Effect of Technology Acceptance Factors, Website Service Quality and Specific Holdup Cost on Customer Loyalty: A Study in Marketing Departement of Packaging Industry

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ABSTRACT

The purpose of this study was to analyze the effect of Technology Acceptance Factors on Customer Loyalty, the effect of Website Service Quality on Customer Loyalty, the effect of Specific Holdup Cost on Customer Loyalty. The method used in this research is quantitative method, data collection method by distributing questionnaires to packaging industry employees. The method for processing data is by using PLS and using the SmartPLS version 3.0 software as a tool. The population in this study were employees of packaging industry in Jabodetabek whose numbers have not been identified with certainty. The questionnaire was distributed electronically using simple random sampling technique. The results of the questionnaire returned were 150 respondents. Based on the results of data analysis, it is concluded that the Technology Acceptance Factors do not have a significant effect on Customer Loyalty. An increase in the Technology Acceptance Factors variable will not be followed by an increase in Customer Loyalty and a decrease in the Technology Acceptance Factors variable will not be followed by a decrease in Customer Loyalty. Website Service Quality affects Customer Loyalty. Increasing the Website Service Quality variable increases the Customer Loyalty variable and decreasing the Website Service Quality variable decreases the Customer Loyalty variable. Specific Holdup Cost has a significant effect on Customer Loyalty. Increasing the Specific Holdup Cost variable will increase the Customer Loyalty variable and decrease the Specific Holdup Cost variable will decrease the Customer Loyalty variable.

INTRODUCTION

The development of the internet today has a big influence in every aspect of life, including business. Asbari, M. (2020) the Internet is the most economical medium for use as a basis for information systems. This has led to the internet becoming a popular electronic medium for running a business, which has come to be known as electronic commerce or e-commerce. E-commerce is part of a lifestyle that allows buying and selling transactions to be carried out online from any angle.

Online shopping has now become a new way for some Indonesians to shop. Online shopping is considered to be a solution for some people, because consumers can get the goods or services they want without having to go to a shopping place, but simply choose what they want by opening a website provided by buying and selling providers online and pay by transferring money to the seller. Sasono I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Waruwu, H. (2021) buyers can save time and find it easier to get the desired goods or services because they do not need to jostle and transport the goods purchased. Internet technology in the world of commerce is increasing so that it will affect internet users increasingly in the world. . The prospect of buying and selling trading via online promises business people to develop it. Online business is booming, making a lot of competition between online shopping in Indonesia.

According to Budi Hartono, &Maksum, I. (2020) in the current era of globalization, where the development of information technology is growing rapidly. Where at this time, all information can be accessed easily and quickly via the internet. This can be seen from the growth of internet users in Indonesia which continues to increase every year. Internet is a very important medium. Sasono I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Waruwu, H. (2021) the internet can increase people's income, namely as a means of promotion that is right for their business, so that it can be a reference and benchmark for someone to make the right decisions. With the internet, the community will be more helpful, especially for those who have high mobility. Online shopping is an alternative way for people to shop, by using the internet customers can save time, effort, and of course it is more practical when compared to traditional shopping. Especially in recent times online shops have started to appear that offer various kinds of products and services via the internet. According to Dam, S. M., & Dam, T. C. (2021) customer loyalty will occur if every company that pays attention to customer satisfaction will get several main benefits, namely a more positive company reputation in the eyes of customers and society, as well as allowing the company to increase profits, thereby increasing the harmony of the company's relationship with its customers and encouraging everyone in the company to work. with a better purpose. Astuti, R. Y., Sa'adah, N., Rahmawati, S. D., Astuti, J. P., Suprapti, S., &Sudargini, Y. (2020) stated his opinion about customer loyalty, among others: "The concept of loyalty is more towards behavior (Behavior) than attitude (Attitude) and a loyal customer will pay attention to purchasing behavior which is defined as a regular buyer and is noticed all the time by multiple decision-making units ".

Several studies have used Technology Acceptance Factors (TAF) as a measuring tool to see consumer behavior in making online purchases. TAF can affect customer loyalty if the company provides services that are easy to understand and comfortable to use. So that the role of TAF can affect customer loyalty. According to Fatmawati, I., &Fauzan, N. (2021) customer loyalty, which is one of the critical success factors that affect company competition. Adoption of service quality is very influential on customer loyalty in the world of E-Commerce, namely in the form of web-based service quality, which is commonly called website service quality (Website Service Quality) is the level of the website that can facilitate efficiently and effectively to make purchases, sales and delivery of good products and services. According to Budi Hartono, &Maksum, I. (2020) Website Service Quality (WSQ) can also affect customer loyalty if the website service used can be effective and efficient so that customers are satisfied so that in the future they can return to using the website. According to Dam, S. M., & Dam, T. C. (2021)specific Holdup Cost (SHC) or the use of certain costs is an activity in which consumers require an expense other than money such as effort and time that customers have used to achieve their needs by making purchases via the internet media. Fatmawati, I., &Fauzan, N. (2021) before

making a purchase, consumers must conduct a search and introduction to the site or online store. A fee that customers incur will have an impact on customer loyalty because customers will return to access the website because they already understand how to use the website. The purpose of this study was to analyze the effect of Technology Acceptance Factors on Customer Loyalty, the effect of Website Service Quality on Customer Loyalty, the effect of Specific Holdup Cost on Customer Loyalty.

METHOD

2.1 Operational Definition of Variables and Indicators
The method used in this research is quantitative method, data collection method by distributing questionnaires to packaging industry employees. Each closed question / statement item is given five answer options, namely: strongly agree (SS) score 5, agree (S) score 4, disagree (KS) score 3, disagree (TS) score 2, and strongly disagree (STS)) score 1. The method for processing data is by using PLS and using the SmartPLS version 3.0 software as a tool.

2.2 Population and Sample
The population in this study were packaging industry employees in Jabodetabek whose numbers had not been identified with certainty. The questionnaire was distributed electronically using simple random sampling technique. The results of the questionnaire returned were 150 respondents.
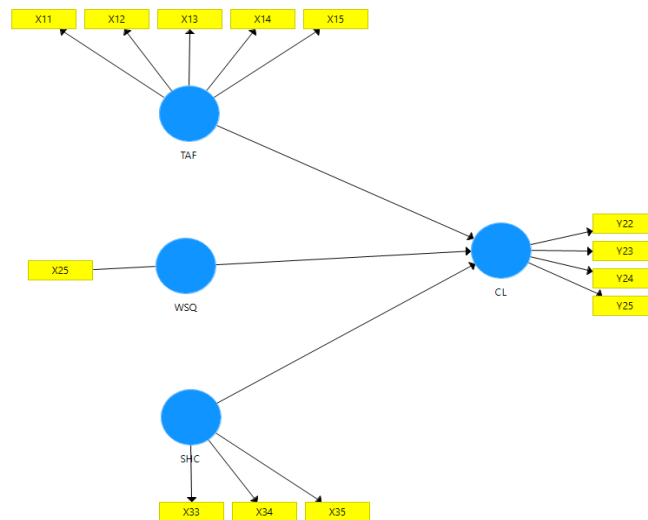

Fig 1. Research model

Based on the theoretical review and previous research above, the research model as in Figure 1 is compiled by the following research hypotheses:
H1: Technology Acceptance Factors have a significant effect on Customer Loyalty
H2: Website Service Quality has a significant effect on Customer Loyalty
H3: Specific Holdup Cost has a significant effect on Customer Loyalty

RESULT AND DISCUSSION

Based on the circulated questionnaire data, the respondent's data were obtained as follows:

<table>
<caption>Table 1. Respondents Profile</caption>

Atribute		Total
Age	< 30 Years	54
	30 - 40 Years	36
	> 40 Years	50
Gender	Male	77
	Female	83
Work Periode	< 5 Years	52
	5-10 Years	50
	> 10 Years	48

</table>

Test Results of the Validity and Reliability of Research Indicators

The testing phase of the measurement model includes testing for convergent validity, discriminant validity and composite reliability. The results of the PLS analysis can be used to test the research hypothesis if all indicators in the PLS model have met the requirements of convergent validity, discriminant validity and reliability testing.

3.1 Convergent Validity Testing

Convergent validity test is done by looking at the loading factor value of each indicator against the construct. In most references, a factor weight of 0.5 or more is considered to have sufficiently strong validation to explain latent constructs. In this study, the minimum limit for the accepted loading factor is 0.5, provided that the AVE value of each construct is> 0.5.
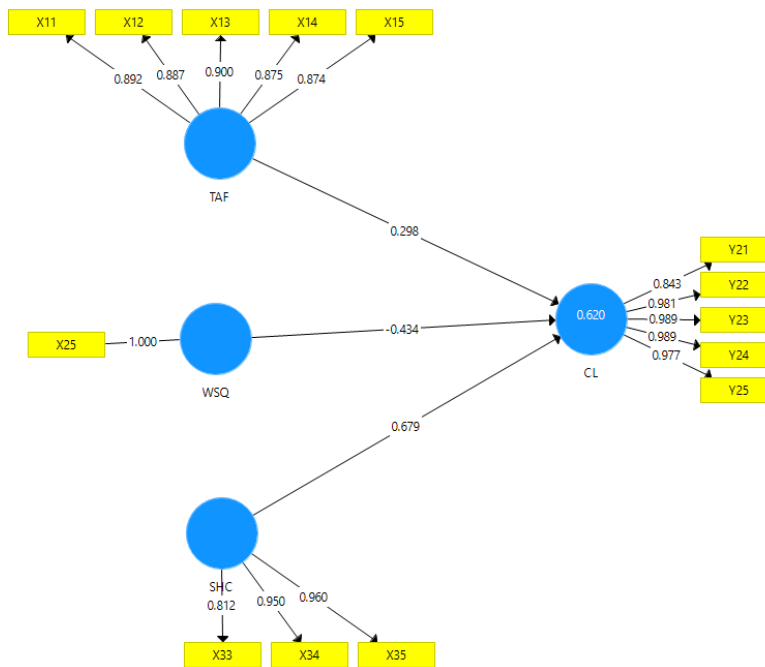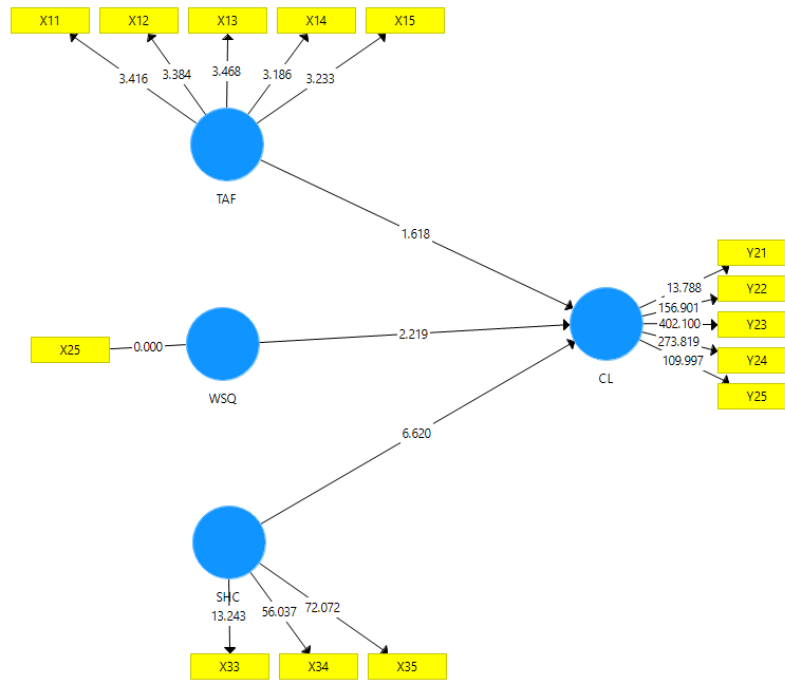

Fig 2. Model valid

Figure 3: Model valid

Based on the estimation results of the PLS model in the image above, all indicators have a loading factor value above 0.5 so that the model has met the convergent validity requirements. Apart from looking at the loading factor value of each indicator, convergent validity was also assessed from the AVE value of each construct. The AVE value for each construct of this study is more than 0.5. So the convergent validity of this research model has met the requirements. The value of loadings, cronbach's alpha, composite reliability and AVE for each complete construct can be seen in table 2 below:

Table 2.Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE)

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
CL	0.976	0.982	0.982	0.916
SHC	0.898	0.971	0.935	0.827
TAF	0.933	0.959	0.948	0.784
WSQ	1.000	1.000	1.000	1.000

3.2 Construction Reliability Testing

Construct reliability can be assessed from the Cronbach's alpha value and the composite reliability of each construct. The recommended composite reliability and cronbach's alpha value is more than 0.7.. The results of the reliability test in Table 2 above show that all constructs have composite reliability and Cronbach's alpha values are greater than 0.7 (> 0.7). In conclusion, all constructs have met the required reliability.

3.3 Desriminant Validity Testing

Discriminant validity is done to ensure that each concept of each latent variable is different from other latent variables. The model has good discriminant validity if the AVE square value of each exogenous construct (the value on the diagonal) exceeds the correlation between this construct and other constructs (values below the diagonal). The results of discriminant validity testing using the AVE square value, namely by looking at the Fornell-Larcker Criterion Value are obtained as follows:

Table 3. Item Loading and Cross-Loading

	CL	SHC	TAF	WSQ
X11			0.892	
X12			0.887	
X13			0.900	
X14			0.875	
X15			0.874	
X25				1.000
X33		0.812		
X34		0.950		
X35		0.960		
Y21	0.843			
Y22	0.981			
Y23	0.989			
Y24	0.989			
Y25	0.977			

The results of the discriminant validity test in Table 3 above show that all constructs have a square root value of AVE above the correlation value with other latent constructs (through the Fornell-Larcker criteria) so that it can be concluded that the model has met discriminant validity..

Table 4. Discriminant Validity

	CL	SHC	TAF	WSQ
CL	0.957			
SHC	0.709	0.910		
TAF	0.138	0.157	0.886	
WSQ	-0.225	0.039	0.614	1.000

3.4 Hypothesis testing

Hypothesis testing in PLS is also known as the inner model test. This test includes a significance test for direct and indirect effects as well as a measurement of the magnitude of the influence of exogenous variables on endogenous variables. To find out the Effect of Technology Acceptance Factors, Website Service Quality and Specific Holdup Cost on Customer Loyalty of Packaging Industry, a direct and indirect effect test is required. The effect test was performed using the t-statistic test in the partial least squared (PLS) analysis model using the SmartPLS 3.0 software. With the boothstrapping technique, the R Square value and significance test values are obtained as shown in the table below:

Table 5.*R Square*

	R Square	R Square Adjusted
CL	0.620	0.607

Based on Table 5 above, the R Square value is 0.620 which means that the variable of customer loyalty can be explained by the Technology Acceptance Factors variable, the Website Service Quality and Specific Holdup Cost is 62.0%, while the remaining 38% is explained by other variables not discussed in the study.

Table 6. Hypotheses Testing

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
SHC -> CL	0.679	0.701	0.103	6.620	0.000
TAF -> CL	0.298	0.281	0.184	1.618	0.106
WSQ -> CL	-0.434	-0.420	0.195	2.219	0.027

Meanwhile, Table 6 shows the T Statistics and P-Values which show the influence between the research variables that have been mentioned.

Relationship between Technology Acceptance Factors and Customer Loyalty
Based on the results of the analysis in table 6, it is found that T Statistics is 1.618 <1.96 and P-Values0.106> 0.050 so that it can be concluded that H1 is rejected, Technology Acceptance Factors have no significant effect on Customer Loyalty. will not be followed by an increase in Customer Loyalty and a decrease in the Technology Acceptance Factors variable will not be followed by a decrease in Customer Loyalty. The results of this study are in line with research conducted by Kotamena, F., Senjaya, P., &Prasetya, A. B. (2020) ; Maharsi, A. R., Njotoprajitno, R. S., Hadianto, B., &Wiraatmaja, J. (2021). stated that Technology Acceptance Factors have a significant effect on customer loyalty

Relationship between Website Service Quality and Customer Loyalty
Based on the results of the analysis in table 6, it is obtained that T Statistics is 2,219> 1.96 and P-Values 0.027 <0.050, so it can be concluded that H2 is accepted. Website Service Quality affects Customer Loyalty. Increasing the Website Service Quality variable increases the Customer Loyalty variable and decreasing the Website Service Quality variable decreases the Customer Loyalty variable. The results of this study are in line with research conducted by Novitasari, D., Siswanto, E., Purwanto, A., &Fahmi, K. (2021) ;Praditya, R. A. (2020) that website service quality has a significant effect on customer loyalty

The Relationship between Specific Holdup Cost and Customer Loyalty
Based on the results of the analysis in table 6, it is found that T Statistics is 6,620> 1.96 and P-Values 0.000 <0.050 so that it can be concluded that H3 is accepted, Specific Holdup Cost has a significant effect on Customer Loyalty. Increasing the Specific Holdup Cost variable will increase the Customer Loyalty variable and decrease the Specific Holdup Cost variable will decrease the Customer Loyalty variable. The results of this study are in line with research conducted by Sihite, O. B., Andika, C. B., &Prasetya, A. B. (2020) stated that specific hold-up cost has a significant effect on customer loyalty.

The relationship of website quality to consumer satisfaction in online shopping. Research conducted by Sasono I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O.,

Waruwu, H. (2021) tested the quality of the website on customer satisfaction. By using multiple regression analysis. The results of the study conclude that the quality of the website can be a predictor of the appropriate variable. Therefore, to confirm the positive and significant effect of website quality on customer satisfaction.The relationship between customer satisfaction and customer loyalty. Research conducted by Sudarsono, H., Tumewang, Y. K., &Kholid, M. N. (2021) examines customer satisfaction with customer loyalty. By using multiple regression analysis. The results of the study conclude that customer satisfaction can be a predictor of the appropriate variables. Therefore, to confirm the positive and significant effect of customer satisfaction on customer loyalty.Relationship of website quality to customer loyalty. Research conducted by Soliha, E., Aquinia, A., Hayuningtyas, K. A., &Ramadhan, K. R. (2021) tested the quality of the website on customer loyalty. By using multiple regression analysis. The results of the study concluded that website quality can be a predictor of variables in accordance with Baron and Kenny's assumptions. Therefore, to confirm the positive and significant influence of website quality on customer loyalty. The relationship between website quality and customer loyalty is mediated by customer satisfaction.Based on data analysis, it shows that customer satisfaction mediates the relationship between website quality and customer loyalty partially mediated because the beta value is significant. Website quality decreases in customer loyalty when customer satisfaction is regressed together. These results are consistent with research conducted by Supratman, O. V. ., Entang, M., &Tukiran, M. (2021) to test website quality on customer loyalty mediated by customer satisfaction.

Several studies have used technology acceptance factors as a measuring tool to see consumer behavior in making online purchases. Suprapti, S., Asbari, M., Cahyono, Y., &Mufid, A. (2020).research on the acceptance of information technology is based on the Technology Acceptance Models (TAM), an individual acceptance of computer technology that is based on two beliefs, namely: Perceived Usefulness (PU), namely the level at which someone thinks that using a system will improve its performance. Perceived Ease of Use (PEOU), which is the level of someone believing that using technology requires very little effort. Sasono I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Waruwu, H. (2021) explained that the specific costs that consumers must incur when shopping online are to provide time and effort when studying and searching for information from a site. Based on the experience felt by consumers in using a site, an attitude can be formed to be able to use the site again.

According to Wardana, M. A., Rahyuda, I. K., Sukaatmadja, I. P. G., &Giantari, I. G. A. K. (2021) customer loyalty or customer loyalty in enjoying the products and services used, loyal customers will be loyal to the brand, as well as the products and services used. Zaid, S., &Patmawati, P. (2021) customer loyalty will have an impact on increasing company profits. Consumer Loyalty is a form of consumer loyalty to use a product or service continuously, because it has high satisfaction with the products or services used, there will tend to be a sense of recommending these products or services to other people, so that they can feel satisfaction like what is felt when using the products or services used. According to Zaid, S., &Patmawati, P. (2021) loyal customers are people who make purchases on a regular basis, buy between the same lines of product or service, refer others, and show immunity to competitors' pulls. So, Loyalty is not about the percentage of customers who previously bought, but about repeat purchases. Loyaitas is about the percentage of people who have bought in a certain time frame and made repeat purchases since their first purchase. Customer Loyalty has something in common, namely dealing with customers.

CRM itself is used for customer identification, such as understanding potential customers, and also knowing customer needs and finding the best solution. And CRM is not specific to any

particular section, but applies to all positions. In order to get new customers and retain old customers. Build customer trust to continue using services so that customers will keep on repeat orders and become customers with undivided Loyalty or Loyalty without limits. So CRM is the process of managing information to help retain customers who have subscribed and also bring in new customers, who will subscribe with structure and objectives. which is clear, in order to generate good feedback and make loyal customers. Industrial Revolution 4.0 by echoing Digital Transformation Sasono I., Jubaedi, A. D., Novitasari, D., Wiyono, N., Riyanto, R., Oktabrianto, O., Waruwu, H. (2021) digital healthcare stated that new technologies and approaches that combine the physical, digital and biological worlds will fundamentally change human life patterns and interactions. Industry 4.0 as a phase of the technological revolution changes the way humans do activities in scale, scope of complexity, and transformation in previous life experiences. Zaid, S., &Patmawati, P. (2021) good relationships between companies and customers are reflected in their customers and customer services. This good relationship can be used or used as a strategy by the company in increasing sales. Currently, the role of customer service has begun to shift on the sales side. Why is that ? Good service can create customer loyalty, customers are not only loyal to use the products & services provided but also can add other services (cross selling).

Loyalty provides a meaningful indicator of success for an organization in a competitive market environment. Consumer loyalty according to Zaid, S., &Patmawati, P. (2021) defined as "a firmly held commitment to repurchasing a selected product or service consistently in the future, thus leading to repeated purchases of products or services under the same brand, despite situational influences and marketing efforts that have the potential to lead to switching behavior products or services under other brands ". Suprapti et al. (2001) loyalty is based on value proposition, brand building, trust and security, website and technology, and customer service. In the context of e-commerce, customer satisfaction and trust have an impact on customer loyalty. Therefore it can be concluded that loyal customers are customers who have trust in the online shop and buy repeatedly and are committed to the products offered even though they have been faced with several choices of competitor products. In addition, loyal customers will refer products to their surrounding environment.

The challenge for companies in managing a website is that companies are required to be able to display products according to the original. Through pictures or videos published on the website, it is hoped that consumers can judge the quality of the products offered, so that consumers feel that the sacrifices given are in accordance with the price and quality received. According to Dam, S. M., & Dam, T. C. (2021) stated that, perceived value not only affects customer behavior in choosing at the pre-purchase stage, but also affects satisfaction and intention to recommend and repurchase at the post-purchase stage. Satisfaction is a feeling of pleasure or disappointment for someone who arises after comparing the performance (result) of the product that is thought of against the expected performance. Dam, S. M., & Dam, T. C. (2021)high level of satisfaction will foster loyalty in customers. Soliha et al (2021) stated that loyalty is a firmly held commitment to repurchase a product or service. Customers who are already in the loyal phase will be very profitable for the company and become a continuous investment for the company if it is continuously maintained. Based on this description, it can be determined that the purpose of this study is to examine the effect of website quality on perceived value, customer satisfaction and loyalty in the online shop.

CONCLUSION

Based on the results of data analysis, it is concluded that the Technology Acceptance Factors do not have a significant effect on Customer Loyalty. An increase in the Technology Acceptance Factors variable will not be followed by an increase in Customer Loyalty and a decrease in the Technology Acceptance Factors variable will not be followed by a decrease in Customer Loyalty. Website Service Quality affects Customer Loyalty. Increasing the Website Service Quality variable increases the Customer Loyalty variable and decreasing the Website Service Quality variable decreases the Customer Loyalty variable. Specific Holdup Cost has a significant effect on Customer Loyalty. Increasing the Specific Holdup Cost variable will increase the Customer Loyalty variable and decrease the Specific Holdup Cost variable will decrease the Customer Loyalty variable

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