THE INFLUENCE OF ONLINE SHOPPING ATTRIBUTES ON CUSTOMER SATISFACTION AND LOYALTY FROM THE BUKALAPAK ONLINE SHOPPING EXPERIENCE

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Abstract
This study aims to determine what factors influence the satisfaction and Loyalty of Bukalapak marketplace customers. The variables used in this study are information quality, Privacy, perceived Security, product variety, product delivery, customer satisfaction and customer loyalty. The population in this study were marketplace users who had used and shopped at the Bukalapak marketplace, with a sample size of 170 respondents. The data collection technique used a questionnaire, and the data analysis technique used was the SmartPLS 4.0 analysis tool. Based on the research results, of the 16 hypotheses studied, 15 hypotheses were accepted: information quality, Privacy, perceived Security, and product variety positively affected customer satisfaction and Loyalty. Perceived Security, information quality, product variety, Delivery and Privacy positively affect customer loyalty through customer satisfaction. The contribution to this research resulted in a model for measuring the effectiveness of the Bukalapak marketplace system that companies can use to develop in the future to increase user satisfaction at Bukalapak.

Keywords: Online Shopping, Satisfaction, Loyalty, Bukalapak.

INTRODUCTION
Bukalapak said the threat of hacking by irresponsible parties in the digital technology industry will always exist. Bukalapak experienced a leak of tens of millions of customer data last year. At that time, the customer data sold consisted of emails, usernames, purchase details, IP addresses, and account passwords sold on Dream Market's dark site. Since the data hack occurred in early 2019, Bukalapak claims to continue trying to improve overall cyber security. This improvement was carried out regarding infrastructure, expertise and company culture. Cyber-security is a risk that can threaten anyone. At Bukalapak, user data security is our main priority, so from time to time, we always implement various efforts to improve the Security and comfort of Bukalapak users. Privacy is defined as consumers' perception of Security in conducting e-commerce transactions. Defining Security as the possibility of consumers' subjective confidence that their personal information (in civil and monetary aspects) will not be seen, stored and manipulated by other parties during transit and storage, thereby consistently raising their confidence expectations (Kinasih & Albari, 2012). Privacy concerns a website's ability to safeguard customers' personal information shared during online transactions from invalid use or disclosure (Belanger et al., 2002); (Carlos Roca et al., 2009). Several things need to be considered...
in online shopping activities, namely, the issue of protecting personal data and online consumers. In online activities, personal data is one of the essential things, especially about payment methods, marketing and offers (Indriani, 2017). This makes consumers very uncomfortable in the purchasing process and buying and selling transactions and increases the risk of even greater losses. Apart from Privacy, the quality of information directly affects the ease of use of the Marketplace site, which means that the higher the level of quality of information received by consumers, the higher the ease of use by consumers of a Marketplace site. The quality of information directly influences Esa Unggul University 2 on the purchasing decisions of Marketplace site users, which means that increasing the quality of information received by consumers will increase consumer purchases on the Marketplace site (Indriani, 2017). Customer satisfaction is a major point of interest in marketing, and is considered a major marketing goal (Kotler, 2001). Traditional marketing literature generally recognizes cumulative satisfying experiences as important for helping holistic satisfaction episodes and influencing Loyalty (Garbarino & Johnson, 1999); (Oliver, 1999). This paper is anchored in the study domain (HH et al., 2009); (Massad et al., 2006), which views satisfaction as the result of a customer's cumulative impression of a particular website's performance. In e-commerce, satisfaction is defined as an affective state representing a consumer's emotional reaction to the entire transaction experience with an online retailer (Faraoni et al., 2019); (Pandey & Chawla, 2018). Product diversity refers to the depth or magnitude of the customer's retail store product variety (C. Chang, 2011). Product variety, product type, and well-known brands are different factors related to the quality of products and services sold, including the variety of products and services purchased online and brands sold at retail. stores provide (Rudansky-Kloppers, 2014). Because consumers may not actively evaluate the actual number of products, they rely on various cues to evaluate product variety, appearance, and organization, which may influence the perceived product variety in physical stores (Broniarczyk et al., 1998). The development of information technology can improve performance and enable various activities to be carried out quickly, precisely and accurately, thereby ultimately increasing productivity. The role that this information technology application can provide is to obtain information for personal life, such as information about health, hobbies, recreation and spirituality. Then, for professions such as science, technology, trade, business news, and professional associations (Wardiana, 2002). The use of the Internet is increasingly growing in meeting the demands of its users, which include online media, transportation, transactions, etc. Partly (Husaini, 2017), Esa Unggul University 3 Marketplace is a means to sell and market products and services using internet media or websites. Meanwhile, place means place. So, it can be concluded that the meaning of marketplace is a place or space for selling and marketing products (Rahmayanti, 2023). Marketplace is a new business tool that is developing along with the rapid development of information technology infrastructure. This marketplace was created to reduce the risk of complex business processes to create efficiency and effectiveness. Bukalapak was founded on January 10 2010 and is one of the largest marketplaces in Indonesia that is still standing today. The initial aim of creating Bukalapak was very noble: to provide a forum for SMEs in Indonesia. SMEs themselves have an important role in advancing economic development in Indonesia. PT Bukalapak.com Tbk (IDX: BUKA) posted total revenue of IDR 1.9 trillion or an increase of 38 per cent (YoY) throughout 2021. The Mitra business line supported the company's revenue growth, skyrocketing by 284 per cent to IDR 764.5 billion from IDR 198 billion in 2020. Based on the 2021 financial report, Bukalapak recorded a decline in revenue in two other business lines. Bukalapak offers electronic products, fashion needs, household appliances, and others. Apart from that, Bukalapak has service features such as Buka Rumah, Bukalapak Paylater, and Cash on Delivery (COD). Buka Rumah is a proptech service that allows users to find their dream home. It is not just limited to property listings; it includes a
KPR application feature. In this case, Bukalapak collaborates with Bank Mandiri as a strategic partner for financing. Bukalapak PayLater is a new payment feature at Bukalapak that makes it easy for users to make transactions now and pay later within 30 days. Bukalapak PayLater is supported and managed by Kredivo, providing a financing solution that allows Bukalapak buyers to get a loan balance or credit limit of IDR 500,000, which can be used to pay for Bukalapak marketplace transactions. Cash On Delivery (COD) is the newest payment method at Bukalapak, which provides a comfortable, safe and easy shopping experience. Buyers can pay their transactions in cash and directly to the courier when the order is received. Currently, the services supporting the Cash On Delivery payment method are J&T REG and Sicepat REG. Esa Unggul University 4 This research is a replication of research conducted by (Mofokeng, 2021), saying that customer satisfaction is influenced by Privacy, Delivery, perceived Security, information quality, and product diversity well as customer satisfaction determines the quality of customers towards online web shops. This research uses the same variables as previous research: information quality, Privacy, perceived Security, Delivery, product diversity, customer satisfaction, and customer quality. Based on the previous explanation, the research objective to be achieved is to determine the direct influence between information quality, Privacy, perceived Security, Delivery, product diversity, customer satisfaction, and customer quality. Hopefully, this research can contribute to the scientific marketing management level by developing a better theoretical understanding of the variables studied.

**Information Quality**

(Tzeng et al., 2021). (Cyr, 2008) believes that customers need quality information about products or services in a physical or online store, namely to help customers make purchasing decisions. Meanwhile, according to (Khosrow-Pour, 2008), customers on the Internet pay attention to the quality of website information to help them make good purchasing decisions.

**Privacy**

(Gogus & Saygin, 2019) Argue that a person's beliefs about Privacy refer to the risks and possible negative consequences of sharing personal information. A multi-dimensional concept is internet privacy (Mofokeng, 2021).

**Perceived Security**

According to (Vasić et al., 2019), Security is divided into two dimensions: the first is data and transaction security, while the second is consumer authenticity. According to (Park & Kim, 2003), consumers will disclose financial or personal information. They intend to purchase comfortably if consumers feel that the website's security guarantee meets their expectations.

**Product Diversity**

According to (Broniarczyk et al., 1998), to be confident in purchasing goods, consumers must first look at product diversity, appearance and organization, which can influence the perceived product variety in physical stores.

**Delivery**

Customers will feel satisfied if they receive the goods they have ordered, the delivery time is fast, and the delivery conditions are safe (Rita et al., 2019).

**Customer satisfaction**

(Kotler, 2001) believes that the primary goal of marketing is to provide customer satisfaction. According to (Faraoni et al., 2019); (and Pandey & Chawla, 2018), satisfaction is essential in online shopping. According to (Menidjel et al., 2021), affective experience influences
customer satisfaction and word of mouth in the context of successful shopping. Satisfaction is defined as a consumer's affective attitude towards a relationship.

**Customer loyalty**

Loyalty is a behavioural/purchasing response biased and expressed continuously by decision-makers by paying attention to one or more alternative brands from several similar brands and is a function of psychological processes (Sebastian & Rojuaniah, 2020). Customer loyalty can be calculated from 2 dimensions: Recommend To Other Customer Satisfaction.

**RESEARCH METHODS**

The population in this study are marketplace users who have used and shopped on the Bukalapak application, and the population size is unknown. According to (Hair et al., 2019), the sample size must be five times the number of questions analyzed to obtain accurate results. There are 34 questions in the questionnaire in this research, so the minimum sample size required is 34 x 5 = 170 respondents. This research will use a purposive sampling method. According to Sugiyono (2018), purposive sampling aims to obtain samples that comply with the criteria determined by the researcher. The criteria that have been determined are: (1) have used and shopped on the Bukalapak application more than two times in the last two months, and (2) are in the Jabodetabek area.

**RESULTS AND DISCUSSION**

Based on the results of distributing questionnaires conducted online using Google Forms, 180 respondents were collected. The respondents who used and shopped the most through Bukalapak were women, with 102 people (56.7%), and most were aged 18 – 26 years, namely 89 people (49.4%). Furthermore, the majority of respondents were unmarried. 93 (51.7%) lived in the Tangerang area, namely 66 people (36.7%). Then, most respondents had the status of high school/vocational school students, namely 108 people (60%) and worked as private employees, namely 61 people (33.9%). Moreover, most have made purchases at Bukalapak within two months, namely 3x purchases with 79 people (43.9%). Respondents mostly spent shopping at Bukalapak with a nominal amount of >IDR 1,000,000-IDR 1,500,000 as many as 71 people (39.4%). Based on the results, it can be concluded that most respondents are women aged 23 - 28 years. They are the millennial generation who like to shop online, always be connected to cyberspace and can do everything using existing technological sophistication.

**Outer Model**

**Validity test**

In this research, a validity test is tested, which helps determine a measurement of a statement on the questionnaire used, which aims to measure the indicators and variables studied. Thirty-four questions will be tested in this research. The validity test in this research is as follows:

**Convergent Validity**

**Outer Loading (Loading Factor)**

Of all the results analyzed in the Loading Factor table, a questionnaire indicator totalling 34 questions, 25 indicators are valid, and nine are declared invalid.
The invalid indicators are KI7 with a constructed value of -0.038, KI8 with a constructed value of 0.145, KI9 with a constructed value of 0.007, KI10 with a constructed value of -0.046, KE4 with a constructed value of 0.535, KP1 with a constructed value of 0.200, KP2 with a constructed value of 0.159, KP3 with a constructed value of -0.205, and PK4 with a constructed value of -0.036, these indicators must be removed.

**Average Variance Extracted (AVE)**

The AVE results can prove the ability of the latent variable values to represent the original data scores. The greater the AVE value, the higher the ability to explain the value of indicators that measure latent variables. The standard AVE value always used is 0.50, where the AVE value is at least 0.50, proving that the convergent validity value in this research is sound.

**Table 1. Average Variance Extracted (AVE)**

<table>
<thead>
<tr>
<th></th>
<th>Average variance extracted (AVE)</th>
</tr>
</thead>
<tbody>
<tr>
<td>TO</td>
<td>0.816</td>
</tr>
<tr>
<td>KI</td>
<td>0.714</td>
</tr>
<tr>
<td>LP.</td>
<td>0.652</td>
</tr>
<tr>
<td>PE.</td>
<td>0.780</td>
</tr>
<tr>
<td>PK</td>
<td>0.777</td>
</tr>
<tr>
<td>PR</td>
<td>0.820</td>
</tr>
</tbody>
</table>

The Average Variance Extracted (AVE) value in the table above shows that all latent variables have an AVE value above the minimum criteria, namely 0.5, so it can be concluded that the AVE value in this study is promising.

**Discriminant Validity**

**Cross Loading**

Discriminant validity is a measurement model where reflective indicators are assessed based on the results of cross-loading tests on the measurement of a construct. Suppose the correlation in a measurement item construct is more significant than in other construct dimensions. In that case, these results can prove that the latent construct can predict the block’s dimensions better than the other blocks’ dimensions.

**Reliability Test**

The reliability test in this research aims to determine whether a measuring instrument has consistency (can be used later). The reliability testing results use the Composite Reliability and Cronbach’s Alpha measurement provisions.
The table above shows that all variable values for the reliability test can use Composite Reliability or Cronbach's Alpha. The variables tested are reliable so that they can carry out the structural testing stage.

**Inner Model**

The next stage is the Inner model by determining the R-square value. If the R-Square value is 0.75, 0.50, or 0.25, it can be concluded that the inner model is robust, moderate and weak. Furthermore, the standard T-statistic is used for hypothesis testing with a value of >1.96 and an ρ-value of 0.1. From the research results, the R-squared value for the customer satisfaction variable is 97.5%. This can be said to influence information quality and Privacy significantly, perceived safety, product diversity, and Delivery on customer satisfaction amounted to 97.5%. Other variables, such as ease of use and fulfilment, influenced the remaining 2.5%. The R-square value on Customer Loyalty is 89.9%; based on these results, it can be interpreted that the influence of information quality, Privacy, perceived Security, product diversity, Delivery, and customer satisfaction on customer loyalty is 89.9%, and the remaining is 10. 1% is influenced by other variables not examined in this research, such as Product Quality, Price and Brand Image.

**Fit Models**

Model fit is a value that shows the overall level of suitability for a model, and the residual value can be calculated in a predicted model by comparing it with actual data. The following are the results of the research:

<table>
<thead>
<tr>
<th>Table 3. Models Fit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUMMER</strong></td>
</tr>
<tr>
<td>Estimated model</td>
</tr>
<tr>
<td>SUMMER</td>
</tr>
<tr>
<td>d_ULS</td>
</tr>
<tr>
<td>d_G</td>
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<tr>
<td>Chi-square</td>
</tr>
<tr>
<td>NFI</td>
</tr>
</tbody>
</table>

Based on the analysis results, the Standardized Root Mean Square (SRMR) value is 0.113 > 0.1, so the model can be declared fit.

**Hypothesis testing**

A hypothesis can be accepted or rejected by looking at the significance value of the T-Statistic and ρ-value. The hypothesis can be accepted if the T-Statistic value is greater than the T table 1.96 (5%) and the ρ-Value value must be smaller than 0.05. The analysis results are as follows:
### Table 4. Results Test Hypothesis

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Statement Hypothesis</th>
<th>P-Value</th>
<th>T-Statistics</th>
<th>Information</th>
<th>Conclusion</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>Information quality, in a way, positively influences Customer satisfaction towards the website shop online</td>
<td>0.000</td>
<td>3.553</td>
<td>Data support hypothesis</td>
<td>H1 accepted</td>
</tr>
<tr>
<td>H2</td>
<td>Information quality, in a way, positively influence the Loyalty of customerto the website shop online</td>
<td>0.000</td>
<td>48.925</td>
<td>Data support hypothesis</td>
<td>H2 accepted</td>
</tr>
<tr>
<td>H3</td>
<td>Privacy, in a way, positively influences Customer satisfaction towards the website shop online</td>
<td>0.000</td>
<td>6.904</td>
<td>Data support hypothesis</td>
<td>H3 accepted</td>
</tr>
<tr>
<td>H4</td>
<td>Privacy in a positive way influences Customer loyalty with site web shop online</td>
<td>0.001</td>
<td>3.252</td>
<td>Data support hypothesis</td>
<td>H4 accepted</td>
</tr>
<tr>
<td>H5</td>
<td>Security Which felt in a way positive influenceon Customer satisfaction towards the website shop online</td>
<td>0.000</td>
<td>7.202</td>
<td>Data support hypothesis</td>
<td>H5 accepted</td>
</tr>
<tr>
<td>H6</td>
<td>The Security felt a positive influence on Customer loyalty towards the website shop online</td>
<td>0.000</td>
<td>3.534</td>
<td>Data support hypothesis</td>
<td>H6 accepted</td>
</tr>
<tr>
<td>H7</td>
<td>Product diversity, in a way, positively influences Customer satisfaction towards the website shop online</td>
<td>0.000</td>
<td>6.886</td>
<td>Data support hypothesis</td>
<td>H7 accepted</td>
</tr>
<tr>
<td>H8</td>
<td>Product diversity, in a way, positively influences customer loyaltyto the site's web shop online</td>
<td>0.002</td>
<td>3.030</td>
<td>Data support hypothesis</td>
<td>H8 accepted</td>
</tr>
<tr>
<td>H9</td>
<td>Delivery by positive influence Customer satisfaction towards the website shop online</td>
<td>0.000</td>
<td>4.255</td>
<td>Data support hypothesis</td>
<td>H9 accepted</td>
</tr>
<tr>
<td>H10</td>
<td>Delivery by positively influencing Customer loyalty towards the</td>
<td>0.407</td>
<td>0.829</td>
<td>Data support hypothesis</td>
<td>H10 is rejected</td>
</tr>
</tbody>
</table>
Hypothesis | Statement Hypothesis | \( P \)-Value | \( T \)-Statistics | Information | Conclusion
--- | --- | --- | --- | --- | ---
H11 | Customer satisfaction in a way positively influences Customer loyalty to the site's website shop online | 0.002 | 6.904 | Data support hypothesis | H11 accepted

Based on the analysis results from the table above, it can be concluded that of the 11 hypotheses, ten hypotheses were declared accepted, and 1 hypothesis was declared rejected. The 10 hypotheses that were accepted were H1, H2, H3, H4, H5, H6, H7, H8, H9 and H11, while the hypothesis that was rejected was H10 which was declared rejected.

**Indirect Effects**

The next stage is to determine the indirect influence of information quality, Privacy, perceived Security, product diversity, and Delivery on customer loyalty through customer satisfaction, which can be seen in the following Indirect Effect table: Table 6—indirect Effect.

**Table 5. Indirect Effect**

| Original samples (O) | Samples mean (M) | Standard deviation (STDEV) | Q statistics \(|O/STDEV|\) | P values |
|---|---|---|---|---|
| P.E. -> PK | -0.154 | -0.152 | 0.064 | 2.420 | 0.0166 |
| KI -> PK | 0.018 | 0.017 | 0.008 | 2.203 | 0.0288 |
| PR -> PK | 0.308 | 0.308 | 0.112 | 2.743 | 0.0066 |
| TO -> PK | -0.423 | -0.424 | 0.153 | 2.763 | 0.0066 |
| KP -> PK | -0.222 | -0.220 | 0.080 | 2.785 | 0.0056 |

The results of testing the indirect influence of the Delivery variable on customer loyalty through customer satisfaction, after being tested overall, obtained a \( T \)-statistic value of 2.420 and a \( P \)-value of 0.016. This shows an indirect influence of Delivery on customer loyalty through customer satisfaction. Based on the overall results, it is known that Delivery positively affects customer loyalty (H10). It is known that there is an indirect effect of Delivery on customer loyalty through customer satisfaction (H16), so it can be interpreted that customer satisfaction acts as a mediating variable (Full Mediation) between Delivery and customer loyalty. So, it can be concluded that if Delivery is improved, it will increase customer satisfaction and impact customer loyalty to the Bukalapak application.

The results of testing the indirect influence of the information quality variable on customer loyalty through customer satisfaction, after being tested overall, obtained a \( T \)-statistic value of 2.203 and an \( P \)-value of 0.028. This shows an indirect influence of information quality on customer loyalty through customer satisfaction. Based on the overall results, it is known that information quality has a positive effect on customer loyalty (H2). It is known that there is an indirect effect of information quality on customer loyalty through customer satisfaction (H12), so it can be interpreted that customer satisfaction acts as a mediating variable (Full Mediation) between information quality on customer loyalty. So, it can be concluded that if the quality of
information is improved, it will increase customer satisfaction and increase customer loyalty to the Bukalapak application.

The results of testing the indirect influence of the Privacy variable on customer loyalty through customer satisfaction, after being tested overall, obtained a T-statistic value of 2.743 and a $\rho$-value of 0.006. This shows an indirect influence of Privacy on customer loyalty through customer satisfaction. Based on the overall results, it is known that Privacy positively affects customer loyalty (H4). It is known that there is an indirect effect of Privacy on customer Loyalty through customer satisfaction (H13), so it can be interpreted that customer satisfaction acts as a mediating variable (Full Mediation) between Privacy and customer loyalty. So, it can be concluded that if Privacy is increased, it will increase customer satisfaction and impact customer loyalty to the Bukalapak application.

The results of testing the indirect influence of the perceived security variable on customer loyalty through customer satisfaction, after being tested overall, obtained a T-statistic value of 2.763 and an $\rho$-value of 0.006. This shows an indirect influence of perceived Security on customer loyalty through customer satisfaction. Based on the overall results, it is known that perceived Security has a positive effect on customer loyalty (H6). It is known that perceived Security has an indirect effect on customer loyalty through customer satisfaction (H14), so it can be interpreted that customer satisfaction acts as a mediating variable (Full Mediation) between Perceived Security and customer loyalty. So, it can be concluded that if perceived Security is improved, it will increase customer satisfaction and Loyalty to the Bukalapak application.

The results of testing the indirect influence of the product diversity variable on customer loyalty through customer satisfaction, after being tested overall, obtained a T-statistic value of 2.785 and a $\rho$-Value of 0.005. This shows an indirect influence of product diversity on customer loyalty through customer satisfaction. Based on the overall results, it is known that product diversity has a positive effect on customer loyalty (H8). It is known that there is an indirect effect of product diversity on customer loyalty through customer satisfaction (H15), so it can be interpreted that customer satisfaction acts as a mediating variable (Full Mediation) between product diversity on customer loyalty. So, it can be concluded that if product diversity is increased, it will increase customer satisfaction and impact customer loyalty to the Bukalapak application.

DISCUSSION

In this research, Information Quality, Privacy, Perceived Security, Product Diversity, and Delivery positively affect Customer Satisfaction. This can be interpreted as improving the quality of information, Privacy, perceived Security, product diversity and Delivery, and it will increase customer satisfaction with using Bukalapak. Respondents felt that the information in the Bukalapak application features was easy to understand. Bukalapak has many features that provide complete information to users, making it easier for them to shop at Bukalapak. Respondents also felt that Bukalapak clearly explained their Privacy policy and explained that user data would be used well so that consumers felt satisfied with Bukalapak. Respondents also felt that Bukalapak guaranteed consumer data security with the Bukalapak PIN, Google Authenticator, and Login Activity Report features. These features function to avoid unknown activity on Bukalapak accounts so that they can prevent the account from being at risk of theft or hacking. Respondents also felt that Bukalapak's complete product diversity offered shopping categories for electronic products, fashion needs, household appliances, etc. Respondents also felt that the delivery services provided by Bukalapak were varied so that consumers could choose the Delivery they liked. This is due to the characteristics of respondents who are 49.4% aged 18 - 26 years and
33.9% who are students who like online shopping. This research aligns with research (DeLone & McLean, 2003). Information Quality, Privacy, Perceived Security, and Product Diversity positively affect customer loyalty. Suppose the quality of information, Privacy, perceived Security and product diversity are improved. In that case, it will increase customer loyalty to the Bukalapak marketplace. Respondents felt that the quality of information provided by Bukalapak was always up to date and provided clear and complete product information. Respondents feel that their Privacy is protected safely by Bukalapak. Bukalapak explains its privacy policy to consumers so that they will be loyal and continue shopping online at Bukalapak. Respondents feel they will continue to use Bukalapak because consumers feel Bukalapak guarantees Security when making transactions between sellers and buyers, guarantees account Security with the Bukalapak PIN feature, Google Authenticator and Login Activity Report, and Bukalapak also explains security information in detail. Respondents also feel they will continue using Bukalapak because the product diversity is complete. Consumers feel that the products they need can be found at Bukalapak, products from other marketplaces can also be found at Bukalapak, and there are many product choices according to consumer needs, so Bukalapak will continue to be used by consumers. This is due to the characteristics of respondents who are 49.4% aged 18 – 26 years, and 43.9% repurchased three times at Bukalapak. This research is in line with research (Siringoringo, 2021).

Delivery does not have a positive effect on customer loyalty. This can mean that Delivery is not a factor determining customer loyalty in the Bukalapak marketplace. Respondents felt that the Delivery provided by Bukalapak was not on time or late, and the condition of the goods sent to consumers was not packaged well, so they did not gain consumer loyalty. Respondents also felt that Delivery needed to match the time promised by Bukalapak. This was influenced by the fact that 33.9% of consumers had jobs as private employees who did not prioritize Delivery. This research is not in line with research (Mofokeng, 2021). Customer Satisfaction has a positive effect on Customer Loyalty. This can be interpreted as if customer satisfaction is increased, and it will affect customer loyalty in the Bukalapak marketplace. Respondents felt that Bukalapak could be used at any time, making it easier for users to order products. This means that consumers can use and shop through Bukalapak at home at school. In other places with a strong internet network, the average Bukalapak consumer uses the application to shop online, especially for accessories and fashion products. This is due to the characteristics of respondents, most of whom aged 18 - 26 years are the Millennial generation accustomed to meeting their needs via the Internet. Because respondents feel that Bukalapak can be used at any time, consumers feel satisfied with its products, especially in terms of the very diverse product variations and guaranteed consumer safety when shopping using Bukalapak. Respondents also felt satisfied and happy with the services provided by Bukalapak. The satisfaction they feel means they will continue using Bukalapak when shopping online and want to invite and recommend others to shop online through Bukalapak. This research is in line with research (Kotler, 2001).

Information Quality, Privacy, Perceived Security, Product Diversity, and Delivery positively affect Customer Loyalty, which Customer Satisfaction mediates. This is due to the characteristics of respondents who are 49.4% aged 18 – 26 years and 33.9% who are students who like online shopping. This can be interpreted as better quality of information, Privacy, perceived Security, product diversity, and Delivery on the Bukalapak marketplace; it will increase Customer Satisfaction and impact Customer Loyalty. Respondents felt that the information on Bukalapak was quite good, attractive, easy to understand and consistent and that it could increase user activity on Bukalapak so that it could increase satisfaction, which influenced consumer loyalty to use Bukalapak. Respondents consider Privacy necessary because 49.4% of respondents are 18 – 26 years old and think about Privacy. Consumers will worry that their data will be misused, so
Privacy determines satisfaction and will lead to customer loyalty to Bukalapak. Consumers also feel safe shopping online at Bukalapak because consumer information is managed safely and protected when making transactions. Detailed security information can increase satisfaction, influencing consumer loyalty in using Bukalapak. Respondents also felt satisfied because the product diversity at Bukalapak was complete; consumers could find the products they were looking for, and the products they needed from other marketplaces could also be found at Bukalapak, so consumers felt satisfied, which influenced customer loyalty in using Bukalapak. Respondents also felt that good and on-time Delivery can determine customer satisfaction with Bukalapak. If consumer expectations are met regarding Delivery, it will lead to customer loyalty. This research aligns with research (DeLone & McLean, 2003).

CONCLUSION

Based on the research results, Delivery does not positively affect Customer Loyalty. It can be said that Delivery is not a factor consumers consider when using Bukalapak. Meanwhile, information quality, Privacy, perceived security and product diversity affect customer loyalty. This shows that the higher the quality of information, Privacy, perceived security and product diversity provided to users, the higher the customer loyalty to Bukalapak. Information Quality, Privacy, Perceived Security, Product Diversity, and Delivery positively affect Customer Satisfaction. This can be interpreted as improving the quality of information, Privacy, perceived Security, product diversity and Delivery, which will increase customer satisfaction in the Bukalapak marketplace.

Furthermore, Customer Satisfaction has a positive effect on Customer Loyalty. This can be interpreted as if customer satisfaction is increased; it will affect customer loyalty in the Bukalapak marketplace. Information Quality, Privacy, Perceived Security, Product Diversity, and Delivery positively affect Customer Loyalty, which Customer Satisfaction mediates. This can be interpreted as the better the quality of information, Privacy, perceived Security, product diversity and Delivery on the Bukalapak marketplace; the more customer satisfaction will increase, impacting customer loyalty. This research proves that there is a direct influence of Information Quality, Privacy, Perceived Security, Product Diversity, and Delivery on Customer Satisfaction and Customer Loyalty in the Bukalapak marketplace.

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