
ETRU_1				0.868	
ETRU_2				0.855	
ETRU_4				0.83	
ETRU_5				0.735	
EWOM_1					0.878
EWOM_2					0.865
EWOM_4					0.576

AVE and composite reliability for initial indicator reliability test is presented in following table:

	AVE	Composite Reliability
ECOM	0.632	0.837
ELOY	0.759	0.926
ESat	0.667	0.889
ETRU	0.678	0.894
EWOM	0.617	0.824

A further test was conducted to check whether EWOM_4 removal will increase AVE and composite reliability, thus will help to determine whether it should be removed or retained. The results for outer loadings as follow:

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.808				
ECOM_3	0.831				
ECOM_5	0.744				
ELOY_2		0.832			
ELOY_3		0.894			
ELOY_4		0.903			
ELOY_5		0.852			
ESAT_1			0.829		
ESAT_2			0.82		
ESAT_3			0.786		
ESAT_4			0.831		
ETRU_1				0.868	
ETRU_2				0.855	
ETRU_4				0.83	
ETRU_5				0.735	
EWOM_1					0.914
EWOM_2					0.862

Then, it was considered important to check whether this removal, affected and increased AVE and composite reliability. The AVE and composite reliability test were conducted, and the results as follow:

	AVE	Composite Reliability
ECOM	0.632	0.837
ELOY	0.759	0.926
ESat	0.667	0.889
ETRU	0.678	0.894
EWOM	0.789	0.882

From the results, it was shown that AVE and composite reliability on EWOM had increased and it didn't affect any other constructs AVE and composite reliability.

On the other hand, Netherlands indicator reliability also indicated an indicator, namely ETRU_5 that had value 0.644 and below 0.7. Using the same method as previously used in Indonesia's measurement model, a further analysis was conducted to check whether ETRU_5 removal would increase AVE and composite reliability. Initial outer loading analysis is presented in following table:

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.881				
ECOM_3	0.902				
ECOM_5	0.751				
ELOY_2		0.906			
ELOY_3		0.895			
ELOY_4		0.896			
ELOY_5		0.8			
ESAT_1			0.848		
ESAT_2			0.839		
ESAT_3			0.828		
ESAT_4			0.765		
ETRU_1				0.841	
ETRU_2				0.817	
ETRU_4				0.804	
ETRU_5				0.644	
EWOM_1					0.871
EWOM_2					0.889

	AVE	Composite Reliability
ECOM	0.718	0.884
ELOY	0.766	0.929
ESat	0.674	0.892
ETRU	0.609	0.86
EWOM	0.775	0.873

After ETRU_5 removal, it was indicated a slightly increased both in AVE and composite reliability. Therefore, following the rule for PLS-SEM validity on indicator reliability, ETRU_5 was removed. The results after ETRU_5 removal is presented in following table:

	AVE	Composite Reliability
ECOM	0.718	0.884
ELOY	0.766	0.929
ESat	0.674	0.892
ETRU	0.701	0.875
EWOM	0.774	0.873

Indonesia Measurement Model

Composite Reliability

Composite reliability calculation were taken for every constructs and it resulted that every constructs have value greater than 0.708. This indicates that composite reliability for Indonesia measurement model is reliable. Composite reliability results are represented on following table:

	Composite Reliability
ECOM	0.837
ELOY	0.926
ESat	0.889
ETRU	0.902
EWOM	0.882

Indicator Reliability

Indicator reliability in PLS-SEM is taken from outer loadings results for every indicator. Threshold value for indicator reliability is greater than 0.708. All indicators in constructs passed this indicator reliability test. Indicator reliability results are represented on following table:

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.807				
ECOM_3	0.831				
ECOM_5	0.745				
ELOY_2		0.832			
ELOY_3		0.894			
ELOY_4		0.904			
ELOY_5		0.853			
ESAT_1			0.829		
ESAT_2			0.82		
ESAT_3			0.785		
ESAT_4			0.832		
ETRU_1				0.884	
ETRU_2				0.886	
ETRU_4				0.835	
EWOM_1					0.908
EWOM_2					0.869

Convergent Validity

Convergent validity in PLS is determined by the value of AVE. The threshold of AVE should not lower than 0.5. In this results, every constructs in Indonesia's measurement model have value greater than 0.5. Convergent validity results are represented on following table:

	AVE
ECOM	0.632

ELOY	0.759
ESat	0.667
ETRU	0.755
EWOM	0.79

Discriminant Validity

Discriminant validity approach used in this study was conducted in two steps. First, cross loadings analysis was performed. Outer loadings on the associated constructs in Indonesia's measurement model should be greater than all of its loading on other constructs (Hair et al, 2014). Second, more conservative approach used in this study was Fornell-Larcker criterion. In Fornell-Larcker criterion test, the square root of each construct AVE's should be greater than its highest correlation with any other constructs (Hair et al., 2014).

Cross Loadings

In cross loadings analysis for Indonesia's measurement model, all outer loadings for associated construct were higher than other constructs. Therefore, this measurement model passed cross loading analysis.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.807	0.456	0.232	0.386	0.273
ECOM_3	0.831	0.428	0.295	0.424	0.342
ECOM_5	0.745	0.514	0.257	0.377	0.206
ELOY_2	0.521	0.832	0.303	0.414	0.261
ELOY_3	0.572	0.894	0.346	0.518	0.341
ELOY_4	0.527	0.904	0.38	0.391	0.379
ELOY_5	0.422	0.853	0.467	0.459	0.445
ESAT_1	0.241	0.32	0.829	0.272	0.422
ESAT_2	0.213	0.309	0.82	0.347	0.4
ESAT_3	0.36	0.376	0.785	0.32	0.418
ESAT_4	0.255	0.389	0.832	0.286	0.427

ETRU_1	0.43	0.429	0.36	0.884	0.383
ETRU_2	0.466	0.479	0.299	0.886	0.412
ETRU_4	0.4	0.428	0.323	0.835	0.373
EWOM_1	0.328	0.394	0.494	0.425	0.908
EWOM_2	0.28	0.328	0.408	0.369	0.869

Fornell-Larcker Criterion

In Fornell-Larcker criterion test for Indonesia's measurement model, it was shown that AVE for associated constructs exceeds correlation with other constructs. Therefore, this measure model passed Fornell-Larcker criterion.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM	0.795				
ELOY	0.588	0.871			
ESat	0.329	0.428	0.817		
ETRU	0.498	0.514	0.376	0.869	
EWOM	0.344	0.409	0.511	0.449	0.889

Netherlands Measurement Model

Composite Reliability

Composite reliability calculation were taken for every constructs and it resulted that every constructs have value greater than 0.708. This indicates that composite reliability for Netherlands measurement model is reliable. Composite reliability results are represented on following table:

	Composite Reliability
ECOM	0.884
ELOY	0.929

ESat	0.892
ETRU	0.875
EWOM	0.873

Indicator Reliability

Indicator reliability in PLS-SEM is taken from outer loadings results for every indicator. Threshold value for indicator reliability is greater than 0.708. All indicators in constructs passed this indicator reliability test. Indicator reliability results are represented on following table:

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.882				
ECOM_3	0.903				
ECOM_5	0.75				
ELOY_2		0.905			
ELOY_3		0.896			
ELOY_4		0.896			
ELOY_5		0.8			
ESAT_1			0.846		
ESAT_2			0.841		
ESAT_3			0.829		
ESAT_4			0.765		
ETRU_1				0.848	
ETRU_2				0.848	
ETRU_4				0.816	
EWOM_1					0.864
EWOM_2					0.896

Convergent Validity

Convergent validity in PLS is determined by the value of AVE. The threshold of AVE should not lower than 0.5. In this results, every constructs in Netherlands's measurement model have value greater than 0.5. Convergent validity results are represented on following table:

	AVE
ECOM	0.718
ELOY	0.766
ESat	0.674
ETRU	0.701
EWOM	0.774

Discriminant Validity

Using similar method for Indonesia's discriminant validity test, Netherlands's discriminant validity approach also conducted in two steps. First, cross loadings analysis was performed. Outer loadings on the associated constructs in Indonesia's measurement model should be greater than all of its loading on other constructs (Hair et al, 2014). Second, more conservative approach used in this study was Fornell-Larcker criterion. In Fornell-Larcker criterion test, the square root of each construct AVE's should be greater than its highest correlation with any other constructs (Hair et al., 2014).

Cross Loadings

In cross loadings analysis for Netherlands's measurement model, all outer loadings for associated construct were higher than other constructs. Therefore, this measurement model passed cross loading analysis.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM_2	0.882	0.386	0.211	0.351	0.15

ECOM_3	0.903	0.421	0.237	0.392	0.083
ECOM_5	0.75	0.337	0.066	0.31	0.106
ELOY_2	0.459	0.905	0.526	0.551	0.2
ELOY_3	0.391	0.896	0.466	0.477	0.201
ELOY_4	0.466	0.896	0.472	0.563	0.231
ELOY_5	0.261	0.8	0.637	0.513	0.281
ESAT_1	0.197	0.485	0.846	0.577	0.303
ESAT_2	0.162	0.566	0.841	0.496	0.239
ESAT_3	0.19	0.578	0.829	0.47	0.306
ESAT_4	0.13	0.322	0.765	0.434	0.377
ETRU_1	0.408	0.481	0.575	0.848	0.269
ETRU_2	0.286	0.545	0.51	0.848	0.256
ETRU_4	0.348	0.493	0.423	0.816	0.129
EWOM_1	0.087	0.232	0.29	0.235	0.864
EWOM_2	0.142	0.229	0.354	0.231	0.896

Fornell-Larcker Criterion

In Fornell-Larcker criterion test for Netherlands's measurement model, it was shown that AVE for associated constructs exceeds correlation with other constructs. Therefore, this measure model passed Fornell-Larcker criterion.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM	0.847				
ELOY	0.452	0.875			
ESat	0.209	0.603	0.821		
ETRU	0.416	0.604	0.605	0.837	
EWOM	0.132	0.262	0.368	0.265	0.88

Summary of Measurement Models

As a summary and to have a better view for measurement models, it is considered important to make all results shown above into one single view. Results for measurement models assessment for Indonesia and Netherlands could be represented in following table:

Country Group	Latent Variable	Indicators	Loadings	Composite Reliability	AVE	Discriminant Validity
Indonesia	ECOM	ECOM_2	0.807	0.837	0.632	Yes
		ECOM_3	0.831			
		ECOM_5	0.745			
	ELOY	ELOY_2	0.832	0.926	0.759	Yes
		ELOY_3	0.894			
		ELOY_4	0.904			
		ELOY_5	0.853			
	ESAT	ESAT_1	0.829	0.889	0.667	Yes
		ESAT_2	0.82			
		ESAT_3	0.785			
		ESAT_4	0.832			
	ETRU	ETRU_1	0.884	0.902	0.755	Yes
		ETRU_2	0.886			
		ETRU	0.835			

Country Group	Latent Variable	Indicators	Loadings	Composite Reliability	AVE	Discriminant Validity
		_4				
	EWOM	EWO M_1	0.908	0.882	0.79	Yes
		EWO M_2	0.869			
Netherlands	ECOM	ECOM _2	0.882	0.884	0.718	Yes
		ECOM _3	0.903			
		ECOM _5	0.75			
	ELOY	ELOY _2	0.905	0.929	0.766	Yes
		ELOY _3	0.896			
		ELOY _4	0.896			
		ELOY _5	0.8			
	ESAT	ESAT_ 1	0.846	0.892	0.674	Yes
		ESAT_ 2	0.841			
		ESAT_ 3	0.829			
		ESAT_ 4	0.765			
	ETRU	ETRU _1	0.848	0.875	0.701	Yes
		ETRU _2	0.848			

Country Group	Latent Variable	Indicators	Loadings	Composite Reliability	AVE	Discriminant Validity
		ETRU_4	0.816			
	EWOM	EWO M_1	0.864	0.873	0.774	Yes
		EWO M_2	0.896			

Structural Model Evaluation

Indonesia Structural Model

In collinearity test for Indonesia Structural Model, it didn't show any VIF value above 5.0. Therefore, there were no indications for collinearity in predicted constructs. VIF value for Indonesia's construct could be represented as follow:

	VIF
ECOM_2	1.576
ECOM_3	1.651
ECOM_5	1.218
ELOY_2	2.117
ELOY_3	2.703
ELOY_4	3.219
ELOY_5	2.497
ESAT_1	1.946
ESAT_2	1.886
ESAT_3	1.576
ESAT_4	1.872
ETRU_1	2.196
ETRU_2	2.136
ETRU_4	1.73

	VIF
EWOM_1	1.511
EWOM_2	1.511

Bootstrap standard error allows computing for empirical t-value (Hair et al., 2014). Path coefficients value will represent the hypothesized relationship among the constructs (Hair et al., 2014). Using significance level 5%, the allowed critical values for two-tailed tests are 1.96 (Hair et al., 2014). In Indonesia's structural model, every relationship among constructs was indicated significant. The calculation results could be represented as follow:

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics ((O/STERR))	P Values
ECOM -> ELOY	0.403	0.403	0.066	6.08	0
ESat -> ELOY	0.207	0.206	0.074	2.793	0.005
ESat -> ETRU	0.198	0.207	0.086	2.32	0.02
ETRU -> ECOM	0.498	0.501	0.067	7.425	0
ETRU -> ELOY	0.235	0.237	0.074	3.186	0.001
EWOM -> ESat	0.511	0.517	0.065	7.869	0
EWOM -> ETRU	0.347	0.345	0.093	3.752	0

R^2 is commonly used to evaluate the structural model and this is a measure to predict accuracy of proposed model (Hair et al., 2014). R^2 represents the exogenous latent variables combined effects of the endogenous latent variable (Hair et al., 2014).

In Indonesia's structural model, E-Satisfaction, E-Trust and E-Commitment, altogether explained for 44.6% on E-Loyalty.

	R Square
ECOM	0.248
ELOY	0.446
ESat	0.261
ETRU	0.23

On the other hand, f^2 analysis was also performed to see how much an exogenous latent variable contributes to endogenous latent variables, as indicated in R^2 value (Wong, 2013). The strongest effect sized calculated in this study was E-WOM Quality construct on explaining E-Satisfaction with 35.3%. Other than that, E-Trust construct also indicated a strong on explaining E-Commitment with 33%.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM		0.214			
ELOY					
ESat		0.065		0.038	
ETRU	0.33	0.07			
EWOM			0.353	0.116	

Netherlands Structural Model

In collinearity test for Netherlands Structural Model, it didn't show any VIF value above 5.0. Therefore, there were no indications for collinearity in predicted constructs. VIF value for Netherlands's construct could be represented as follow:

	VIF
ECOM_2	2.315
ECOM_3	2.41
ECOM_5	1.375
ELOY_2	3.087
ELOY_3	3.333
ELOY_4	3.393

ELOY_5	1.765
ESAT_1	1.967
ESAT_2	1.964
ESAT_3	1.855
ESAT_4	1.643
ETRU_1	1.631
ETRU_2	1.712
ETRU_4	1.609
EWOM_1	1.433
EWOM_2	1.433

Using same definition from Hair et al (2014), Netherlands's structural model also using significance level 5%, the allowed critical values for two-tailed tests are 1.96 (Hair et al., 2014) to test the significant coefficient path among constructs. In Netherlands's structural model, every relationship among constructs was indicated significant but E-WOM and E-Trust relationship indicated as not significant, with value 0.592. The calculation results could be represented as follow:

	Original Sample (O)	Sample Mean (M)	Standard Error (STERR)	T Statistics	P Values
ECOM -> ELOY	0.263	0.267	0.067	3.924	0
ESat -> ELOY	0.393	0.387	0.087	4.537	0
ESat -> ETRU	0.587	0.581	0.095	6.153	0
ETRU -> ECOM	0.416	0.423	0.069	5.999	0
ETRU -> ELOY	0.257	0.253	0.092	2.788	0.005
EWOM -> ESat	0.368	0.375	0.081	4.559	0

EWOM ->					
ETRU	0.049	0.051	0.091	0.536	0.592

R² analysis was also performed against Netherlands data. Showing a slightly larger than R² on Indonesia's structural model, E-Satisfaction, E-Trust and E-Commitment altogether explained for 51.1% of E-Loyalty variance.

	R Square
ECOM	0.173
ELOY	0.511
ESat	0.135
ETRU	0.368

On f² analysis, it was concluded that E-Trust construct showed the strongest effect size on endogenous variable was E-Satisfaction on E-Trust with 47.1%. For the rest of exogenous variables, it showed a relatively weak, ranging from around 10% to 20%, excluding E-WOM Quality on E-Trust with value only 0.3% since it has already proven for not showing any significant relationship in bootstrapping process.

	ECOM	ELOY	ESat	ETRU	EWOM
ECOM		0.116			
ELOY					
ESat		0.199		0.471	
ETRU	0.21	0.074			
EWOM			0.157	0.003	

Multi Group Analysis

For additional analysis, multi group analysis was performed to compare Indonesia and Netherland path coefficient. This test was performed to identify, beside the hypothesized relationships among constructs, which relationships were affected by moderating variable. There were only two significant differences between Indonesia and Netherlands, namely the relationship between EWOM Quality on E-Trust and relationship between E-Satisfaction on E-Trust, with p-value 0.013 and 0.998 respectively.

	Path Coefficients-diff (Indonesia - Netherlands)	p-Value (Indonesia vs Netherlands)
EWOM -> ETRU	0.299	0.013
ECOM -> ELOY	0.14	0.067
EWOM -> ESat	0.143	0.081
ETRU -> ECOM	0.082	0.192
ETRU -> ELOY	0.022	0.576
ESat -> ELOY	0.185	0.944
ESat -> ETRU	0.388	0.998

Hypotheses Testing

Causal relationship test that already defined by hypotheses proposed in this research was conducted by significance level for t-value. This research used t-value >1.96 with significance level 0.05 to determine whether the hypotheses should be accepted or not. Below is the unified hypotheses testing with t-value and remarks:

Hypothesis	Hypothesis Statement	t-value	Remarks
H1-1	In Indonesia, E-Satisfaction is positively associated with E-Loyalty.	2.793	Accepted
H1-2	In Indonesia, E-Satisfaction is positively associated with E-Trust.	2.32	Accepted
H1-3	In Indonesia, E-Trust is positively associated with E-Loyalty.	3.186	Accepted
H1-4	In Indonesia, E-Trust is positively	7.425	Accepted

Hypothesis	Hypothesis Statement	t-value	Remarks
	associated with E-Commitment.		
H1-5	In Indonesia, E-Commitment is positively associated with E-Loyalty	6.08	Accepted
H1-6	In Indonesia, E-WOM Quality is positively associated with E-Trust.	3.752	Accepted
H1-7	In Indonesia, E-WOM Quality is positively associated with E-Satisfaction.	7.869	Accepted
H2-1	In Netherlands, E-Satisfaction is positively associated with E-Loyalty.	4.537	Accepted
H2-2	In Netherlands, E-Satisfaction is positively associated with E-Trust.	6.153	Accepted
H2-3	In Netherlands, E-Trust is positively associated with E-Loyalty.	2.788	Accepted
H2-4	In Netherlands, E-Trust is positively associated with E-Commitment.	5.999	Accepted
H2-5	In Netherlands, E-Commitment is positively associated with E-Loyalty.	3.924	Accepted
H2-6	In Netherlands, E-WOM Quality is positively associated with E-Trust.	0.536	Not Accepted
H2-7	In Netherlands, E-WOM Quality is positively associated with E-Satisfaction.	4.559	Accepted

As for the hypotheses regarding cultural differences, it was measured by comparing the path coefficient from previous results. Results were all tested hypotheses accepted. To provide a clear and comprehensive view of results, the hypotheses H3 to H7 are presented on the following table:

Hypothesis	Statement	Path Coefficient		p-value	Remarks
		ID	NL		
H3	The positive impact of E-WOM Quality on E-Satisfaction will be stronger	0.511	0.368	0.081	ID > NL Not Accepted

Hypothesis	Statement	Path Coefficient		p-value	Remarks
		ID	NL		
	in Indonesia than Netherlands				
H4	The positive impact of E-WOM Quality on E-Trust will be stronger in Indonesia than Netherlands	0.347	0.049	0.013	ID > NL Accepted
H5	The positive impact of E-Satisfaction on E-Loyalty will be stronger in Netherlands than Indonesia	0.207	0.393	0.944	NL > ID Not Accepted
H6	The positive impact of E-Trust on E-Loyalty will be stronger in Netherlands than Indonesia	0.235	0.257	0.576	NL > ID Not Accepted
H7	The positive impact of E-Commitment on E-Loyalty will be stronger in Indonesia than Netherlands	0.403	0.263	0.067	ID > NL Not Accepted

Hypotheses Testing Discussion

Results Discussion

Although E-WOM Quality was predicted to have an influence on E-Satisfaction and E-Trust in Indonesia, but the results were beyond expectation. E-WOM Quality relation on E-Satisfaction yielded the strongest relation with t-value 7.869 among the others. E-WOM Quality relation on E-Trust positioned the 4th strongest relationship with t-value 3.679. E-WOM Quality therefore considered as one of key drivers to build satisfaction and trust on customers. Therefore, it could be concluded that the higher customers perceive the quality of product reviews on E-

Commerce website, the higher it would affect to satisfaction and trust towards E-Commerce website.

E-Satisfaction also positively affects E-Trust with t-value 2.320. On the other hand, E-Trust also positively influenced E-Commitment with t-value 7.425. In this research, E-Trust relation to E-Commitment was considered the 2nd strongest relationship for Indonesia customers among other constructs, with t-value 7.425. Then, it could be concluded that to increase Indonesian customer trust, E-Commerce website has to give them satisfaction first. Then, the more trust Indonesian customers have, the more likely they will be committed to an E-Commerce website. To improve understanding on these construct relationships, it is considered important to represent it using graph and arrow connections. Graph connection for relationships among constructs could be presented as follow:

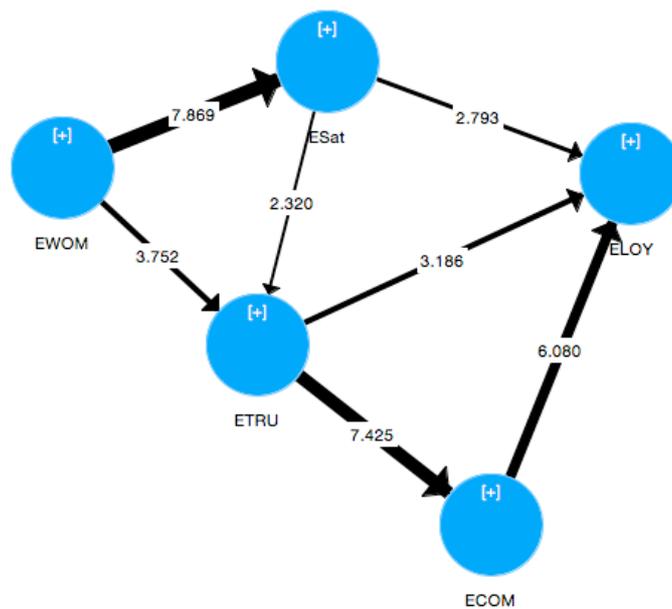


Figure 11 Indonesia Structural Model

Moving forward, as exposed on literature review, E-Satisfaction, E-Trust and E-Commitment resulted significant relationships to E-Loyalty. From the results, the strongest relationship affecting E-Loyalty for Indonesian customers was E-Commitment on the E-Commerce website, yielding strongest t-value with 6.080. Furthermore, deriving from the results on relationships with E-Loyalty, there was a systematic process in order to gain more customer loyalty. With t-value 2.793, E-

Satisfaction resulted as the lowest relationship to E-Loyalty, but on E-Trust, the t-value on E-Loyalty relationship was slightly higher with 3.186. Finally, E-Commitment relationship on E-Loyalty was the strongest relationship with t-value 6.080. It could be concluded that if E-Commerce website could take customers to systematic process of satisfaction, trust and commitment, it will give the higher chance for customers to be loyal.

As for Netherlands, greatest influence among constructs was identified by a significant relationship of E-Satisfaction on E-Trust, with t-value 6.153. E-Trust also influenced E-Commitment with t-value 5.999 and becomes the 2nd strongest relationship in this model for Dutch. Concluded from both models, Indonesia and Netherlands, the relationships between E-Satisfaction and E-Trust, and E-Trust and E-Commitment were positively significant and also act as another evidence to support literature in E-Satisfaction, E-Trust and E-Commitment context.

Similar with Indonesia customers, E-WOM Quality construct which represent product reviews on respective E-Commerce website, had a significant positive relationship on E-Satisfaction, with t-value 4.559. On the other hand, this research didn't prove any positive relationship on E-WOM and E-Trust. With t-value 0.536, it was considered as a very low value and could be concluded that E-WOM doesn't have any effect on E-Trust. To improve understanding on these construct relationships, it is considered important to represent it using graph and arrow connections. Graph connection for relationships among constructs could be presented as follow:

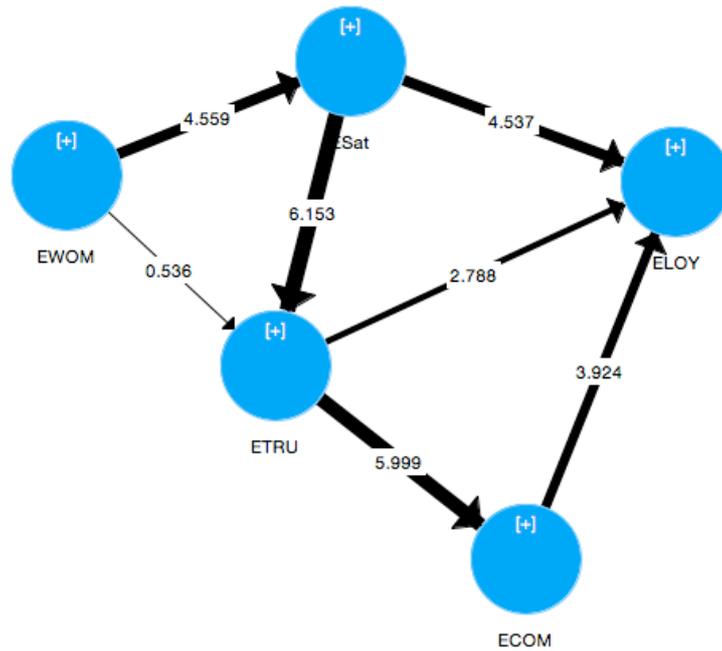


Figure 12 Netherlands Structural Model

Although E-Satisfaction, E-Trust and E-Commitment significantly affect E-Loyalty, but it could be concluded that it has fairly balanced value between one to another. From this result, it would be more flexible for Dutch, because E-Commerce website could have more window to build E-Loyalty. It is important also to note that for both countries, Indonesia and Netherlands, E-Satisfaction, E-Trust and E-Commitment positively influenced on E-Loyalty.

As a cross-cultural study, there were also findings in this research based on the effect of moderating variable, namely cultural dimensions, for both countries. Culture, as been exposed in literature review, was hypothesized to have a positive effect on interaction between constructs in proposed model. Although the path coefficient results supported what have been hypothesized but the multi group analysis showed that most of the results were not significant, leaving only one hypothesis, namely the effect on E-WOM Quality on E-Trust was the only accepted hypothesis.

This research posits collectivist and individualistic culture as basis for E-WOM Quality constructs and its relationships with E-Satisfaction and E-Trust. Path comparison between E-WOM Quality and E-Satisfaction indicated that Indonesian

subjects responded more positively and stronger than Dutch respondents. Similar finding was also found on path comparison between E-WOM Quality and E-Trust. Indonesian subjects responded more positively and stronger than Dutch. Although these findings indicated that on collectivist culture, Indonesia, people perceive more value from product reviews from other customers, rather than on individualistic culture, Netherlands, but multigroup analysis proved there was only a significant difference on how E-WOM Quality affects E-Trust but not E-Satisfaction.

In this study, E-Satisfaction was hypothesized to be stronger in culture with higher femininity and indulgence than masculinity and restraint. Derived from Hofstede's index, Netherlands is considered to have higher preference for cooperation due to femininity culture, while Indonesia, with stronger value in masculinity, exhibits higher preference for achievement or material reward. Also, with higher preference in indulgence, Dutch exhibits a willingness to fulfill their impulses to have fun while Indonesian do not put much emphasis on leisure time. In case of E-Satisfaction and E-Loyalty, indulgence plays a significant role due its relevance with enjoying what they get and have fun with it. Femininity dimension also taken into account, that it will posit higher preference towards cooperation. Similar to previous finding on E-WOM, this finding also reflected in results of study, that Netherlands with higher femininity and indulgence revealed that the impact of E-Satisfaction on E-Loyalty was stronger in Netherlands than Indonesia but further analysis using multigroup analysis, it showed no difference between Indonesia and Netherlands.

According to Hofstede (2011), one characteristic that defines individualism is trust of others and opposite with individualism, members in collectivistic society place themselves to in-group relationship and have a low preference to trust others until they find a reason to trust. This statement was supported in this result of study, where the positive impact of E-Trust on E-Loyalty was stronger in individualistic culture than collectivistic culture. Based on the path coefficient, Netherlands results on impact of E-Trust on E-Loyalty resulted slightly greater value than Indonesia. However, using multigroup analysis, it didn't show any significant difference.

Among other culture moderating effects on relationship between constructs, the relationship of E-Commitment and E-Loyalty was the only one to be introduced in different perspective. Previous study found that commitment, specifically affective commitment, was influenced with individualism. However, in this study, it looked from different dimension, uncertainty avoidance. It was hypothesized that for low uncertainty avoidance culture, society will try to avoid the uncertainty by placing harmony higher than placing their individual priority. Also, with higher power distance index, Indonesians are more embracing the different of unequal rights between power holder and non-power holder, and also being dependent on hierarchy. Based on path coefficient, impact of E-Commitment on E-Loyalty was stronger in Indonesia than Netherlands, but using multigroup analysis, it didn't show any difference between Indonesia and Netherlands.

Another interesting finding in this study was based on the results of R^2 . The expectation that was built when this study started was all constructs of E-Trust, E-Satisfaction and E-Commitment will resulted a high explanation on E-Loyalty. However, the results for Indonesia and Netherlands only showing around a half of explained variance, with value 44.6% for Indonesia and 51.1% for Netherlands. This indicated that there were another constructs that could affect E-Loyalty and not only the series of E-Satisfaction, E-Trust and E-Commitment. As an important note, this finding was also included in the future research suggestion.

Apart from R^2 analysis, an interesting finding also indicated in this study from the effect size of f^2 . The strongest effect sizes done on exogenous variable to endogenous variable in Netherlands structural model was E-Satisfaction on E-Trust, with 47.1%. But, the most interesting thing was the presence of E-WOM Quality in Indonesia's structural model. Despite the facts that existing literatures on E-WOM Quality is quite rare, but E-WOM Quality, as the only independent variable could contributes a relatively high value with 35.3%.

Theoretical Implication

Based on results of this study, there were several implications to existing theories. Most of the results were indicated and could be used to strengthen the literature of previous researches and also there were some additional results that could improve existing literatures based on empirical evidence results.

Theoretical implications on this research includes the antecedent factors of E-Loyalty and its relationships, E-WOM Quality as a driver to increase E-Trust and E-Satisfaction, and the role of cultural dimensions in affecting relationships on antecedents factors of E-Loyalty. Based on this study results, theoretical implications could be summarized as follows:

1. The study results supported previous literatures in context of E-Satisfaction, E-Trust and E-Commitment, its relationship between those factors and their significant relationship with E-Loyalty
2. The study results indicated that E-WOM Quality had positive relationships with E-Trust and E-Satisfaction, for Indonesian culture. However, these relationships were partially proven when it compared to Netherlands, as it only showed a positive relationship for E-WOM Quality on E-Satisfaction but not on E-Trust
3. The study results aligned with previous literatures and undoubtedly indicated that E-Satisfaction, E-Trust and E-Commitment were antecedent factors on E-Loyalty
4. The study results indicated that E-WOM Quality could be considered as a potential driver for its relationship on E-Satisfaction
5. The study results indicated that the combination of E-Satisfaction, E-Trust and E-Commitment not fully explained variance of E-Loyalty. It is then concluded that there were another constructs affecting E-Loyalty and there is still an uncovered area for study on E-Loyalty
6. Concluded from study results, cultural dimensions played its role on relationships of E-WOM Quality
7. As a cultural moderator, individualism dimension affected relationship of E-WOM Quality on E-Trust

8. E-WOM Quality could be a distinctive construct between Indonesia and Netherlands since the only significance during multigroup analysis was on E-WOM Quality and E-Trust

Managerial Implication

Understanding E-Loyalty is considered as a crucial part and valuable thing of knowledge for any company that involved in E-Commerce industry. Benefits taken from loyal customers will increase company profit for long run. Also, taking account of cultural dimensions, E-Commerce company could have a higher success for going international and entering a local market. Several implications that could be concluded from this thesis are as follows:

1. Online customers, especially generation Y behave in different ways in terms of adopting product reviews provided by E-Commerce website. It is important to note that adopting cultural dimensions is a key for E-Commerce website to enter local market while deciding to go international
2. By providing a clear and objective opinions from existing customers, Customers can drawn a conclusion and will reflect on their satisfaction and trust towards E-Commerce website. So, it is wise to for E-Commerce website to provide an honest and high quality product reviews from existing customers. It could be represented in any kind of ways, starting from a free text format or using a scale
3. It is important for E-Commerce website company to maintain user's satisfaction. It will become a driver to user's trust and commitment and eventually will resulted a greater chance of loyalty
4. E-Loyalty could provide a higher chance of positive valence of recommendation, namely E-WOM. On the other end, E-WOM Quality is perceived by customer as an important to clear any doubt while selecting which product to buy
5. E-Commerce transactions normally require customer's information. From this, it is highly recommended for E-Commerce company to track and record user data and build a CRM. For further analytical process, E-Commerce website could put more attention to track product reviews sections and gain another insight from users interaction specifically on that section

CHAPTER 6

CONCLUSION and RECOMMENDATION

Conclusion

After collecting all literature reviews, gathering data and calculating the results, there were several conclusions that can be drawn from this thesis.

1. E-Satisfaction, E-Trust and E-Commitment all related with E-Loyalty, therefore. It was a vital part for E-Commerce website and can't be left unmaintained. In this era where competition getting tough, providing an intangible value to customer's is one way to win the competition.
2. E-WOM Quality was considered an important construct because it was indicated as an antecedent of E-Satisfaction and E-Trust. Also, E-WOM with product review type was considered in this research as a place for other customers to get a first glance on previous customers experience.
3. For E-Commerce companies that are going global, they should consider the significance presence of cultural differences. Although it might be considered success in a country, but it is not wise to implement it into another country without giving any considerations on particular dimension of culture differences.

Limitation

A limitation of this research is due to short period of time, number of sample drawn in this research was also limited. Another limitation related to time is the discussion of how cultural dimensions play role was considered not comprehensive enough, therefore it might left a few things to be taken into account to explain the phenomena of cultural differences.

Although this research took a part of Ponirin's (2011) conceptual model, it is considered to be better if every construct were taken into this research. Due to avoid the complexity and very short period of time to conduct research on Indonesia and Netherlands, several constructs were taken out with a caution.

This research only used E-Tailing type of E-Commerce on Indonesia and Netherlands, therefore results of this study were limited in those two countries and further investigation is required in order to have better understanding.

Respondents taken from Indonesia and Netherlands have different demographic. Although they were still categorized with generation Y, but their educational level and income level still vary one to another. It is considered required to have a fairly balance demographic, to give better insights.

Recommendations

For future research and for further development of E-Loyalty literature, there are several suggestions:

1. This study only focused on two high distant cultures, Indonesia and Netherlands, therefore this research should be expanded by replicating it in other countries.
2. Individualism was indicated as the primary role of moderating that affected three relationships in this research. Therefore, for future research, it could investigate more in-depth regarding this dimension to fully explain its phenomena.
3. Due to limitation of this study, E-Service Quality was taken out to avoid complexity. Future research could consider to place E-Service Quality as one of main construct and to see how it influences another constructs.
4. Furthermore, due to author's experience and observation, it is considered as important to conduct a further investigation on E-Recovery of Service Quality. It is assumed that E-Recovery of Service Quality could be an interesting construct in its relationship with E-Loyalty and its antecedents.
5. To pair E-Service Quality and E-Recovery of Service Quality could provide a more challenging research but it is believed that it could give important findings both for existing literatures and managerial implications.
6. Results of this study indicate that series of E-Satisfaction, E-Trust and E-Commitment only could explain a half part of E-Loyalty. Therefore, a further

investigation, which includes another constructs, are highly encouraged to enrich the work of literature on E-Loyalty.

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APPENDIXES

Appendix A

E-Satisfaction

Reliability Statistics

Cronbach's Alpha	N of Items
.833	4

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.713
	Approx. Chi-Square	78.821
Bartlett's Test of Sphericity	df	6
	Sig.	.000

Anti-image Matrices

		ESAT_1	ESAT_2	ESAT_3	ESAT_4
Anti-image Covariance	ESAT_1	.420	-.227	-.038	-.212
	ESAT_2	-.227	.574	-.167	.087
	ESAT_3	-.038	-.167	.509	-.214
	ESAT_4	-.212	.087	-.214	.463
Anti-image Correlation	ESAT_1	.711 ^a	-.463	-.082	-.481
	ESAT_2	-.463	.695 ^a	-.309	.169
	ESAT_3	-.082	-.309	.768 ^a	-.440
	ESAT_4	-.481	.169	-.440	.678 ^a

a. Measures of Sampling Adequacy(MSA)

Correlation Matrix

	ESAT_1	ESAT_2	ESAT_3	ESAT_4
ESAT_1		.000	.000	.000
ESAT_2	.000		.000	.004
ESAT_3	.000	.000		.000
ESAT_4	.000	.004	.000	

Communalities

	Initial	Extraction
ESAT_1	1.000	.755
ESAT_2	1.000	.563
ESAT_3	1.000	.691
ESAT_4	1.000	.665

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.674	66.862	66.862	2.674	66.862	66.862
2	.643	16.079	82.941			
3	.433	10.818	93.759			
4	.250	6.241	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ESAT_1	.869
ESAT_2	.750
ESAT_3	.831
ESAT_4	.816

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

E-Trust

Reliability Statistics

Cronbach's Alpha	N of Items
.898	4

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.798
Approx. Chi-Square	119.145
Bartlett's Test of Sphericity	df
	6
	Sig.
	.000

Anti-image Matrices

		ETRU_1	ETRU_2	ETRU_4	ETRU_5
Anti-image Covariance	ETRU_1	.304	-.155	-.038	-.166
	ETRU_2	-.155	.428	-.139	.014

Anti-image Correlation	ETRU_4	-.038	-.139	.397	-.144
	ETRU_5	-.166	.014	-.144	.342
	ETRU_1	.773 ^a	-.428	-.110	-.513
	ETRU_2	-.428	.815 ^a	-.337	.037
	ETRU_4	-.110	-.337	.836 ^a	-.391
	ETRU_5	-.513	.037	-.391	.777 ^a

a. Measures of Sampling Adequacy(MSA)

Correlation Matrix

	ETRU_1	ETRU_2	ETRU_4	ETRU_5
ETRU_1		.000	.000	.000
ETRU_2	.000		.000	.000
ETRU_4	.000	.000		.000
ETRU_5	.000	.000	.000	

Communalities

	Initial	Extraction
ETRU_1	1.000	.820
ETRU_2	1.000	.717
ETRU_4	1.000	.762
ETRU_5	1.000	.775

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues	Extraction Loadings	Sums of Squared
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	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.073	76.830	76.830	3.073	76.830	76.830
2	.407	10.181	87.011			
3	.329	8.213	95.224			
4	.191	4.776	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ETRU_1	.905
ETRU_2	.847
ETRU_4	.873
ETRU_5	.880

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

E-WOM Quality

Reliability Statistics

Cronbach's Alpha	N of Items
.834	3

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.688
Bartlett's Test of Sphericity Approx. Chi-Square	61.889

df	3
Sig.	.000

Anti-image Matrices

		EWOM_1	EWOM_2	EWOM_4
Anti-image Covariance	EWOM_1	.412	-.255	-.097
	EWOM_2	-.255	.384	-.158
	EWOM_4	-.097	-.158	.629
Anti-image Correlation	EWOM_1	.660 ^a	-.642	-.191
	EWOM_2	-.642	.641 ^a	-.321
	EWOM_4	-.191	-.321	.822 ^a

a. Measures of Sampling Adequacy(MSA)

Correlation Matrix

		EWOM_1	EWOM_2	EWOM_4
Sig. (1-tailed)	EWOM_1		.000	.000
	EWOM_2	.000		.000
	EWOM_4	.000	.000	

Communalities

	Initial	Extraction
EWOM_1	1.000	.792
EWOM_2	1.000	.823
EWOM_4	1.000	.651

Extraction Method: Principal

Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.266	75.533	75.533	2.266	75.533	75.533
2	.493	16.433	91.966			
3	.241	8.034	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
EWOM_1	.890
EWOM_2	.907
EWOM_4	.807

Extraction Method:
Principal Component
Analysis.

a. 1 components extracted.

E-Loyalty

Reliability Statistics

Cronbach's Alpha	N of Items
.904	4

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.772
Approx. Chi-Square		135.875
Bartlett's Test of Sphericity	df	6
	Sig.	.000

Anti-image Matrices

		ELOY_2	ELOY_3	ELOY_4	ELOY_5
Anti-image Covariance	ELOY_2	.270	-.176	-.084	.021
	ELOY_3	-.176	.267	-.047	-.049
	ELOY_4	-.084	-.047	.294	-.198
	ELOY_5	.021	-.049	-.198	.424
Anti-image Correlation	ELOY_2	.747 ^a	-.656	-.298	.061
	ELOY_3	-.656	.768 ^a	-.169	-.147
	ELOY_4	-.298	-.169	.788 ^a	-.562
	ELOY_5	.061	-.147	-.562	.787 ^a

a. Measures of Sampling Adequacy(MSA)

Correlation Matrix

		ELOY_2	ELOY_3	ELOY_4	ELOY_5
Sig. (1-tailed)	ELOY_2		.000	.000	.000
	ELOY_3	.000		.000	.000
	ELOY_4	.000	.000		.000
	ELOY_5	.000	.000	.000	

Communalities

	Initial	Extraction
ELOY_2	1.000	.793
ELOY_3	1.000	.812

ELOY_4	1.000	.825
ELOY_5	1.000	.678

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.109	77.719	77.719	3.109	77.719	77.719
2	.517	12.918	90.637			
3	.217	5.413	96.050			
4	.158	3.950	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ELOY_2	.891
ELOY_3	.901
ELOY_4	.908
ELOY_5	.823

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

E-Commitment

Reliability Statistics

Cronbach's Alpha	N of Items
.785	3

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.698
	Approx. Chi-Square	41.479
Bartlett's Test of Sphericity	df	3
	Sig.	.000

Anti-image Matrices

		ECOM_2	ECOM_3	ECOM_5
Anti-image Covariance	ECOM_2	.554	-.235	-.246
	ECOM_3	-.235	.631	-.155
	ECOM_5	-.246	-.155	.617
Anti-image Correlation	ECOM_2	.666 ^a	-.398	-.421
	ECOM_3	-.398	.724 ^a	-.249
	ECOM_5	-.421	-.249	.713 ^a

a. Measures of Sampling Adequacy(MSA)

Correlation Matrix

		ECOM_2	ECOM_3	ECOM_5
Sig. (1-tailed)	ECOM_2		.000	.000
	ECOM_3	.000		.000
	ECOM_5	.000	.000	

Communalities

	Initial	Extraction
ECOM_2	1.000	.745
ECOM_3	1.000	.675
ECOM_5	1.000	.686

Extraction Method: Principal Component Analysis.

Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	2.106	70.193	70.193	2.106	70.193	70.193
2	.500	16.672	86.865			
3	.394	13.135	100.000			

Extraction Method: Principal Component Analysis.

Component Matrix^a

	Component
	1
ECOM_2	.863
ECOM_3	.821
ECOM_5	.828

Extraction Method: Principal Component Analysis.

a. 1 components extracted.

Appendix B

Pilot E-Loyalty - Indonesia v-2

Q1 Halo dan Selamat Datang. Terimakasih sebelumnya telah berkenan ikut serta untuk mengisi survey ini. Nama saya Donnie Prakoso, mahasiswa dari Universitas Indonesia yang sedang menjalani thesis dengan program beasiswa Frans Seda Foundation bekerja sama dengan Tilburg University. Survey ini bertujuan untuk melihat perbedaan penggunaan E-Commerce oleh generasi muda antara negara Indonesia dan Belanda. Partisipasi Anda menjadi hal yang vital dalam penelitian ini sehingga saya mengucapkan banyak terima kasih dan mohon kerjasamanya untuk mengisi survey ini. Adapun bila Anda membutuhkan informasi lainnya dari saya, jangan ragu untuk mengirimkan email ke donnie@pwwdp.com atau tweet saya di [@donnieprakoso](https://twitter.com/donnieprakoso). Sekali lagi, terima kasih atas partisipasinya.

Q2 Apa jenis kelamin Anda?

- Perempuan (1)
- Laki-Laki (2)

Q3 Berapa usia Anda?

Q16 Apa pekerjaan Anda?

- Pelajar / Mahasiswa (1)
- Karyawan Swasta (2)
- PNS / BUMN (3)
- Wiraswasta (4)
- Lainnya (Silahkan ditulis) (5) _____

Q18 Apa pendidikan terakhir Anda?

- Diploma (1)
- Sarjana (S1) (2)
- Master / Magister (S2) (3)
- Doktor (S3) (4)
- Lainnya (Silahkan ditulis) (5) _____

Q17 Berapa rata-rata pendapatan Anda?

- Kurang dari Rp. 2 juta /bulan (1)
- Antara Rp. 2 juta - Rp. 5 juta /bulan (2)
- Antara Rp. 5 juta - Rp. 10 juta /bulan (3)
- Lebih dari Rp. 10 juta /bulan (4)

Q4 Kapan terakhir Anda menggunakan layanan Online Store?

- Dalam 1 bulan ini (1)
- Sekitar 3 bulan lalu (2)
- Lebih dari 3 bulan lalu (3)
- Belum pernah menggunakan layanan E-Commerce (4)

If Belum pernah menggunakan la... Is Selected, Then Skip To End of Survey

Q5 Online Store apakah yang Anda sering Anda gunakan?

- Bhinneka (<http://bhinneka.com>) (1)
- Zalora (<http://zalora.co.id>) (2)
- Lazada (<http://lazada.co.id>) (3)
- Agoda (<http://agoda.com>) (4)
- Malesbanget Store (<http://store.malesbanget.com>) (9)
- Tiket (<http://tiket.com>) (5)
- Brodo (<http://bro.do>) (6)
- Noknbag (<http://noknbag.com>) (7)
- Lainnya (Silahkan ditulis) (8) _____

Q6 Agar lebih mempermudah pemahaman, dalam pertanyaan selanjutnya, Online Store akan merujuk ke pilihan Anda di pertanyaan sebelum ini.

Q11 Pertanyaan pada bagian ini merupakan penilaian Anda terhadap kualitas website Online Store yang telah Anda pilih sebelumnya.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya mudah mencari produk yang saya inginkan di online store ini (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Transaksi melalui online store dapat dilakukan dengan cepat dan mudah (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tidak perlu waktu lama untuk membuka halaman di online store ini (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online store ini menyediakan informasi mengenai fitur dan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

kualitas produk (12)					
Halaman pada online store ini selalu dapat saya buka (4)	<input type="radio"/>				
Halaman pada online store ini tidak pernah error ketika saya melakukan pemesanan (11)	<input type="radio"/>				
Online store ini tidak pernah crash/problem ketika saya akses (8)	<input type="radio"/>				
Produk yang dikirimkan sesuai dengan pesanan saya (5)	<input type="radio"/>				
Saya mendapatkan pesanan saya sesuai dengan janji waktu pengiriman	<input type="radio"/>				

(6) Online store ini mengirimkan produk sesuai dengan janji yang diberikan (7)	<input type="radio"/>				
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Q17 Pertanyaan berikut fokus terhadap keamanan website Online Store yang telah Anda pilih sebelumnya.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya percaya mekanisme Online Store ini terhadap data pribadi saya yang disimpan dengan aman (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya yakin bahwa Online Store ini memiliki perhatian khusus terhadap keamanan bertransaksi (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya percaya bahwa data pribadi saya tidak akan digunakan oleh Online Store ini untuk	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

<p>kepentingan lain (3)</p> <p>Saya yakin terhadap keabsahan kredibilitas Online Store ini ketika saya membukanya via Internet</p>	<input type="radio"/>				
<p>(4)</p> <p>Ketika saya memberikan data saya di Online Store ini, saya yakin tidak akan diambil oleh pihak lain yang tidak berwenang</p> <p>(5)</p>	<input type="radio"/>				

Q22 Pertanyaan pada bagian ini merupakan penilaian Anda terhadap nilai kegunaan produk dan effort yang telah Anda keluarkan.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Produk yang saya beli di Online Store ini sesuai dengan uang yang saya keluarkan (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Produk yang saya beli di Online Store ini termasuk pembelian yang berguna (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya mendapatkan produk sesuai dengan apa yang saya bayarkan di Online Store ini (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Manfaat dari produk yang saya beli di Online Store ini melebihi	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

uang yang saya keluarkan (4) Berbelanja di Online Store ini sangatlah bermanfaat (5)	<input type="radio"/>				
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Q27 Pertanyaan pada bagian ini merupakan kepuasan Anda terhadap Online Store ini.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya puas dengan proses transaksi di Online Store ini (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Berbelanja di Online Store ini sesuai dengan ekspektasi saya (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Berbelanja di Online Store ini sesuai dengan kebutuhan saya (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Secara keseluruhan, berbelanja di Online Store ini sangat memuaskan (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya puas dengan kualitas	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

produk yang diberikan di Online Store ini (5)					
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Q32 Bagian ini fokus terhadap penilaian komitmen Anda terhadap Online Store ini.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya merasa cocok menggunakan jasa Online Store ini (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online Store ini memiliki nilai personal yang penting untuk saya (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya merasa identik dengan Online Store ini (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Akan sangat susah bagi saya untuk tidak menggunakan Online Store ini (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sangat sedikit pilihan bagi saya untuk pindah ke Online Store	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

yang lain (5)					
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Q36 Bagian ini merupakan penilaian kepercayaan Anda terhadap Online Store ini.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya percaya sepenuhnya terhadap Online Store ini (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya yakin Online Store ini akan memenuhi setiap janjinya kepada saya (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya bersedia memberikan informasi kartu kredit saya untuk bertransaksi di Online Store ini (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya yakin dengan transparansi dan kejujuran Online Store ini (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Saya yakin	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

tidak ada resiko ketika membeli produk menggunakan Online Store ini. (5)					
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Q7 Bagian ini merupakan cerminan loyalitas Anda terhadap website Online Store yang telah Anda pilih sebelumnya.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Saya akan merekomendasikan online store ini ke orang lain (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online store ini menjadi pilihan pertama saya untuk membeli barang yang saya butuhkan (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online store ini adalah favorit saya untuk membeli produk (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Online store ini merupakan pilihan pertama saya untuk melakukan transaksi (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Untuk transaksi ke depan, saya akan menggunakan Online Store ini (5)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Q41 Pertanyaan pada bagian ini merupakan bagaimana dampak E-WOM terhadap penilaian Anda pada Online Store ini.

	Sangat Tidak Setuju (1)	Tidak Setuju (2)	Agak Setuju (3)	Setuju (4)	Sangat Setuju (5)
Ulasan produk yang ingin saya beli sangat relevan dengan informasi produk yang saya butuhkan (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ulasan produk di Online Store ini membantu saya (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Ulasan produk di Online Store ini tidak selengkap yang saya butuhkan (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Pengetahuan saya bertambah setelah membaca ulasan produk dari pengguna	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

lain di online store ini (4)					
Ulasan produk di Online Store ini mempengaruhi pertimbangan saya terhadap produk yang ingin saya beli (5)	○	○	○	○	○

Q49 Terimakasih sudah berpartisipasi di survey saya. Silahkan masukkan alamat email Anda, agar saya dapat menghubungi Anda bila ada update dan informasi lainnya

Appendix C

Pilot E-Loyalty - Indonesia v-2 - Copy

Q1 Hello, I would like to introduce myself, my name is Donnie Prakoso and I am MSc student from Universitas Indonesia and as part of Frans Seda Foundation program, I am also conducting a research as a student exchange in Tilburg University. I am conducting a research on E-Loyalty in E-Commerce among Indonesian and Dutch under supervision of Dr. Rizal Edy Halim and Dr. Carol Ou. The survey should only take 5 minutes. Your answer will be kept private and for this research purpose only. This survey is not a test and since there are no right or wrong answers, please answer the questions based on what you really think. Thanks again for your

input. If you have any questions, please contact me at donnie@shuffld.fm or tweet me @donnieprakoso. Many thanks! Donnie Prakoso

Q2 What is your gender?

- Female (1)
- Male (2)

Q3 What is your age?

If What is your age? Is Less Than 16, Then Skip To End of Block
If What is your age? Is Greater Than 34, Then Skip To End of Block

Q16 What is your job?

- Student (1)
- Employee (2)
- Entrepreneur (3)
- Other (Please write it down) (5) _____

Q19 Are you a Dutch citizen?

- Yes (1)
- No (2)

If No Is Selected, Then Skip To End of Block

Q18 What is your educational level?

- Bachelor's Degree (1)
- Master of Science (MS) (2)
- Master of Business Administration (MBA) (3)
- Doctorate (PhD) (4)

Q17 What is the average of your income?

- Less than €24,000 (1)
- Between €24,000 - €35,000 (2)
- Between €35,000 - €48,000 (3)
- More than €48,000 (4)

Q4 When was the last time you made a purchase online?

- In 1 month (1)
- Within 3 months (2)
- More than 3 months ago (3)
- Never use E-Commerce service (4)

If Never use E-Commerce service Is Selected, Then Skip To End of Block

Q5 Which online store you frequently use?

- Wehkamp (<http://www.wehkamp.nl/>) (14)
- Bol (<http://www.bol.com/nl/>) (2)
- Conrad (<https://www.conrad.nl/>) (3)
- H&M (<http://www.hm.com/nl/>) (4)
- Zalando (<https://www.zalando.nl/>) (24)
- Others (Please write it down) (8) _____

Q6 In order to facilitate your understanding, the next question will refer to your chosen online store

Q11 Questions in this section is your assessment of the quality of the online store site that you have previously selected.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
This website makes easy to find what I need (1)	<input type="radio"/>				
Information at this website is well organized. (12)	<input type="radio"/>				
This website enables me to get on to it quickly. (2)	<input type="radio"/>				
This website launches and runs right away. (3)	<input type="radio"/>				
This website is always available. (4)	<input type="radio"/>				
This website performs well when I enter my information (11)	<input type="radio"/>				

This website does not crash. (8)	<input type="radio"/>				
This website sends out the items ordered. (5)	<input type="radio"/>				
This website sends out the items within promised time frame. (6)	<input type="radio"/>				
This website is truthful about its offerings. (7)	<input type="radio"/>				

Q17 The following questions focus on security of online store site that you have previously selected.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
I believe this website has mechanisms to ensure the safe transmission of its users information. (1)	<input type="radio"/>				
I believe this website shows great concern for the security of any transactions. (2)	<input type="radio"/>				
I believe this website will not use my information for any other purposes other than for my transaction. (3)	<input type="radio"/>				

<p>I am sure of the identity of this website when I establish contact via the Internet. (4)</p>	<input type="radio"/>				
<p>When I send data to this website, I am sure that it can not be intercepted by a third party. (5)</p>	<input type="radio"/>				
<p>For quality control purposes, please select "Agree" (6)</p>	<input type="radio"/>				

If For quality control purpose... Is Not Selected, Then Skip To End of Block

Q22 Questions in this section is your assessment of the value of the product usability and effort you have to spend.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
Products purchased at this website are good value for money. (1)	<input type="radio"/>				
Products purchased at this website are considered to be a good buy. (2)	<input type="radio"/>				
I get what I pay for at this website. (3)	<input type="radio"/>				
For the price I pay for the products at this website, I would say the value provided by this website is very good. (4)	<input type="radio"/>				
For the effort involved in	<input type="radio"/>				

shopping at this website, I believe that shopping at this website is very worthwhile. (5)					
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Q27 Questions in this section is your satisfaction with this online store site.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
I am satisfied with this website business processes. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website completely meets with my expectations. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website completely meets my needs. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
All my experiences with this website have been satisfactory. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am satisfied with the product quality provided by this website.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

(5)					
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Q32 This section focuses on the assessment of your commitment to this online store.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
I feel emotionally attached to this website. (1)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website has a great deal of personal meaning for me. (2)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel a strong sense of identification with this website. (3)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It would be very hard for me to leave this website right now, even I wanted to. (4)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel that I have too few options when considering	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

changing from this website. (5)					
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Q36 This section is an assessment of any reliance on this online store website.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
I trust this website (1)	<input type="radio"/>				
I believe promises made by this website are likely to be reliable. (2)	<input type="radio"/>				
I am willing to give my credit card number for transaction on this website. (3)	<input type="radio"/>				
I do not doubt the transparency and honesty of this website. (4)	<input type="radio"/>				
I believe there is no risk for	<input type="radio"/>				

making purchase on this website. (5) For quality control purposes please select "Strongly Disagree" (6)	<input type="radio"/>				
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Q7 This section is a reflection of your loyalty to the online store website that you have previously selected.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
I will recommend this website to others. (1)	<input type="radio"/>				
I consider this website to be my first choice when buying products/services that I need. (2)	<input type="radio"/>				
I believe this website to be my favourite online store when buying the same kind of products. (3)	<input type="radio"/>				

I consider this website to be my first choice for future transactions. (4)	<input type="radio"/>				
I intend to continue purchasing from this website. (5)	<input type="radio"/>				

Q41 Questions in this section is how do you assess the impact of e-WOM on this online store.

	Strongly Disagree (1)	Disagree (2)	Somewhat Agree (3)	Agree (4)	Strongly Agree (5)
The product reviews are relevant for me. (1)	<input type="radio"/>				
The product reviews are helpful. (2)	<input type="radio"/>				
The information of product reviews are usually not as complete as I need. (3)	<input type="radio"/>				
I gained knowledge after reading product reviews from other users on this online store. (4)	<input type="radio"/>				
Products review in this website affect my	<input type="radio"/>				

judgment of the product I want to buy. (5)					
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Answer If PID Is Empty

Q49 Thank you for participating in my survey. Please enter your email address, so that I can contact you when there are updates and other information