The Mediating Role of Brand Trust on the Effect of Customer Experience and Engagement on Brand Loyalty: A Lesson From Bukalapak

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ARTICLE INFORMATION

ABSTRACT

Intense competition among marketplaces in Indonesia caused Bukalapak traffic to decline significantly from 2019 to 2022 amid the growing number of @bukalapak Instagram followers. The authors believe that this decline is related to brand loyalty. Academic works stated that customer experience and engagement influence brand loyalty. However, brand trust mediation on that influence has not been thoroughly investigated. Therefore, this study aims to identify how brand trust mediates the effect of customer experience and engagement on Bukalapak brand loyalty. To satisfy that aim, the researchers judgmentally recruited 210 followers of @bukalapak Instagram account as the sample. Using Structural Equation Modeling (SEM) with WarpPLS version 8.0 for data analysis, the research found that customer experience and engagement positively influence brand trust. Subsequently, customer experience, customer engagement, and brand trust positively impact brand loyalty. Mediation analysis shows that brand trust mediates customer experience and customer engagement effect on brand loyalty. However, in this research, the researchers has not considered to used other social media besides Instagram. Future research can make the same study in different social media, such as Facebook or Twitter.

Keywords: Brand Loyalty, Brand Trust, Customer Engagement, Customer Experience, Marketplace

INTRODUCTION

As time passes, internet has developed rapidly, marked by increasing internet users every year, especially in Indonesia. According to We Are Social, the number of internet users in Indonesia has been steadily increasing over the past five years. The internet penetration rate has reached 73.7% by early 2022 and the number of internet users in Indonesia has increased by 54.25% compared to 2018 (Annur, 2022). Due to the increasing number of internet users, e-commerce businesses are emerging. In fact, 88.1% of Indonesian Internet users are using e-commerce services to purchase a certain products. Interestingly, it was the highest percentage in the world according to a survey conducted by We Are Social in April 2021 (Lidwina, 2021). Hence, the current shopping trend has changed from offline shopping to online shopping. This is confirmed by Sirclo's survey results, which stated that 17.5% of people have shifted from offline to online shopping (Sirclo, 2021).

It can be a great opportunity for marketplaces to expand their business and acquire new customers. However, this phenomenon has led to an intense competition between marketplaces. As a result, Bukalapak which is one of the leading marketplaces in Indonesia, has faced a significant decline in website traffic since early 2019. Based on researchers analysis from Map of E-commerce data by iPrice, Bukalapak faced a drastic decline in traffic from 89.77 million to 42.87 million visitors in the third quarter of 2019. It was the most significant decline in the last four years. The trend of decline has occurred since the first quarter of 2019 by 0.6%, from 116 million to 115.26 million. In the second quarter of 2022, Bukalapak reached its lowest point in the last four years and took fourth place with an average number of visitors of only 21.3 million (iPrice, 2022). The researchers believe that this decline is related to brand loyalty.

Loyalty is emphasized as a fundamental element in increasing company profitability, with the goal of building lifelong relationships between companies and their customers (Hwang, Baloglu, & Tanford, 2019). Customer experience is an essential factor in building brand loyalty (Wali & Opara, 2012). Brand loyalty can be developed through positive customer experiences with a brand (Naggar & Bendary, 2017). In fact, many customers experience failures when buying products through Bukalapak. Many factors caused this, especially unresponsive customer service and unfulfilling products. As a result, customers are disappointed and have been cautious in their choice of online shopping sites.

Despite the decrease in Bukalapak visitor traffic, there was an increase in the number of Bukalapak Instagram account followers. Customer engagement can occur offline, directly with companies, or online through social media (Chen, Sun, Yan, & Wen, 2020). Thus, Bukalapak can take advantage to engage with its customers and build a relationship with them through Instagram. Additionally, engaged customers tend to develop more positive attitudes toward the brand, company or product, leading to loyalty (So, King, Sparks, & Wang, 2016; Vivek, Beatty, Dalela, & Morgan, 2014). This is in accordance with the current condition of customers that are not only need a positive personal experience, but also need emotional interaction with the company (Rahmawati & Sanaji, 2015).

Although customer experience and engagement can have a significant impact on brand loyalty, research shows that these two factors do not always directly affect brand loyalty. Brand trust can mediate the effect of customer experience and engagement on brand loyalty (Sarastiti, Farida, & Ngatno, 2015; Tuti & Sulistia, 2022). A critical aspect of building loyalty is trust in a brand (Lau & Lee, 1999). Positive brand experiences and performance encourage customers to trust a brand, which determines brand loyalty

(Sarastiti et al., 2015). On the other hand, when built well, engagement can create brand trust and brand loyalty. Customers build trust in the brand by being highly engaged with it, that will ultimately affect brand loyalty (So et al., 2016). Thus, customer experience and engagement can impact brand loyalty through brand trust.

Researchers have explored the brand trust mediator outcomes relation (Sarastiti et al., 2015; Tuti & Sulistia, 2022). However, to the author's knowledge, not many studies explored the relationships among customer experience, customer engagement, brand trust, and brand loyalty in the same framework, especially in Indonesia. Therefore, this study is inspired by the question of whether brand trust mediates the effect of customer experience and engagement on brand loyalty. Answering this question, this study aims to fill the literature gap by considering the mediating role of brand trust on the effect of customer experience and engagement on brand loyalty in the context of marketplace social media.

LITERATURE REVIEW

Customer Experience
Success in building relationship marketing is measured by customer experience (Zaid & Patwayati, 2021). Relationship marketing theory has expanded the focus of customer experience to include associated emotions and perceptions (Lemon & Verhoef, 2016). (Klaus & Maklan, 2013) defined customer's cognitive and affective response on every touchpoint that include direct and indirect interaction with the company. Customer experience is the subjective, directed, and multifaceted mental response of the customer to an interaction with an experience partner at any point along the customer journey (Gahler, Klein, & Paul, 2022). Customer experience can also be in the form of cognitive and affective responses to customer exposure or interactions with company (Godovykh & Tasci, 2020). Customer experience can be measured in seven dimensions, namely; "ease of use, customer review, customization, security, fulfillment reliability, customer service and store offerings" (Nilsson & Wall, 2017).

Customer Engagement
As part of the relationship marketing concept, customer engagement is critical to business success (Zaid & Patwayati, 2021). Customer engagement refers to the communication and interaction between external stakeholders, including customers, vendors, and companies through various channels (Gupta, Pansari, & Kumar, 2018). So et al. (2016) considered that customer engagement is a customer-brand personal relationship as an expression of cognitive, affective, and behavioral responses beyond purchase activity. This may involve interacting with companies or other consumers in forums for obtaining product information or anticipating risks associated with product use (Brodie, Ilic, Juric, & Hollebeek, 2013). Customer engagement can be measured using seven sub-dimensions, namely, enthusiasm, enjoyment, attention, absorption, sharing, learning and endorsing (Dessart, Veloutsou, & Morgan-Thomas, 2016).

Brand Trust
The concept of relationship marketing derives the theoretical concept of brand trust (Morgan & Hunt, 1994). Morgan and Hunt (1994) argue that trust leads to cooperative behavior that is conducive to the success of relationship marketing. Lau and Lee (1999) defined brand trust as the propensity of a customer to rely on others in risk aversion that formed based on past experience. Brand trust becomes an aspect of a brand that reassures consumers that the brand possesses specific characteristics and quality (Kim & Chao, 2019). Brand trust is customer's belief based on perception and expectation that brand has certain characteristics and attributes that are credible, competence and consistent (Naggar & Bendary, 2017). Brand trust can be measured by three dimensions,

namely, brand credibility, brand integrity and brand benevolence (Shin, Amenuvor, Basilisco, & Owusu-Antwi, 2019).

Brand Loyalty
Brand loyalty is a positive customer attitude toward a brand characterized by repeat purchases (Rather, 2018). Brand loyalty is a customer's consistent and lasting intention to purchase and consume a particular brand's offerings again, no matter what situational factors and competitor marketing activities may be influencing that customer's decision (Đorđević & Miladinović, 2022). Brand loyalty represents psychological intent based on attitudes toward the brand and intention to make repeat purchases in the future (Upamannyu & Bhakar, 2014). Brand loyalty can be measured by using four attributes of measurement, say positive things about the company to others, recommend the company to others who ask for advice, considering that the company is the first choice in the purchase of services, and do more businesses with the company or more purchases in the next few years (Zeithaml, Berry, & Parasuraman, 1996).

The Effect of Customer Experience and Customer Engagement on Brand Trust
Klaus and Maklan (2013) explained that experiences that are shared with other parties can build trust in an individual. Past experiences and previous interactions with a brand build brand trust (Garbarino & Johnson, 1999). This argument is supported by So et al. (2016) who stated that brand trust arises from repeated perceptions and positive customer learning and experience.

Customers believe in the company's reliability or ability and integrity when they provide good responses during interactions (Morgan & Hunt, 1994). Customers will feel if the company cares about their interests and needs and has an affinity in customers' minds (Vivek et al., 2014). Thus, engaged customers tend to have higher trust and high-quality relationships with companies (So et al., 2016).
H1: Customer experience has a positive effect on brand trust
H2: Customer engagement has a positive effect on brand trust

The Effect of Customer Experience, Customer Engagement and Brand Trust on Brand Loyalty
Mostafa and Kasamani (2021) stated that loyalty results from the customer's experience with the brand and the emotional connection they have. Brand loyalty can be formed through customers' positive experiences with the brand (Naggar & Bendary, 2017). Customer experience creation will have a direct impact on customer loyalty (Zaid & Patwayati, 2021). A positive experience will lead to a positive evaluation in customer's mind, which in turn leads to brand loyalty (Arisandi, Lukitaningsih, & Welsa, 2022).

On the other hand, customer engagement is believed to enhance loyalty through strong and sustainable psychological relationships, coupled with interactive non-purchasing experiences (Brodie et al., 2013). Aside from maintaining satisfied customer loyalty, customer engagement is also able to keep dissatisfied customers loyal and prevent them from leaving the company (Dessart, Veloutsou, & Morgan-Thomas, 2015). A good company-customer relationship, built upon engagement, creates loyalty to keep choosing its products or service periodically (Gupta et al., 2018).

Furthermore, brand loyalty can be influences by brand trust (Putra & Sin, 2020). Lau and Lee (1999) stated that trust in a brand is essential to building loyalty. Brand trust is an important element in building loyalty by establishing a highly valued relationship (Morgan & Hunt, 1994). Based on positive evaluation, customers can determine the level of risk acceptance when using a company's services. If risk acceptance is low, customers will not hesitate to increase their loyalty to the brand (So et al., 2016).

H3: Customer experience has a positive effect on brand loyalty
H4: Customer engagement has a positive effect on brand loyalty
H5: Brand trust has a positive effect on brand loyalty

The Mediating Role of Brand Trust
Brand trust identified as a key mediator for long-term relationships leading to brand loyalty (Naggar & Bendary, 2017). Customers who have a high level of brand trust will show more loyalty than customers with a low level of brand trust (Shin et al., 2019). The accumulation of customer experience after consuming certain products or services will lead to changes in the level of trust, satisfaction, and loyalty (Nasution, Sembada, Miliani, Resti, & Prawono, 2014). Positive experiences and good brand performance will encourage customers to trust the brand, thus increasing brand loyalty (Sarastiti et al., 2015).

The consequences of customer engagement, namely trust and loyalty, have been suggested by several researchers (Brodie et al., 2013; So et al., 2016; Vivek et al., 2014). Loyal customers generally trust the brands they have known, and do not easily switch to using other brands (Lau & Lee, 1999). It is expected that customer who is engaged with a brand will develop a positive attitude more immediately than those who don't (Harrigan, Evers, Miles, & Daly, 2017). Such attitudes will be most favorable, which may be a guide to an increase in loyalty and patronage intentions (Hollebeek, 2018).The higher the level of engagement, the more trust customer has towards a company, that is why trust act as critical role in cultivate a sustainable brand-customer relationship (So et al., 2016).
H6: Brand trust mediates the effect of customer experience on brand loyalty
H7: Brand trust mediates the effect of customer engagement on brand loyalty

Figure 1. Theoretical Framework

RESEARCH METHOD

Data was collected by distributing questionnaires via Google Forms to 210 respondents selected with judgment sampling method. Respondents of this study are followers of @bukalapak Instagram account who have interacted at least three times and have shopped through Bukalapak application or website at least twice. The items are measured on a 5-point Likert scale: Strongly Disagree, Disagree, Neutral, Agree,

Strongly Agree. The data was processed and analyzed using Structural Equation Modeling (SEM) with WarpPLS 8.0 software.

RESULTS

Respondents Profile
Table 1 indicates that most of the respondents were female, which is 58.1 %, and 77.1% were aged 17 to 25. Based on the aspect of occupation, most of the respondents were students (71.9%).

Table 1. Respondent Profiles

Characteristic	Classification	Frequency	Percentage
Gender	Male	88	41.9%
	Female	122	58.1%
Age	17 – 25 years old	162	77.1%
	26 – 35 years old	28	13.3%
	36 – 45 years old	16	7.6%
	≥ 46 years old	4	1.9%
Occupation	Student	151	71.9%
	Employee	35	16.7%
	Entrepreneur	16	7.6%
	Other	8	3.8%

Measurement Model
Construct validity was assessed through convergent validity by measuring factor loadings and AVE. The rule of thumb for an acceptable factor loading and AVE value is 0.50 or higher (Hair, Black, Babin, & Anderson, 2019). If both criteria are met, then convergent validity is fulfilled. Meanwhile, assesment for reliability can be measured via Cronbach's Alpha and Composite Reliability. Generally, the minimum limit of Cronbach's Alpha and Composite Reliability value is ≥ 0.70 (Hair et al., 2019). Based on Table 2, factor loadings and AVE value of each item of all construct are more than 0.50. Then, the Cronbach's Alpha and Composite Reliability value of each construct has a value more than 0.70. So, it can be concluded that the data is valid obtained from reliable instruments.

Table 2. Result for Measurement Model Test

Code	Item	Factor Loadings	AVE	CR	CA
Customer Experience					
CX1	Bukalapak application/website is easy to use.	0.777	0.595	0.886	0.911
CX2	Bukalapak application/website allows customers to share product reviews with other customers.	0.791			
CX3	Bukalapak application/website menu can be customized to my liking (e.g. choosing the desired product category, type, or brand).	0.780			
CX4	Bukalapak app/website has a secure payment method.	0.786			
CX5	The quality of the products I buy at Bukalapak was as expected.	0.732			
CX6	Bukalapak is responsive in solving customer problems.	0.763			
CX7	Bukalapak provides products that vary both in terms of price and quality.	0.767			
Customer Engagement					
CE1	I enthusiastically participate in the event or giveaway held by Bukalapak on @bukalapak Instagram account.	0.797	0.607	0.892	0.915
CE2	I enjoy interacting with Bukalapak through @bukalapak Instagram account.	0.771			
CE3	I make time to interact with Bukalapak through @bukalapak Instagram account.	0.796			
CE4	I feel like time flies when I interact with Bukalapak through @bukalapak Instagram account.	0.736			

CE5	I shared my shopping experience at Bukalapak with other followers of @bukalapak Instagram account.	0.771			
CE6	I look for information about Bukalapak through @bukalapak Instagram account.	0.790			
CE7	I say positive things about @bukalapak Instagram account to other people.	0.789			
Brand Trust					
BT1	I believe Bukalapak has the ability to fulfill customers' online shopping needs.	0.848			
BT2	I believe that Bukalapak will fulfill its promises.	0.848	0.723	0.808	0.887
BT3	I believe Bukalapak prioritizes customers' interests when unexpected problems occur.	0.855			
Brand Loyalty					
BL1	I say positive things about Bukalapak to others.	0.839			
BL2	I recommend Bukalapak to others who ask me for advice.	0.844	0.676	0.840	0.893
BL3	I consider Bukalapak as my first choice of online shopping site.	0.800			
BL4	I will do more purchases at Bukalapak in the next few years.	0.804			

Note. AVE = Average Varians Extracted, CR = Composite Reliability, CA = Cronbach's Alpha

Model Fit
Based on Table 3, it can be seen that this research model have met the assessment criteria for evaluating the model fit. Thus, it can be proceed further to put all constructs together into an overall measurement. And the model also showed a good fit, which effectively gave us a green light to test structural model.

Table 3. Result for Model Fit Test

Indicator	Cut Off Value	Result	Criteria
Average Path Coefficient (APC)	P ≤ 0.05	0.363, P < 0.001	Fit
Average R-squared (ARS)	P ≤ 0.05	0.721, P < 0.001	Fit
Average Adjusted R-squared (AARS)	P ≤ 0.05	0.718, P < 0.001	Fit
Average Block VIF (AVIF)	Acceptable if ≤ 5, ideally ≤ 3.3	2.909	Fit
Average Full Collinearity VIF (AFVIF)	Acceptable if ≤ 5, ideally ≤ 3.3	3.735	Fit
Tenenhaus GoF	Small ≥ 0.10, medium ≥ 0.25, large ≥ 0.36	0.685	Fit
Simpson's Paradox Ratio (SPR)	Acceptable if ≥ 0.7, ideally = 1	1.000	Fit
R-squared Contribution Ratio (RSCR)	Acceptable if ≥ 0.9, ideally = 1	1.000	Fit
Statistical Suppression Ratio (SSR)	Acceptable if ≥ 0.7	1.000	Fit
Nonlinear Bivariate Causality Direction Ratio (NLBCDR)	Acceptable if ≥ 0.7	1.000	Fit

Structural Model

The results indicated that customer experience ($\beta = 0.439$, $p < 0.001$) and customer engagement ($\beta = 0.431$, $p < 0.001$) have a positive and significant effect on brand trust, explaining 67.4% of its variance. Furthermore, customer experience ($\beta = 0.211$, $p < 0.001$), customer engagement ($\beta = 0.310$, $p < 0.001$) and brand trust ($\beta = 0.425$, $p < 0.001$) have a positive and significant effect on brand loyalty, collectively explaining 76.8% of its variance. Mediation analysis shows that brand trust mediates customer experience ($\beta = 0.186$, $p < 0.001$) and customer engagement ($\beta = 0.183$, $p < 0.001$) effect on brand loyalty. The results of the hypothesis testing are shown graphically in Figure 2 and Table 4.

Figure 2. Structural Model
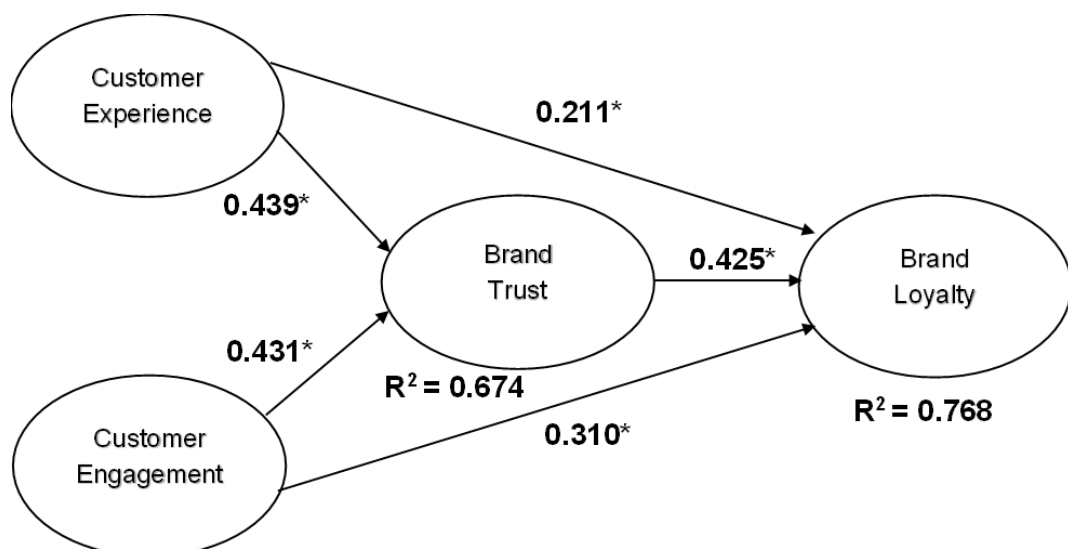
Note. * = p-value < 0.001

Table 4. Result for Structural Model Test

Hypotheses	Relationships	Path Coefficient	p-value	Result
H1	Customer Experience ➔ Brand Trust	0.439	< 0.001	Supported
H2	Customer Engagement ➔ Brand Trust	0.431	< 0.001	Supported
H3	Customer Experience ➔ Brand Loyalty	0.211	< 0.001	Supported
H4	Customer Engagement ➔ Brand Loyalty	0.310	< 0.001	Supported
H5	Brand Trust ➔ Brand Loyalty	0.425	< 0.001	Supported
H6	Customer Experience ➔ Brand Trust ➔ Brand Loyalty	0.186	< 0.001	Supported
H7	Customer Experience ➔ Brand Trust ➔ Brand Loyalty	0.183	< 0.001	Supported

DISCUSSION

The findings in this study indicate that customer experience affecting brand trust, not only positive but also significant. Something that we would expect because brand trust evolves from past experience and prior interaction (Garbarino & Johnson, 1999). It means that the more positive customer experience when shopping through Bukalapak, the more they trust Bukalapak. In this case, the customer's positive experience when shopping through Bukalapak will lead to a positive assessment. The positive assessment generated will make customers believe that Bukalapak is able to provide positive results in the future. Our findings support Sarastiti et al. (2015), who found that consumer experience has a positive impact on brand trust. Similarly, Naggar and Bendary (2017) also found that experience has a positive effect on brand trust.

The results of this study also found that there was a positive and significant effect of customer engagement on brand trust, again meaning that the more engaged customer with Bukalapak through Instagram is the higher trust they have in Bukalapak. Customers will feel confident in Bukalapak's credibility, integrity, and benevolence due to the high engagement relationship on Instagram. Compared to customers with less interaction or engagement, customers who frequently interact with Bukalapak through Instagram tend to have higher levels of trust. Because trust can develop over time through mutual relationship or engagement that benefits both parties, customers and companies (So et al., 2016; Vivek et al., 2014). These findings are in accordance with Rahmawati and Sanaji (2015), So et al. (2016) also Tuti and Sulistia (2022) who found that customer engagement has a positive impact on brand trust.

Findings also confirmed that customer experience positively and significantly affect brand loyalty, suggesting that Bukalapak brand loyalty can be formed through customers' positive experiences. This indicates that one of the main factors influencing Bukalapak brand loyalty is the customer's experience while consuming Bukalapak products or services. Brand loyalty is formed through positive customer experiences with the brand (Naggar & Bendary 2017). Creating positive experiences by meeting customer expectations and providing good service on all occasions, which can subsequently build Bukalapak brand loyalty. Our findings were consistent with Sarastiti et al. (2015) who found that consumer experience positively and significantly impacts brand loyalty. Also, Arisandi et al. (2022) who stated that brand experience positively affects brand loyalty.

Furthermore, it can be seen that customer engagement positively and significantly affect brand loyalty, because an engaged customer is likely to develop more favorable attitudes towards a brand that leading to brand loyalty (So et al., 2016). This means that engagement between customers and Bukalapak through Instagram will increase their loyal behavior towards Bukalapak. Hence, customers' desire to engaged in engagement activities conducted by Bukalapak through Instagram will increase Bukalapak's brand loyalty. This study's findings agree with So et al. (2016), who found that customer engagement positively affects brand loyalty. Also support several previous researchers (Brodie et al., 2013; Vivek et al., 2014) who found that loyalty is an consequences from customer engagement.

Findings of this research also confirmed that brand trust affecting brand loyalty positively and significantly. Indicates that brand trust is significant predictor in building brand loyalty. Without trust, it's hard for customers to be loyal to Bukalapak. Trust will create a sense of security and reduce customer perceptions of risk in online shopping through Bukalapak. Because trust creates a valuable relationship exchange between customer and company, which results in brand loyalty (Morgan & Hunt, 1994). Lau and Lee (1999) also agree that brand trust is a crucial aspect in the formation of loyalty. This result is supported by Rahmawati and Sanaji (2015), Sarastiti et al. (2015), Shin et al. (2019) and So et al. (2016), who found that brand trust positively affects brand loyalty.

The results of hypothesis testing also found that brand trust mediates the effect of customer experience on brand loyalty. It proves that brand trust is a key mediator for long-term relationships leading to brand loyalty (Naggar & Bendary, 2017). In this case, the positive experience that customers feel when shopping through Bukalapak will increase their trust to re-purchase. If customer trust is getting stronger, then their loyalty to Bukalapak will increase. Hence, a positive experience can lead to a high level of customer trust to do business with Bukalapak repeatedly. Because, if customers have trust in a brand, they are more likely to increase their brand loyalty than those with lower brand trust (Shin et al., 2019). This finding's consistent with Sarastiti et al. (2015), who found that consumer experience positively affect brand loyalty through brand trust.

The results also indicated that brand trust is fully mediated the effect of customer engagement on brand loyalty. So, the higher the level of engagement, the more trust customer has towards a brand, that will ultimately also have an impact on brand loyalty. Thus, customer engagement through Instagram can create a positive exchange relationship between customers and Bukalapak will increase brand trust which will ultimately also have an impact on increasing Bukalapak brand loyalty. Because trust plays a key role in sustainable brand-customer relations, as higher engagement leads to greater trust in the company during the interaction, that in turn will lead to brand loyalty (So et al., 2016). This finding's consistent with Tuti and Sulistia (2022) who found that customer engagement influences brand loyalty through brand trust.

CONCLUSION

It can be conclude that statistical analysis proved the all proposed hypotheses. Customer experience and customer engagement was found positively and significantly affect brand trust. Customer experience, customer engagement, and brand trust also have a positive and significant effect on brand loyalty. Mediation analysis shows that brand trust mediates the effect of customer experience and customer engagement on brand loyalty.

LIMITATION

The limitation of this study is that the researchers did not consider to explored other social media besides Instagram. Therefore, future researchers are suggested to research using other social media, such as Facebook and Twitter.

DECLARATION OF CONFLICTING INTERESTS

There are no potential conflicting interests reported by the authors.

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