

The Impact of E-Service Quality On Customer Engagement, Customer Experience and Customer Loyalty in B2c E-Commerce

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Abstract: The purpose of this research is to examine the correlation of e-service quality, customers' experience, customers' engagement, and customers' loyalty within B2C e-commerce. This paper describes a theoretical model for investigating the main dimension that influences on e-service context for loyalty: website design, fulfillment/reliability, customer service and security/privacy. Survey data were collected from 205 respondents who had made transactions through B2C e-commerce website in the last six months. The partial least squares technique was applied to test the research model. Based on the theoretical model, a comprehensive set of hypotheses were formulated and a methodology for testing them was outlined. These hypotheses were tested empirically to demonstrate the applicability of the theoretical model. The results indicate that customer experiences are influenced by e-service quality, customer engagement alongside with loyalties with B2C E-commerce. Meanwhile the other two factors, customer engagement and e-service quality were not influential to customer loyalty. This study offers a new understanding of customer loyalty in B2C e-commerce..

Keywords: e-service quality, customer experience, customer loyalty, B2C e-commerce

1. Introduction

In recent years, business-to-consumer (B2C) e-commerce has evolved exponentially. Indonesia's B2C e-commerce industry forecasts have risen by an average rate of 20.8 percent each year (Statista, 2020). Among other industries, B2C e-commerce is among the world's fastest growing ones and is expected to continue evolving. This industry involves products and services that directly involve a two-way exchange of information between the customer and the system (business) (Jewels et al., 2001). Based on Pew Research Center survey, more customers prefer shopping through B2C e-commerce websites with various reasonings, which include convenience, various product range, lower prices, and discounts availability (Purcell, K 2020).

B2C e-commerce websites basically hold information that is helpful to customers when buying the product. The main characteristics in B2C e-commerce websites can be categorized as information content and design. Information content refers to the features or services offered, while design refers to the display on the B2C e-commerce website (Raganathan & Ganapathy, 2002). E-service efficiency plays a very significant role in providing consumers with satisfactory services from B2C e-commerce platforms. An easy but appealing web design (Aladwani & Palvia, 2002; Yang & Peterson, 2004), fulfillment/reliability (Wolfenbarger & Gilly, 2003; Yang & Peterson, 2004), customer service (Chen & Slater & Narver, 2000; Dubinsky, 2003; Wolfenbarger & Gilly, 2003; Yang & Peterson, 2004) and security/privacy (Yang & Peterson, 2004) are some considerations that should be factored in for optimum quality of e-service.

The success of B2C e-commerce is determined by how much the customer shows loyalty to the e-service providers. Effective ways in creating customers' loyalty have been shown in numerous studies, through the use of positive experiences (Oliver, 1999) and better goods and/or service values (Parasuraman & Grewal, 2000; Chang, 2006). When customers feel that they have received positive value, it will build a positive perception about the e-service provider and increase their intention to make repeat purchases of a product or service. Therefore, customers who have high loyalty are considered as one of an e-service provider's assets which is competitive and valuable for a B2C e-commerce service provider (Dick & Basu, 1994).

Some researchers have analyzed that customers' behaviors affect their loyalty, which results from customers' engagements loyalty (Calder et al., 2009; Chang et al., 2009; Pham & Avnet, 2009; Brodie et al., 2011; Brodie & Hollebeek, 2011) which can produce emotional bonds between a B2C e-commerce and their customers (Fliess et al., 2012). Emotionally attached customers are more loyal to B2C e-commerce services (Gammel & Verleye, 2010). Bowden (2009) stated that customers engagement is influenced by customer experience. Carbone and Haeckel (1994) said customer experience occurs every time a customer interacts with a B2C e-commerce

platform. B2C e-commerce services will leave an impression on the customer, and the customer will form their perception on the e-commerce service provider based on their service (Carbone & Haeckel, 1994).

The correlation of consumers' commitment and experience towards loyalty has been explored separately in previous studies (Sharma & Lijuan, 2015; Vohra & Bhardwaj, 2019; Hoyer et al., 2020). Despite the research which discussed the importance of customer engagement in creating customer loyalty, other studies (Maklan & Klaus, 2011; Kim & Choi, 2013) have also stated that when customers have a good experience inside using B2C e-commerce, customers tend to be loyal. Hence, the quality of e-service impacted by customers' engagement and experience toward their loyalty toward B2C e-commerce will be in discussed in this research. It has become obligation for e-commerce to focus on e-service quality in B2C because the excellence of the e-commerce services has been a major determination on overall customers assessment (Lee & Lin, 2005). E-commerce who has fully understood the quality and the value they offered and perceived by customers has a huge advantage of creating a dominant e-commerce image and building a solid customer loyalty. Our research examines customer' experience and customers' engagement as instructive variables to understand the determining factors regarding how e-commerce customers discern commitment that may lead to customer loyalty. Moreover, e-service quality is important to be linked to both customers' experience and customers' engagement. This is because interaction between e-commerce business and their customers may enhance the customer shopping experience and expectations. Lastly, customers' engagement with products and/or services is also very relevant in e-commerce, as customers involvement will encourage long-term relationships between customers and e-commerce. It can be said that customer engagement and customer experience influence each other to improve service quality on B2C e-commerce (Van Doorn et al., 2010; Hollebeek, 2011; Nettet et al., 2011; So et al., 2014). Thus, this research seeks to define the correlation of quality of e-service, customers' experience and engagement, along with their loyalties, toward B2C e-commerce.

2. Literature Review

2.1. Business to Consumer (B2C) E-commerce

Tsur et al. (2001) stated that e-commerce is growing rapidly, affecting all our lives. The direct transactional act of goods and services to customers without involving intermediaries is referred to as the e-commerce of business to consumer (B2C) (Nurhayati & Handayani, 2012). Measuring the value proposition in B2C e-commerce is done through how the needs of consumers are satisfied through the goods and services provided by a company (Turban et al., 2015). Not only that, B2C e-commerce is an online service, thus the quality of the e-service is very crucial (Drigas & Leliopoulos, 2013).

2.2. E-Service Quality

E-service quality is referred as detailed evaluation on consumers' perception toward the provided services through their engagement and loyalty (Zeithaml et al., 2018), and deemed as a competitive factor in differentiating from other businesses/competitors. Therefore, high e-service quality is believed to increase the company's long-term profitability (Ghobadian et al., 1994). The quality of e-service is measured through how the needs of the consumers are fulfilled by the presented services. Therefore, the service provided is perceived to be of quality is through consumers' expectation in what they will receive after making the purchase (Ghobadian et al., 1994). With this, it is determined that the quality of e-service is a vital determinant for B2C e-commerce to reach its success (Bhatti et al., 2002; Delone & Mclean 2003).

A Wolfenbarger & Gilly (2003) established 'comQ' scaling to measure the e-service quality by incorporating factors which are website design, fulfillment/reliability, customer support and security/privacy. First, website design includes the related factors of design, along with personalization-related elements adapted from Holloway and Beatty (2008) and Chang et al. (2009). Secondly, fulfillment/reliability is adapted from Nilsson and Wall (2017), and it involves an accurate representation of products, in good condition, and with punctual delivery. Third, security/privacy involves a sense of security and trust with the website (Ranganathan, 2002; Blut, 2016). Next, customer service is adapted from Nilsson and Wall (2017) and Chang et al. (2009), which involves combined interest in problem solving, a personal willingness to help and to answer questions quickly.

2.3. Customer Engagement

The emotional relationship established between consumers and businesses is referred to as customer engagement (Kumar et al., 2010; García et al., 2014). As to obtain a continuous advantage, it is necessary to improve consumers' relationships as a business tactic (Habibi et al., 2014). In addition, this engagement could benefit toward customers' experiences and loyalties, and businesses' success (Hollebeek, 2011; Brodie et al., 2013). However, Bowden (2009) recognizes these engagements as a tool that psychologically influences loyalty towards new customers and existing customers to make repurchases.

2.4. Customer Experience

Customer experience refers to customers overall experience, as well as their responses to their expectation toward the e-commerce platforms providing them goods and/or services (Lemke et al., 2010). Therefore, customer experience is an important variable. It is a crucial driving factor for reaching business success, and as a competitive advantageous (Lemon & Verhoef, 2016); along with creating an over-time B2C e-commerce profit (Edvardsson et al., 2000; Hunter, 2007; Logahan et al., 2015).

2.5. Customer Loyalty

Customer loyalty refers to customers' appeal in repurchasing and recommending the goods and/or service to other people, emotionally and psychologically (Zeithaml et al., 1996). Customer loyalty can be defined as a customer's desire or inclination to purchase again from the same B2C e-commerce platform (Thakur, 2016) and as a result of perceiving that they gain greater value from B2C e-commerce than from other alternative providers (Hallowell, 1996). Hence, a vital contributing factor for B2C e-commerce growth and longevity is customer loyalty. The approach regarding customer loyalty is divided into two categories, namely the behavioral approach that can check on the continuity of customers from previous purchases, and the customers' loyalty based on their purchasing frequency, purchase rate, and customers' repeat purchases (Chang et al., 2009).

2.6. Hypothesis Framework

It is mentioned how the experience that customers experienced will determine the quality of e-service offered (Zeithaml et al., 2002). Not only that, the experiences faced by customers are influenced by the quality (Schmitt et al., 2015). To attain customer interaction and experience, quality of e-service should be complete, specific and beneficial to customers (Shaw & Ivens, 2005). B2C e-commerce quality of e-service could be used in measuring customers' experience (Sorooshian et al., 2013). Increasing e-service quality can result in good experience for customers (Pitt et al., 1995; Wolfenbarger & Gilly, 2003; Nelson et al., 2005). Therefore, the above statements could imply how a close correlation of customer experience and quality of e-service is present.

H1: E-service quality has a positive relationship with customer experience.

There has been an argument on the effectiveness and efficiency of quality in the e-service in regard to enabling B2C e-commerce shopping (Zeithaml et al., 2002). In addition, Patterson and Yu (2006) refers customers' engagements as connection established between B2C e-commerce site and their customers, physically and emotionally. When a customer is using e-services and buying products or services, it will encourage and increase customer engagement (Verleye et al., 2013; Baldus et al., 2015; Roy, 2018). The quality of superior e-service can be positively influential on the engagement of customers (Chenet et al., 2010; Rossmann et al., 2016). Hence, it will result to a positive customers' engagement for B2C e-commerce.

H2: E-service quality has a positive relationship with customer engagement.

Chang and Chen (2008) explained that customer experience is one of the variables that can be used to understand customer loyalty. Customer experience is an assessment that appears after the product or service is received. Therefore, the overall interaction of customers with B2C e-commerce is referred to as customer experience (Gentile et al., 2007; Sorooshian et al., 2013). Customers' loyalty is significantly maintained and shaped by the experiences gained by customers (Oliver, 1999). It is also crucial to manage those experiences to build their loyalties (Crosby & Johnson, 2007). Moreover, those experiences positively impacted customers' loyalty (Kim et al., 2008). Hence, it correlates to the hypothesis that a high rating on B2C e-commerce services can be produced by good customer experience and concludes that the customers' loyalty is positively impacted by their experiences.

H3: Customer experience has a positive relationship with customer loyalty.

In regard to literary works on the correlation of engagements and loyalties on customers (So et al., 2014; Thakur, 2016; Rather et al., 2019) demonstrated customer commitment to repurchasing products and services that are consistently preferred in the future (Oliver, 1999; So et al., 2014). The engagement of customers is believed to increase customer loyalty and their decisions in buying products (Hollebeek, 2011; So et al., 2014) through strong and sustainable psychological relationships so that customers can share experiences with others. Additionally, customers who buy from B2C e-commerce tend to show an attitude that is more positive about the services rendered resulting in loyalty (Vivek et al., 2012; So et al., 2014). Customers often cultivate buying behavior based on their link with e-commerce (Caruana, 2002). Their research showed how a correlation of engagement and loyalties on customers is present (Brodie et al., 2011). Therefore, healthy interaction or contact between B2C e-commerce and their customers would lead to customers' loyalty.

H4: Customer engagement has a positive relationship with customer loyalty.

Bowden (2009) stated that experiences is closely related toward the engagement of customers. The experiences from customer could result in an improved and stronger connection with B2C e-commerce, resulting as a marketing advantage (Hayes & Macleod, 2007). Mental, physical, social and emotional engagements are facilitated by customers' experiences (Carù & Cova, 2003). It is also emphasized how both experiences and engagements are an important determining factor for the exchange of goods and/or services among businesses and customers (Vivek et al., 2012). In order to maximizing the engagements, the use of memorable, useful, and interactive experiences could be applied (Hayes & Macleod, 2007). Positive experiences from customers who interact with the attributes of B2C e-commerce is expected to increase customers' enthusiasm about getting involved with B2C e-commerce (Vivek, 2009). Therefore, the better the experience perceived by customers, the higher the engagement.

H5: Customer experience has a positive relationship with customer engagement.

The quality of e-service refers to the evaluation of how customer associates their expectation to what they receive in return (Grönroos, 1984), whereas some would refer to whole assessment on the efficacy of the B2C e-commerce (Parasuraman et al., 1988). The connection of quality of e-service and customers' loyalty within B2C e-commerce has been identified by several researchers (Zeithaml et al., 1996; Cronin et al., 2000; Ranaweera & Neely 2003; Pollack, 2009). The loyalty of customers could be calculated by their attitude and intent to continue repurchasing and their tendency to refer B2C e-commerce to others (Boulding et al., 1993; Zeithaml et al., 1996). Bei and Chiao (2001) state that customers' loyalty is positively impacted by quality of e-service. This shows how important e-service quality toward establishing loyalty.

H6: E-service quality has a positive relationship with customer loyalty.

Based on the hypotheses that will be tested, this research proposes the model with the following research model.

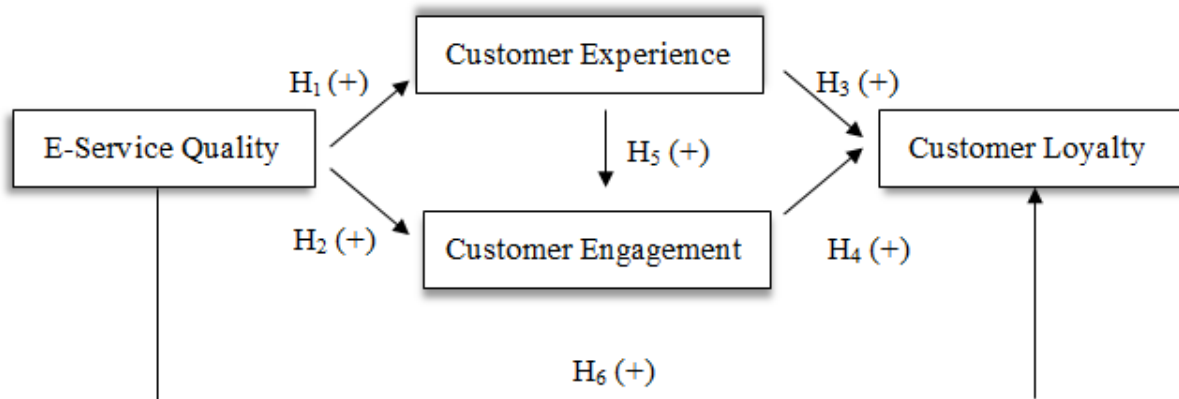


Figure 1. Research Model

3. Research Methods

3.1. Measurement

The use of Likert scale, ranging with “strongly agree” and “strongly disagree” answers, was applied. The questionnaire that was used is made up of 32 indicator questions, with 17 of them focused on measuring the variables of the quality of e-service (web design, fulfillment/reliability, customer service, and security/privacy). Website design was measured by 5 indicators adapted from (Holloway & Beatty, 2008; Chang et al., 2009). Fulfilment/reliability was adapted from Nilsson and Wall (2017) which was measured by three indicators. Security/privacy was measured by four indicators (Ranganathan, 2002; Blut, 2016). Customer service indicators were adapted from Nilsson and Wall (2017) and Chang et al. (2009) and measured using five indicators. The variable of customer experience was measured from a scale which included five indicators adapted from (Kim et al, 2008; Nobar & Rostamzadeh, 2018). To measure the scale of the variable of customer engagement, this research used five indicators (Bowden, 2009 & Hollebeek, 2011). Furthermore, five indicators (Chang et al., 2009) were used to measure the variable of customer loyalty.

3.2 Data collection

To collect data, an online survey of questionnaires was carried out and questionnaire link were sent via social media such as WhatsApp, Instagram and Facebook. Quantitative approach and purposive sampling methodology were applied in this research, with 426 customers who have shopped in B2C e-commerce in the last six months as the respondents. Although these respondents participated in this survey, only 205 respondents were declared valid. According to Comrey (1988), a sample size of 200 respondents is adequate when the numbers of items in questionnaire are less than 40 or fewer. The reason for non-valid respondents was due to not meeting the questionnaire's requirements. The questionnaire was designed in three parts. Respondents were asked filter questions in the first section. Second, respondents who made transactions through B2C e-commerce websites in the last six months were asked questions such as respondent profiles, B2C e-commerce website that are often used for shopping, the frequency of purchases, and the average amount they spent when conducting purchases on B2C e-commerce websites. Respondents were then required to provide answers for the indicator inquiries for the last section.

3.3. Data analysis

SmartPLS analysis was applied in the research, with incorporating validity testing, reliability testing, and hypothesis verification. SmartPLS was deemed for testing complex structural models because it avoids two problems that can occur: unacceptable solutions and uncertainty factors (Fornell & Bookstein, 1982). The PLS method was used because it aimed to perform a causal-predictive analysis in explaining complex relationships (Harmancioglu et al., 2009). Hair et al. (2015) revealed that this method was also used on an existing development model.

4. Data Analysis

4.1. Respondent Profile

For the respondents of this research, Table 1 indicates the majority were of females (69%), with a background of bachelor's degree (57%), and private companies' employees (56%). For product choices that were often purchased by respondents on B2C e-commerce sites, respondents could choose more than one answer. Three products that were often purchased namely fashion (51%), hobbies and collections (38%) and care and beauty (38%). The time span for using B2C e-commerce sites was more than 1-3 years (45%) and the average purchase time in the last six months was more than 6 times (40%).

Table 1. Respondents' Profile

	Total	%
Age		
17-23	52	25%
24-30	117	57%
31-37	24	12%
38-44	6	3%
> 45	6	3%
Gender		
Male	64	31%
Female	141	69%
Education		
High School	53	26%
Diploma	22	11%
Bachelor	117	57%

Master	13	6%
Occupation		
Student	36	18%
Private Company Employee	114	56%
Civil Servant	14	7%
Entrepreneur	17	8%
Housewife	11	5%
Others	13	6%
Monthly income		
≤ Rp. 5,000,000	100	49%
> Rp. 5,000,000 - Rp. 10,000,000	74	36%
> Rp. 10,000,000 - Rp. 15,000,000	21	10%
> Rp. 15,000,000	10	5%
Monthly spending in B2C e-commerce		
≤ Rp. 1,000,000	153	75%
> Rp. 1,000,000 - Rp. 3,000,000	47	23%
> Rp. 3,000,000 - Rp. 5,000,000	4	2%
> Rp. 5,000,000	1	0%
Most frequently bought product from B2C e-commerce sites		
Fashion	104	51%
Hobbies & collectibles	78	38%
Beauty & healthcare products	78	38%
Electronics	52	28%
Food & beverages	42	20%
Gadgets	22	11%
Childcare products	18	9%
Computers	14	7%
Others	14	7%
Duration of using B2C e-commerce sites		
< 1 year	37	18%

1-3 year	92	45%
> 3 year	76	37%
Average number of purchases from B2C e-commerce sites within the last 6 months		
< 3 times	54	26%
4-6 times	68	33%
> 6 times	83	40%

4.2. Validity test & reliability test

The composite reliability value on all the variables of this study was above an average of 0.7 (Hair et al., 1998). The values of Average Variance Extracted (AVE) were 0.5 which is above average (Fornell & Larcker, 1981), meanwhile the convergent validity is measured through the loading factor. The relevant loading factor value is 0.5, which is deemed to be safe, based on Hair et al. (1998).

The more stringent criterion according to that proposed by Fornell (1982) was 0.7. The value of all factors loading indicators in this study was greater than 0.5, with some items having a value above 0.7. Therefore, all indicators in this study had sufficient convergent validity and reliability (Table 2).

Table 2. Test Results of Convergent Validity and Reliability Tests

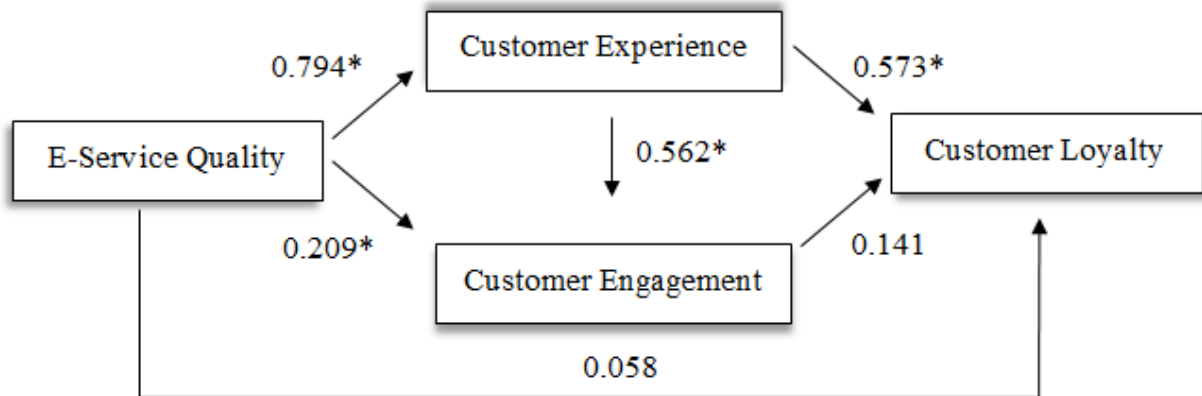
Variable/ Dimension	Indicator	Factor Loading >0.5	Sample Mean	Composite Reliability >0.7	AVE >0.5	Cronbach's Alpha >0.7
Web Design (WD)	WD1	0.804	0.803	0.853	0.591	0.769
	WD2	0.745	0.745			
	WD3	0.782	0.782			
	WD4	0.744	0.744			
Fulfilment/ Reliability (FR)	FR1	0.874	0.872	0.906	0.763	0.845
	FR2	0.897	0.896			
	FR3	0.849	0.849			
Customer Service(CS)	CS1	0.746	0.741	0.866	0.619	0.794
	CS2	0.815	0.815			
	CS3	0.820	0.820			
	CS4	0.762	0.763			
Security/ Privacy (SP)	SP1	0.802	0.805	0.892	0.674	0.839
	SP2	0.799	0.798			
	SP3	0.844	0.843			
	SP4	0.837	0.837			

Customer Engagement (CEN)	CEN1	0.825	0.823	0.915	0.682	0.883
	CEN2	0.835	0.833			
	CEN3	0.738	0.738			
	CEN4	0.878	0.878			
	CEN5	0.847	0.847			
Customer Experience (CEX)	CEX1	0.848	0.848	0.906	0.659	0.870
	CEX2	0.818	0.818			
	CEX3	0.829	0.828			
	CEX4	0.793	0.793			
	CEX5	0.768	0.768			
Customer Loyalty (CL)	CL1	0.848	0.848	0.905	0.706	0.860
	CL2	0.871	0.870			
	CL3	0.876	0.876			
	CL4	0.760	0.759			

Table 3. Discriminant Validity

	CEN	CEX	CL	CS	FR	SP	WD
CEN	0.826						
CEX	0.727	0.812					
CL	0.596	0.727	0.84				
CS	0.594	0.661	0.487	0.787			
FR	0.483	0.623	0.479	0.583	0.873		
SP	0.554	0.656	0.462	0.635	0.507	0.821	
WD	0.553	0.665	0.564	0.535	0.495	0.625	0.769

Based on Figure 2, H1, H2, H3 and H5 showed a positive p-value being less than 0.05. Meanwhile, the p-values of H4 and H6 were greater than 0.05 (0.0570 and 0.5980). Therefore, the structural model was rejected. In this study, it was shown that the value of R² on the e-service quality variable that affected customer experience (63%) and customer engagement (54.5%). As for the quality of e-service on loyalty, the R² value was 53.3%. These results determine that they support the hypotheses. Regarding the independent variables, the quality of e-service towards customers' experience is 0.794, which is higher than customers' engagements (0.209). Meanwhile, the next influential variable was customer experience to customer loyalty with 0.573 and customer engagement with 0.562.



*p<0.05 **Figure 2.** Hypothesis Testing

4.3 Hypothesis Analysis

In the structural model in Table 4, the hypothesis could be accepted if the coefficient value is positive and the p-value <0.05 or if the t-stat >1.96. It can be inferred from the findings that H1, H2, H3 and H5 were accepted due to a positive coefficient value, p-value <0.05 and t-stat >1.96. However, H4 and H6 were rejected due to p-value >0.05 and t-stat <1.96.

Table 4. Hypothesis Testing Results

Hypothesis	Path	Path Coefficients	T-Statistic	P-value	Results
H ₁	ESQ → CEX	0.794	30.643	0.0000	Supported
H ₂	ESQ → CEN	0.209	2.759	0.0000	Supported
H ₃	CEX → CL	0.573	5.729	0.0000	Supported
H ₄	CEN → CL	0.141	1.906	0.057	Not supported
H ₅	CEX → CEN	0.562	7.167	0.0000	Supported
H ₆	ESQ → CL	0.058	0.5280	0.598	Not supported

Notes: Significance level = p < 0.05

5. Discussion

The experiences and engagements of customers are significantly influenced by e-service quality (Soroshian et al., 2013; Elsharnouby & Mahrous, 2015; Roy, 2018). There were several e-services provided by B2C e-commerce to make it easy for website managers to view online catalogs and to select and buy the desired products. These results validated previous findings by Singh (2002), who found that B2C e-commerce’s successes are dependent toward e-service quality, which both attracts and maintains customers. The most prominent e-service quality in this study was related to security or privacy. This was supported by Chang et al. (2009) who argued that a high level of security or privacy will make customers confident to submit their personal information when shopping on B2C e-commerce sites. Direct and indirect (online) interactions of customers through quality of e-service are crucial as they will build engagements, and can be achieved through ways, such as viewing past comments and testimonials from previous customers. The idea correlates to a study mentioning the importance of customers’ interaction toward online purchasing (Constantinides et al., 2010). Then, customer experience was an indication of customer confidence in the probability of the e-service quality leading to positive feelings. Increasing the efficiency of e-service efficiency can lead to the reliability of past experiences (Parasuraman et al., 2005), and enhances a new experience (Wolfenbarger & Gilly, 2003; Nelson et al., 2005).

Customer experience is a factor that significantly affects the engagements of customers (Bowden, 2009; Vivek et al., 2012). Customer experience refers to the overall perception that customers have when interacting with B2C e-commerce platforms, so that if customers have a good and pleasant experience, they will be intensively involved in B2C e-commerce. This makes it easy for customers to contribute to the offering and marketing content made by the B2C e-commerce, so customers will feel a meaningful and profitable relationship. This fits with Hayes and Macleod's (2007) statement that if customers received a meaningful shopping experience, a close relationship would be created between customers and B2C e-commerce.

Furthermore, customer experience is significantly related to customer loyalty (Wang, 2010). When customers use B2C e-commerce services and have a good experience, this will encourage loyalty. Customers with high loyalty tend to show a regular and repurchase behavior in the website, as well as recommending the platform to friends and relatives. This was supported by Oliver (1999) who stated that the creation of customer loyalty was caused by the attitudes and behavior of customers who made repeat purchases. Walsh et al. (2008) explained in his research that customer income had an influence on loyalty. Customers with high incomes tended to be less loyal because they sought information first before shopping on B2C e-commerce sites (Mittal & Kamakura, 2001; Walsh et al., 2008; Yusuf et al., 2015). Meanwhile, customers with low income tended to be more loyal (Shugan, 1980; Chang & Yang, 2009). The previous research statement was in line with this research in which most (49%) of the respondents' income was below Rp. 5,000,000 (US\$ 359). Customers also believed that shopping on B2C e-commerce was easier and more dynamic because they could do their transactions anywhere and at any time. Many of the respondents had used the B2C e-commerce website to shop for the last one to three years (45%) with an average of more than 6 purchases in the last 6 months (40%).

Contrary to previous research on the correlation of customers' engagements and loyalties (Bowden, 2009), Van Doorn et al., 2010; Hollebeek et al., 2014), and the effect of e-service quality on loyalties (Ghalandari, 2012; Chen et al., 2013), this study determines that customers' loyalty has no correlation with either customers' engagements and e-service quality. Customer engagement is a construction to facilitate beneficial behavior among existing customers (Calder et al., 2009; Pham & Avnet, 2009; Brodie et al., 2011). B2C e-commerce must have an attachment to what customers want (Vivek et al., 2012) to create emotional attachment and closeness. In addition, to receive high loyalty from customers, improvements on the goods and/or services quality should be done as to avoid disloyalty (Bitner et al., 1990). Most respondents were aged 24 to 30 years (or the Millennial generation), and prioritize convenience on several factors including low prices, large product variants, free shipping costs and flexible product returns (Drenik, 2019). Millennials find it easier to switch services if they do not get good service (Patterson & Yu, 2006). Therefore, B2C e-commerce services need to consider and set prices that are feasible in the market. Similar to a previous research by Feroza et al. (2018), this research states that the quality of e-service negatively affects customers' loyalty.

6. Conclusion

The research was aimed to evaluate the correlation of e-service quality, customers' experiences, customers' engagements, customers' loyalty within B2C e-commerce. The obtained results showed how influential quality of e-service is on the use B2C e-commerce by customers experience, which is influenced by website design, fulfilment/reliability, customer service, and security/privacy. The interaction among individuals during and after making a purchase affects the quality of customers' experience. In the scope of customer loyalty, knowing who the loyal customers were the most important factor followed by customers who were committed to repurchasing products or services and recommending these products or services to others. The loyalty of customers is influenced by their positive experiences, through a good quality service, and this aligns to studies by Oliver (1999); Bolton et al. (2000); Cronin et al. (2000); Bei and Chiao (2001); Chang and Chen (2008); Yuen and Chan (2008); and (2010).

7. Implications And Suggestion For Further Research

7.1 Managerial Implications

Based on this research, e-service quality was related to customer experience to create customer loyalty. This study recommends that B2C e-commerce businesses provide the e-service quality that customers expect. E-services that must be provided by B2C e-commerce platforms include designing websites that have good features, attractive appearance, website search functions that are easily and quickly accessed, and, most importantly, can provide information that is easily understood by customers. B2C e-commerce sites are expected to be able to display accurate products on the website page so that the products received by customers will match their expectations. Prompt and on-time delivery of products should also be considered by B2C e-commerce. In addition, developing the security or privacy aspects of customer data is considered important and is the main evaluation criterion that B2C e-commerce sites should do, considering that many customers shop in large

quantities. B2C e-commerce sites do not have to focus on security but it is better to develop customer service so that customers can easily and efficiently interact with the customer service provided by the B2C sites.

Customer experience is the sum of all the experiences customers get when using a B2C e-commerce service. Customer experience involves direct or indirect interaction between customers and B2C e-commerce during the process, before and after using the service. The main factor that supports the creation of a good experience is the shopping procedure; this is very important because a good shopping procedure will make customers get a superior experience, so that customers will return to make purchases repeatedly and consistently. Customer loyalty is an important thing that every B2C e-commerce service must pay attention to, because loyalty is formed from good experiences continuously received by customers. Therefore, B2C e-commerce must make customers loyal so that they will recommend B2C e-commerce to other customers.

7.2 Future Research

Due to this research analyses the quality of e-service in B2C commerce websites, there are some limitations which can be taken into consideration for future research. The addition of other variables could also be done, such as word-of-mouth, and focusing on B2B or C2C e-commerce services in Indonesia. Furthermore, the number of respondents in this study amounted to 205 people which does not represent the population of customers who shop on B2C e-commerce websites in Indonesia. Further studies can consider increasing the number of respondents and include other big cities with different cultures or other countries in order to enrich the research data.

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