

STORE LOYALTY ON ONLINE STORE CUSTOMERS IN INDONESIA

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Abstract

Nowadays, online retailing in Indonesia had flourished and estimated to be one of the most prominent foundation to boost Indonesia's economic growth. Aiming to anticipate the trend, this research is written in order to gain a deeper understanding about the loyalty behavior among online store customers in Indonesia by investigating the influence of store image and perceived value towards online store loyalty. Data in this research were collected from online questioner sent throughout online forum and social media. Structural Equation Modelling method is used here along with software Lisrel 8.80. Past studies found that online store image, perceived utilitarian value and perceived hedonic value positively influences one of several dimensions of loyalty, repurchase intention. This research proves that online store image directly influences perceived utilitarian value, perceived hedonic value and online store loyalty while neither perceived utilitarian value nor perceived hedonic value directly influences online store loyalty. This research also found that ease of use and trustworthiness as the most reliable and influential dimensions in online store image.

Keywords: Online store image, Perceived utilitarian value, Perceived hedonic value, Online store loyalty

Abstrak

Saat ini, ritel online di Indonesia telah berkembang dan diperkirakan menjadi salah satu fondasi yang paling menonjol untuk mendorong pertumbuhan ekonomi Indonesia. Dengan tujuan untuk mengantisipasi tren tersebut, penelitian ini ditulis untuk mendapatkan pemahaman yang lebih dalam tentang perilaku loyalitas di antara toko online. Pelanggan di Indonesia dengan menyelidiki pengaruh citra toko dan nilai yang dirasakan terhadap loyalitas toko online Data dalam penelitian ini dikumpulkan dari kuesioner online yang dikirim melalui forum online dan media sosial. Metode Pemodelan Persamaan Struktural digunakan di sini bersama perangkat lunak Lisrel 8.80. Menemukan bahwa citra toko online, nilai utilitarian yang dirasakan dan nilai hedonis yang dirasakan secara positif mempengaruhi salah satu dari beberapa dimensi loyalitas, niat membeli kembali. Penelitian ini membuktikan bahwa citra toko online secara langsung mempengaruhi nilai utilitarian yang dirasakan, nilai hedonis dan loyalitas toko online yang dirasakan sementara nilai utilitarian yang dirasakan tidak dirasakan. Tidak juga nilai hedonis yang dirasakan mengerjakan Ctly mempengaruhi loyalitas toko online. Penelitian ini juga menemukan bahwa kemudahan penggunaan dan kepercayaan sebagai dimensi yang paling andal dan berpengaruh dalam citra toko online.

Kata Kunci: Citra toko online, Nilai utilitarian yang dianggap, Nilai hedonik yang dirasakan, Loyalitas toko online

JEL Classification: M31

1. Research Background

E-commerce in Indonesia increasingly widespread and more and more sites and applications that facilitate online shopping in Indonesia. With more and more competition,

attracting and retaining customers becomes more difficult as the competition and distance between competitors in the e-commerce world are just a few clicks away (Das, 2014; Srinivasan *et al.*, 2002). This encourages growing interest to gain a deeper understanding of what can affect customer retention rates and create customer loyalty behavior.

In retail literature, antecedents of store loyalty are often associated with store image (Dick and Basu, 1994). In studies of the relationship between image and loyalty, it was found that favorable image or favorable image had a positive effect on loyalty (Dick and Basu, 1994; Anselmson *et al.*, 2014; Hsiao and Chen 2016).

Consumers consider store image to have a more important role when shopping online than when shopping at offline stores (Biswas and Biswas, 2004). In online shopping, consumers' inability to physically examine goods makes consumers dependent on the name or image of a brand, store or company as a guarantee of the quality of goods to be purchased (Aghekyan-Simonian *et al.*, 2012). For online retailers, it's important to build a positive online image and provide a good value offering. Value or value is a very important aspect and can affect customer loyalty (Cronin *et al.*, 2000 in Overby and Lee 2006).

Chang and Tseng (2013) found a positive relationship between store image, perceived utilitarian value, perceived hedonic value with one dimension of loyalty ie repurchase intention in the online environment. Meanwhile Jones *et al.*, (2006) found a positive relationship between perceived utilitarian value and perceived hedonic value with loyalty in offline stores. This research will develop Chang and Tseng (2013) research by examining the relationship between perceived utilitarian value and perceived hedonic value to online store loyalty.

This study will also examine the direct link between store image and store loyalty which this relationship has also been studied in an offline store environment by Koo (2003) but has never been done in an online store environment. In addition, this study will also examine whether utilitarian factors or hedonism that have a greater impact on the loyalty of online store customers in Indonesia.

1.1 Literature Review

1.1.1 Online Store Image

The concept of store image in offline stores has been introduced since decades ago by Martineau (1958) which states that each store has its own personality or image in the eyes of its customers, where it has an effect on consumer shopping behavior. While the online store, Van der Heijden and Verhagen (2004) define an online store image as a collective perception associated with an online store, formed after briefly studying the store site, and can significantly influence a person's attitude toward the store's purchase.

The research has been using various variations of tangible aspects (variation of product, price, display, facility, location, cleanliness and design) and intangible (attributes such as hospitality, service, store atmosphere, satisfaction, reputation, and comfort). However, these aspects cannot be used directly as a construct in the online store image given the irrelevance of physical attributes in the online store. In addition, there are other factors that are very important to consumers in online shopping but are not covered in constructs that make up a store image in offline spending such as privacy, delivery, conformity, or transaction security.

Van der Heijden and Verhagen (2004) in his research subsequently constructed online store image constructs to produce seven dimensions of online store image construct that includes usefulness, ease of use, enjoyment, Trustworthiness), style, familiarity and the performance of transaction settlement (settlement performance).

1.1.2 Perceived Utilitarian Value

The utilitarian behavior of the consumer is described as a rational, task-related behavior. Perceived utilitarian shopping value depends on the perception "whether a consumption need can stimulate buyer's feelings that the shopping trip has been successfully completed or not" (Babin *et al.*, 1994). In the context of online shopping, Overby and Lee (2006) define utilitarian value as an

overall assessment of functional benefits and sacrifices.

Hoffman and Novak (1996) in Overby and Lee (2006) also expressed utilitarian value in online shopping activities as a shopping activity performed with a task-making mentality or pursuing a goal and making consideration before making a purchase (considering products, services and pricing features before buying). Overbers and Lee (2006) explain that utilitarian values consist mostly of aspects of cognition rather than attitudes, such as economic aspects (value for money), convenience and time savings.

1.1.3 Perceived Hedonic Value

For some consumers, shopping is a form of recreation and entertainment and therefore related to experiential or experiential aspects. Consumers often shop with the motivation to enjoy shopping experience and not just as simple as completing shopping tasks (Babin *et al.*, 1994).

Hedonic value is more subjective and personal than utilitarian value and occurs more because of the pleasure consumers experience than when shopping rather than completing tasks after shopping, (Holbrook and Hirschman, 1982). Overby and Lee (2006) define hedonic value as an overall assessment of experiential gains and sacrifices, such as entertainment and escapism, and focuses on the emotional aspects of profit.

1.1.4 Online Store Loyalty

Dick and Basu (1994) develop dimensions of loyalty measurement by using behavioral and attitudinal dimensions, suggesting either favorable attitude or consumer's repeated patronage behavior is necessary in shaping loyalty.

Loyal customers have a high commitment to a particular object so as to give resistance to persuasion contradictory to the object, their motivation to find alternatives will generally also be reduced, and they also tend to give oral recommendations about the object to the people around it (Dick and Basu 1994). Therefore, loyalty is closely linked to increased customer retention.

Puligadda *et al.*, (2012) states that as well as the great concept of loyalty, brand loyalty or store loyalty should also be measured based on behavioral and attitudinal dimensions. In offline stores, two dimensions of perceived value are utilitarian value and hedonic value, was found to be influenced by store image (Kent and Kirby, 2009 in Chang and Tseng 2013). This is supported by Chang and Tseng (2013) who found that store image in online stores was also very influential on consumer perceptions of utilitarian value and hedonic value.

Based on this, the following hypotheses are proposed:

H1: Online store image positively affects consumers' evaluation of
Perceived utilitarian value.

H2: Online store image positively affects consumer evaluation of perceived hedonic value.

In studies of the relationship between image and loyalty, it was found that favored image or favored image had a positive relationship with loyalty (Hirschman, 1981 in Dick and Basu, 1994; Anselmson *et al.*, 2014; Hsiao and Chen, 2016). Al, (2009) in the service environment did not find a direct relationship between the image with loyalty.

This finding, however, contradicts the results of research by Koo (2003), Anselmson (2014) and Zhang (2014) who found a direct positive relationship between image and loyalty in the offline store environment. While in the online environment, Chang and Tseng (2013) found that store image gives a direct positive effect to one dimension of loyalty i.e. repurchase intention.

Based on this, the following hypotheses are proposed:

H3: Online store image positively affects online store loyalty to online consumers.

Literature and current studies have discussed the relationship between perceived values with various aspects of consumer behavior and attitudes in shopping such as willingness to buy, purchase intention, preference, word-of-mouth and satisfaction (Overby and Lee, 2006; Jones *et al.*, 2006; Forsythe *et al.*, 2006; Sweeney and Soutar, 2001; Puligadda *et al.*, 2012; Kim *et al.*, 2012; Grewal *et al.*, 1998). These behaviors are antecedents (willingness to buy, purchase intention, preference, satisfaction) and the word-of-mouth consequences of loyalty. Direct link

between perceived value and loyalty has also been proposed for sixteen years ago by Parasuraman and Grewal (2000).

Jones *et al.*, (2006) found that both utilitarian value and hedonic value have a positive relationship with loyalty in offline retail stores. However, no research has examined the direct relationship between utilitarian value and hedonic value with loyalty to the online store environment.

Based on this, the following hypotheses are proposed:

H4: Positive utilitarian value perceptions of online store loyalty to online consumers.

H5: The positive perceived positive hedonic value of online store loyalty to online consumers.

Overby and Lee (2006) find in an online store environment, consumer preferences with purchase value and hedonic value, while the preference of the consumer with high purchase frequency is only by utilitarian value. Similar results are also found in Chang and Tseng's (2013) studies which show that utilitarian values have greater influence than hedonic values on buy-back intentions. Secondary reports on consumers in Indonesia show the reason the main reason of Indonesian consumers online shopping is due to utilitarian factors such as practical (practical) and price (price).

Based on this, the following hypotheses are proposed:

H6: The influence of utilitarian value is felt against store loyalty more

Significant compared to the influence of hedonic value on store loyalty.

2. Research Methods

Research is a basic research with positivism approach (quantitative) and is a causal research that is included in this type of field study. This study is a cross-sectional study in which data for research will only be collected once in a time period using non-probability sampling method, convenience sampling type. All variables in this study were measured by a Likert scale consisting of five points (number 1 - 5), number (1) states disagree and number (5) states agree. This study uses an online questionnaire distributed through social media and forums such as Facebook, Kaskus, Line and WhatsApp.

The questionnaire in this study was translated into Indonesian, where respondents were asked to answer based on the experience of shopping on one online store subscription. Target population targeted at this research is the customer of online store in Indonesia, woman and man aged 18-55 years with experience of online shopping minimum 5 times in last six months.

2.1 Online Store Image

The measurement scale used to describe this variable is derived from van der Heijden and Verhagen (2004) research, consisting of seven dimensions: usefulness (four indicators), enjoyment (three indicators), ease of use (five indicators), trustworthiness (four indicators), Style (four indicators), familiarity (three indicators), and settlement (four indicators). The seven dimensions are then extracted into seven indicators of online image store variables.

2.2 Perceived Utilitarian Value

The measurement scale used to explain this variable comes from the measurement scale used in the Overby and Lee (2006) study, which consists of four indicators.

2.3 Perceived Hedonic Value

The measurement scale used to explain this variable comes from the measurement scale used in the Overby and Lee (2006) study, which consists of four indicators.

2.4 Online Store Loyalty

The measurement scale used to describe this variable comes from the measurement scale used in the research of Li *et al.*, (2015), which consists of four indicators.

3. Result and Discussion

3.1 Pre-test & Respondent's Characteristics

Testing reliability and validity of the questionnaire or pre-test is processed with SPSS PASW Statistics 18 program based on data from 30 respondents. The test results show the reliability and validity of the questionnaire is good so then proceed to the data collection on a larger sample. A total of 227 respondents were selected, then filtered according to the criteria that must be owned by the respondents in this study so that then obtained 196 respondents with valid answers. Respondents are generally educated people who live in major cities of Indonesia and have a very varied background of subscription sites.

Table 1. Respondent Characteristics

| Gender | | Residence | |
|------------------------|--------|------------------------------|---------|
| Male | 44,4 % | Surabaya | 34,2 % |
| Female | 55,6 % | Jakarta | 29,6 % |
| | | Others | 36,2 % |
| Purchase Last 6 Months | | Number of subscription sites | |
| 5 – 10 Times | 77,0 % | 1 Only | 13,3 % |
| More Than 10 Times | 23,0 % | 2 – 4 Sites | 63,3 % |
| | | 5 + Sites | 23,5 % |
| Age Group | | Name of Subscription Sites | |
| 18 – 25 | 39,8 % | Tokopedia | 31,63% |
| 26 – 35 | 52,0 % | Bukalapak | 8,16 % |
| 36 – 45 | 7,7 % | Elevenia | 4,59 % |
| 46 – 55 | 0,5 % | Lazada | 13,27 % |
| | | Zalora | 4,08 % |
| | | Traveloka | 10,20 % |
| | | Others | 30,61 % |
| Educational background | | | |
| SD / SMP / Others | 0,9 % | | |
| SMA / Diploma | 25,5 % | | |
| Bachelor 1 | 66,8 % | | |
| Bachelor 2 | 6,6 % | | |

3.2 Measurement Model

Data processing in this research using Structural Equation Modeling (SEM) method which is done by using Lisrel program 8.80. Based on the data on the measurement model, we found the familiarity dimension, the fourth indicator of perceived hedonic value and the first indicator of online store loyalty was dropped because it got the default value of loading much smaller than 0.50. Based on this, adjustments are made to the model.

Table 2. Results of Standard Value of Loading Final Measurement Model

| Variable | Indicator | Standard Loading |
|--|-------------------------|------------------|
| Utilitarian Value (CR = 0,83; VE = 0,56) | Utiv 1 | 0,79 |
| | Utiv 2 | 0,65 |
| | Utiv 3 | 0,81 |
| | Utiv 4 | 0,72 |
| Hedonic Value (CR = 0,70; VE = 0,45) | Hedv 1 | 0,80 |
| | Hedv 2 | 0,68 |
| | Hedv 3 | 0,49 |
| Online Store Loyalty (CR = 0,81; VE = 0,59) | Storloy 2 | 0,77 |
| | Storloy 3 | 0,66 |
| | Storloy 4 | 0,86 |
| | USFL (Usefulness) | 0,62 |
| Online Store Image (CR = 0,85; VE = 0,48) | ENJ (Enjoyment) | 0,65 |
| | EASE (Ease of Use) | 0,79 |
| | TRUST (Trustworthiness) | 0,75 |
| | STYL (Style) | 0,64 |
| | SETT (Settlement) | 0,70 |

The adjusted model meets the criteria of SEM assumptions and is a fit model (Chi-square = 160; df = 98; RMSEA = 0.057; NFI = 0.98; GFI = 0.91; AGFI = 0, 87; TLI = 0.98). All variables have a construct reliability value of ≥ 0.70 which means having good reliability. While the online variables of image store and perceived hedonic value have a value of variance extraction of 0.48 and 0.45 which is smaller than the criteria. However, the default loading and construct reliability values of both variables are in good and acceptable value.

3.3 Structural Model

Based on hypothesis testing, it is found that H1, H2 and H3 are accepted while H4, H5 and H6 are rejected. Both perceived utilitarian value and perceived hedonic value are positively influenced by the online store image, where perceived utilitarian value ($\beta = 0.88$; $R^2 = 0.78$) is more significant than perceived hedonic value ($\beta = 0.58$; $R^2 = 0.33$). In addition, online store image ($\beta = 0.66$; $R^2 = 0.57$) also affects online store loyalty but perceived utilitarian value ($\beta = 0.0016$; $R^2 = 0.57$) and perceived hedonic value ($\beta = 0.14$; $R^2 = 0.57$) proved not to affect online store loyalty.

This shows that only online store image alone is a determinant in influencing online store loyalty.

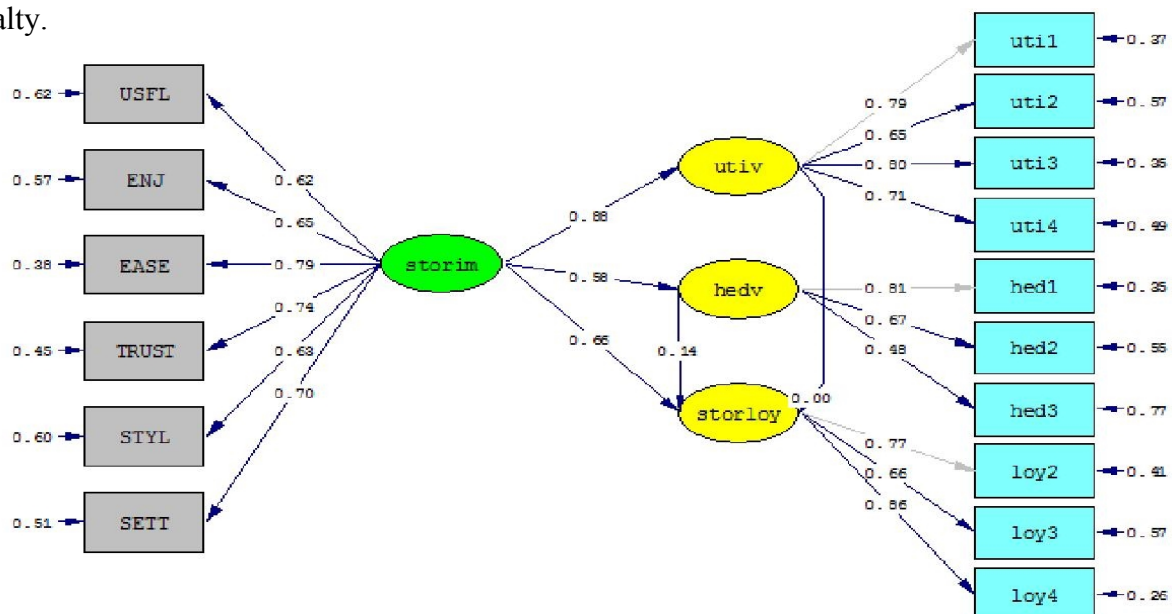
**Figure 1. Structural Model with Lisrel 8.80 - Standardized Solution**

Table 3. Mean and Standard Deviation Value of Online Store Image Dimension

| Online Store Image | Mean | SD | SD/Mean | Loading Factor | R ² |
|--------------------|-------------|-------------|-------------|----------------|----------------|
| Trustworthiness | 4,49 | 0,62 | 0,14 | 0,70 | 0,55 |
| Ease of Use | 4,35 | 0,64 | 0,15 | 0,74 | 0,62 |
| Usefulness | 4,29 | 0,72 | 0,18 | 0,57 | 0,38 |
| Settlement | 4,24 | 0,80 | 0,19 | 0,65 | 0,49 |
| Enjoyment | 4,23 | 0,69 | 0,16 | 0,60 | 0,43 |
| Style | 4,17 | 0,72 | 0,17 | 0,57 | 0,40 |
| Familiarity | 4,09 | 0,98 | 0,24 | - | - |
| Average | 4,26 | 0,74 | 0,18 | - | - |
| Utilitarian Value | Mean | SD | SD/Mean | Loading Factor | R ² |
| utiv1 | 4,32 | 0,67 | 0,15 | 0,79 | 0,63 |
| utiv2 | 4,43 | 0,66 | 0,15 | 0,65 | 0,43 |
| utiv3 | 4,40 | 0,60 | 0,14 | 0,81 | 0,65 |
| utiv4 | 4,31 | 0,65 | 0,15 | 0,72 | 0,51 |
| Average | 4,36 | 0,65 | 0,15 | - | - |
| Hedonic Value | Mean | SD | SD/Mean | Loading Factor | R ² |
| hedv1 | 4,08 | 0,90 | 0,22 | 0,80 | 0,65 |
| hedv2 | 3,72 | 1,03 | 0,28 | 0,68 | 0,45 |
| hedv3 | 3,29 | 1,13 | 0,34 | 0,49 | 0,23 |
| hedv4 | 2,65 | 1,33 | 0,50 | - | - |
| Average | 3,43 | 1,10 | 0,32 | - | - |
| Store Loyalty | Mean | SD | SD/Mean | Loading Factor | R ² |
| storloy1 | 4,25 | 0,89 | 0,21 | - | - |
| storloy2 | 4,31 | 0,76 | 0,18 | 0,77 | 0,59 |
| storloy3 | 4,09 | 0,95 | 0,23 | 0,66 | 0,43 |
| storloy4 | 4,28 | 0,85 | 0,20 | 0,86 | 0,74 |
| Average | 4,23 | 0,86 | 0,20 | - | - |

Table 4. Hypothesis Test Result

| Hypothesis | Relation | T Test Result | Standardized Value | Certification |
|------------|------------------|---------------|--------------------|---------------|
| H1 | storim → utiv | 10,93*** | 0,88 | Accepted |
| H2 | Storim → hedv | 6,69*** | 0,58 | Accepted |
| H3 | storim → storloy | 3,01** | 0,66 | Accepted |
| H4 | utiv → storloy | 0,01 | 0,0016 | Rejected |
| H5 | Hedv → storloy | 1,52 | 0,14 | Rejected |
| H6 | H4 > H5 | H5 < H4 | - | Rejected |

4. Conclusion

4.1 Conclusion and Implication

The results of this study show that online store image positively affects perceived utilitarian value, perceived hedonic value and online store loyalty, while perceived utilitarian value and perceived hedonic value proved not to affect online store loyalty behavior. Online store image is the main and only factor that affects online store loyalty, so it is the most important factor to increase the retention of online store customers in Indonesia.

The direct positive effects of store image on store loyalty in the online store environment are theoretically consistent with Chang and Tseng's findings (2013) and empirically consistent

with Koo's findings (2003) in offline stores.

This study proves that regardless of the environmental changes and attributes in a store (offline to online), the effect of store image on store loyalty is still there. This means an image enhancement in online stores can not only increase the customer's desire to make repeat purchases, but also increase the commitment and willingness of customers to recommend their online stores to others.

The findings of this study reaffirm that online store image affects perceived utilitarian value and perceived hedonic value in online stores which are consistent with Chang and Tseng findings (2013). This shows that a good online store image can improve the perception of customers that shopping at the online store can provide functional satisfaction, either by getting the product or service with the best price and quality, due to time savings or due to the completion of the task effectively and efficiently and also increase the perception that spending on the online store is fun and entertaining.

The findings in this study prove that perceived utilitarian value and perceived hedonic value do not give any effect to online store loyalty. From this it can be concluded that a good customer assessment of a product or service that has been purchased, the economic value offered, or the pleasure of shopping does not affect the customer's decision to be loyal to an online store.

The findings of this study differ from findings by Chang and Tseng (2013) because Chang and Tseng (2013) examine only one dimension of loyalty, repurchase intention. From this it can be concluded that neither perceived utilitarian value nor perceived hedonic value has been sufficiently able to explain relationships in constructs that are more complex than repurchase

Intention, that is loyalty. In addition, respondents in this study are more heterogeneous than Chang and Tseng's (2013) research because it is a customer of thirty-one online stores while Chang and Tseng (2013) only examine customers from two online stores only. This shows that in the respondents who subscribe to different sites, only online store image that affects the behavior of customer loyalty to the online store while perceived value has no effect. In addition, the two aspects of online store image that most affect the online store loyalty that is ease of use and trustworthiness are also not contained in the measurement scale of perceived utilitarian values or perceived hedonic values used in this study, therefore there is no influence between perceived utilitarian value and Perceived hedonic value to online store loyalty.

The ease of use aspect as an online store image dimension that has the strongest influence is consistent with the results of the secondary report (Deloitte Consumer Insight, 2015) which shows that practicality is the main reason of online shopping customers to do online shopping. This practicality concerns the ease of searching for goods, searching information, comparing information, or doing shopping transactions which is very dependent on the ease of use of the site and its features and facilities.

While trustworthiness as an online dimension of image store that also has the strongest influence is also proven to be consistent with the results of related secondary reports (DBS Asian Insight 2015). The main factors that cause Indonesian consumers are reluctant to shop online is because of the image of fraud, cannot try the product and the insecurity of payments related to aspects which are related to the trustworthiness of an online store.

Online buyers avoid the possibility of losses because of these things by shopping at online stores that have a safe image and trustworthy. This finding shows that online store customers in Indonesia have a certain motivation to shop online and tend to look for online stores that have an image Which can reduce doubts or reluctance in doing online shopping. This is in line with the statement of Aghekyan - Simonian *et al.*, (2012) that consumers often use brand name, store name or store image as a guaranteed factor to reduce exposure to risk in online shopping and ease purchase decisions due to the inability of online shoppers to check the product they buy.

The owners or developers of online stores in Indonesia can apply the findings of this research in an effort to increase customer retention and loyalty from the site. One way that can be

used is to improve the image of ease of use and trustworthiness on the online store either through navigation guidance, security guarantees from third parties and so on.

4.2 Research Limitations and Recommendations

The value of reliability test that is variance extracted from online variable image image and perceived hedonic value in this research have insufficient convergence level. This may be because the constructs and measurement scales used are less consistent or less appropriate to the research conditions. In addition, although the constructs and measurement scales of perceived utilitarian value variables are shown to have good convergence rates, it is recognized that the measurement scales used do not include convenience (convenience or convenience) aspects. Aspects of convenience such as ease of finding information, transacting and completing shopping objectives, if used on a perceived utilitarian value scale, are expected to further elucidate the ease of use aspect of the online store image in relation to online store loyalty. In the literature, there are many construct definitions and other measurement scales of online store image, perceived hedonic value and perceived utilitarian values that can be considered for use in subsequent research.

This study based on the choice of respondents from the frequency of purchases within six months, assuming the customer with the number of repeat purchases at least five times on the same site within that time is considered familiar enough with the site and characterizes loyalty behavior. This criterion is deemed to have not really guaranteed that the respondents have loyalty, so further research is advised to select respondents based on consideration of the familiarity and frequency of expenditure over a longer time and in larger sample quantities.

This study only examines the sphere of influence relationship between online store image, perceived utilitarian value, perceived hedonic value and online store loyalty only and can only explain the variance of online store loyalty as much as 57%. This means the development of the scope of this research is still considerable.

Loyalty, according to Sweeney and Soutar (2001), is formed because of repeated purchasing processes that consist of valuation aspects before buying and evaluation after purchase and use. The pre-purchase stage is described in the perceived value variable while the stages after purchase are generally described by a universally agreed satisfaction variable occurring at the stage after purchase and use, as a form of evaluation. Considering that loyalty itself is actually formed due to the evaluation process after usage, the addition of satisfaction variable is expected to contribute in explaining online store loyalty behavior which has also been widely used in research on the relationship between image, value and loyalty (Martenson, 2007; Bloemer and Ruyter, 2003; Yoo and Park, 2016).

In addition, it is recognized that risk factors have a significant role in influencing customer loyalty behavior. So further research is suggested to be able to examine the factors that discuss about consumer efforts to minimize risks such as perceived security (perceived security). Previous research (Ponte *et al.*, 2015) proves that these aspects affect the loyalty so it is expected to have relevance that can be applied in further research.

With the huge potential of e-commerce in Indonesia is still untapped, it is believed the number of online stores and online store customers in Indonesia will continue to grow rapidly. Thus, a deeper understanding is needed. In this regard, this study and its recommendations are expected to enrich and become the basis for the development of an understanding of the issues underlying the behavior of online store customers in Indonesia.

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