



The Effect of Information Quality and Experience Quality on Trust and Its Impact on Customer Loyalty

The Role of Trust Variables Mediation in the Use of the Mobile Grab Application

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Abstract. This study aims to determine the effect of information provided by mobile applications and experiences in using mobile applications on the trust in the use of mobile applications and their impact on the loyalty of the use of mobile applications. Explanatory research employing a quantitative methodology, in this case by way of directly polling users of mobile applications is the kind of study that falls under this category. The survey was conducted using an online questionnaire to 315 respondents who were determined as a research sample using purposive sampling techniques. This research was conducted to users of Grab online transportation service applications in Malang with various considerations. The results of the research show that information quality has a positive and significant effect on trust and customer loyalty, experience quality has a positive and significant effect on trust then trust has a positive and significant effect on customer loyalty. The results of this study provide findings that are different from previous studies where the experience quality variable does not have a significant effect on customer loyalty. The results of this study indicate that trust plays an important role in mediating the relationship between information quality and customer loyalty as well as the relationship of experience quality with customer loyalty.

Keywords: Information quality · Experience quality · Trust · Customer loyalty · Online transportation

1 Introduction

The development of information technology in the field of cellular telephones has grown very rapidly. Sachdeva [1] revealed that users of information technology services have increased every year from 2010 to the present. One of the technologies currently being used is online transportation services based on mobile applications. Online transportation is starting to be used in the mobile era, nowadays various land transportation tools can be

ordered from the application or on-demand. This depends on lifestyle behavior with various segmentations so that mobile application-based transportation services can attract consumers' attention from the perceived ease of using mobile application services. The introduction of a transportation service system that is based on mobile applications has resulted in a significant increase in the number of requirements that must be completed by service providers in order to keep customers who utilize those providers happy. Providers of transportation services based on mobile applications will enjoy several benefits as a result of satisfied customers. According to Santaouridis & Trivellas [2] satisfaction is closely related to consumer loyalty in the field of mobile application-based transportation services, loyalty is a very important factor, therefore mobile application-based transportation service providers need to understand what affects customer loyalty, one of which is customer satisfaction according to the explanation. Previous research on public transportation services has been carried out, including Andreassen [3] and Edvardsson [4] which examined the causes of consumer dissatisfaction with public transportation services, namely service quality, and trust. Service quality can be assessed from the experience felt by users. The relationship between service providers and consumers is based on the belief that consumers have made transactions with service providers. Consumers must believe that service providers will care about their welfare and provide the best service [5].

Transportation services based on mobile applications, there are many circumstances that cause uncertainty for consumers, so that trust is a condition that can encourage transactions through mobile application-based transportation services. Trust can also encourage consumers to continue using mobile application-based transportation services offered [6]. In determining consumer trust, the quality of information has an important role in accordance with the opinion [7]. If the information generated by the information system is more accurate, timely, and has good reliability, it will further increase consumer satisfaction and trust. Research Jimenez, San-Martin, & Azuela [8] indicates how trust can increase satisfaction and generate loyalty and can motivate purchases through mobile application-based transportation services. Apart from the information provided, the sentiments and experiences that customers have had can play a significant role in the development of trust. According to Mowen and Minor [9], the awareness and sensations experienced by customers when using a product or service are what contribute to the formation of their consuming experiences. Consumption of goods or services will result in the formation of crucial stimuli for consumers' emotional behavior in response to personally significant events that they are now experiencing [10]. It is a widely held belief that the experiential aspect of the customer experience is an important factor in conceptualizing the perceived value in order for it to develop consumer trust. If customers receive what they anticipate, they will have a pleasant experience [11]. This study aims to test and prove the effect of information quality and experience quality on consumer trust and loyalty in using mobile applications. The results of this study are expected to contribute to information technology companies in marketing activities in order to obtain loyal customers and can contribute to consumer behavior theory in the field of information technology.

2 Literatur Review

2.1 Information Quality

According to DeLone & McLean [12], the quality of the content presented in an application is what constitutes information quality. The information presented in an application must be complete, relevant, easy to understand, and have security features when it comes to carrying out transaction activities. According to research done by McKinney, Yoon, and Zahedi [13], information quality is the most important factor in determining the level of online customer satisfaction. Online customer satisfaction is defined as the quality of the system in relation to the success of the website as measured by the customer's perceptions of how well the website performs in terms of information retrieval and delivery. The validity of the information, the availability of the information, and the completeness of the output of information content are three of the most essential factors to consider when conducting an evaluation of the quality of the information [14]. According to Kadir [15], the features of the information, as well as its relevance, timeliness, and correctness, may be used to determine whether or not the information is of high quality.

2.2 Experience Quality

Hirschman & Holbrook [16] defines the concept of customer experience as a subjective state of consciousness with various symbolic meanings, hedonic responses, and aesthetic criteria that are influenced by environmental inputs, consumers, intervention responses, and output consequences. An experience occurs when consumers get a sensation based on the interaction of various elements provided by various service providers [17]. Grundey [10] states that in consumer behavior, an experience is a personal event experienced by an individual based on emotions formed by the interaction and stimulation of the product or service that is consumed. Customer experience is defined by Terblanche [18] as the accumulation of all events that consumers consciously experience.

2.3 Trust

The emergence of mCommerce which some researchers consider as a continuation of eCommerce also faces the same phenomenon. According to Yeh & Li [19] building trust in the mobile field is still important, a different method is needed to reflect the mobile context. Building trust may be seen of as the process of first establishing the behavioral standards that other individuals will hold one another to, and then determining whether or not those standards have been met [20]. Expectations can serve as a form of cognitive filtering by predisposing an individual to perceive the actions of another individual in a manner that is consistent with the person's original expectations [21]. The idea of trust is also one of the most important factors in establishing long-term relationships with clients, particularly in terms of ensuring the privacy of client-related information and reiterating a dedication to offering the most superior product and service possible at all times. This is especially true in relation to maintaining the confidentiality of client-related information [22].

2.4 Customer Loyalty

Loyalty is defined as a very strong commitment to repurchase or replace the selected product or service consistently in the future, resulting in repeated brand purchases, despite situational influences and potential marketing efforts to cause switching behavior [23]. mCommerce has become an important part of today's business environment, therefore it is important to identify loyalty in the mobile sphere. Lee & Wong [24] adopted stating that mCommerce customer loyalty is a mindset of consumers with favorable attitudes towards mCommerce service providers, who are committed to repurchasing and recommending to others the products or services of service providers. As with eCommerce, loyalty is the main driver of success in commerce via mCommerce [25].

3 Methodology

Because behavior happens through the process of a stimulus being shown to an individual and the individual responding to it, this research contributes to the development of a theory of behavior that may be defined as a person's response or reaction to a stimulus. In this case, the stimulus is applied to the information quality and experience quality variables, the organism is applied to the trust variable and the response is applied to the customer loyalty variable. The research approach uses quantitative research with explanatory research types. The population of this study is the consumer who uses the grab application in Indonesia. The determination of the number of samples was obtained from the calculation of the Machin & Campbell [26] with three iterations and obtained a total sample of 315 respondents. The primary data of this study is questionnaire data obtained directly from respondents which are then analyzed using SEM-PLS analysis using a Likert scale as a measurement scale of 1–5 ranging from strongly disagree to strongly agree.

4 Results

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The data analysis technique in this study was carried out in two stages, the first was a descriptive analysis of the respondents and the second was the inferential statistical analysis which was a test of the entire research model. Based on the results of the descriptive analysis, it shows that the results of the profile distribution of 315 respondents indicate that most of the respondents are female, with the majority being 18–30 years old. Most of the respondents are students with a high school education. Respondents are consumers who have used the grab application more than twice according to the specified respondent criteria.

The inferential analysis of this study was carried out in three steps, the first of which consisted of evaluating the outer model to establish the validity and reliability of the data instrument that was utilized as a measurement of the research variables. According to the findings, the outer loading value of the whole research instrument gave a result that was more than 0.5, which meant that the whole research instrument could be considered to be legitimate. According to the findings of this study, each research variable has the most value when compared to the other factors in this inquiry. The AVE value, the composite reliability value, and the Cronbach alpha value were all investigated in order to ascertain the level of dependability associated with the research concept. The AVE value needed to be better than 0.5, and the composite reliability value needed to be greater than 0.7 in order to pass the test. It is necessary for both the value of composite reliability and the value of Cronbach alpha to be more than 0.7 for it to be regarded as trustworthy. This is in reference to the opinion of Ghazali and Latan [27], which states that for research that is still in its formative stages, a measurement scale for the loading factor value in the range of 0.5 to 0.6 is considered to be adequate. Because of this, the loading factor value used as a reference for evaluating the measurement model in this study is greater than 0.5.

The inner model test is the second part of the evaluation process for this research variable. The findings of the R-square value on endogenous variables and the Predictive Relevance may be examined by taking a look at the outcomes of these two evaluations. The findings of the investigation allow for an examination of this hypothesis (Q2). According to Gozali and Latan's [27] research, the inferential statistical test that is performed while utilizing SEM-PLS is referred to as the structural model (Inner Model). This model can be seen through the R-square value (R2), and a value of 0.67 indicates a strong influence, 0.33 gives an indication of influence that is moderate, and 0.19 indicates an effect that is relatively weak. Taking into account Fig. 1, The values of the variables

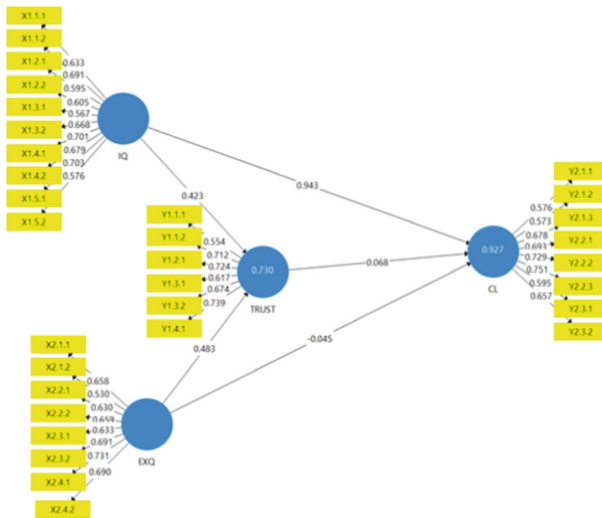


Fig. 1. Structural model equation results.

Table 1. Hypothesis test.

VARIABLE	OS	STDEV	T Stat.	P Val.
EXQ - > CL	-0,045	0,035	1,276	0,202
EXQ - > TRUST	0,483	0,053	9,157	0,000
IQ - > CL	0,943	0,028	34,124	0,000
IQ - > TRUST	0,423	0,052	8,192	0,000
TRUST_ - > CL	0,068	0,032	2,146	0,032

trust and customer loyalty both indicate a value of less than 0.7, indicating that they have a significant impact on the outcome. The total coefficient of determination is used to determine how well the route model is built and able to describe the observed data. This is done so that the goodness of fit model may be examined and evaluated. Following is a calculation that may be used to determine the predicted relevance value based on the R-square value:

$$\text{Value Q2} = 1 - (1 - R12) \times (1 - R22)$$

$$\text{Value Q2} = 1 - (1 - 0,730) \times (1 - 0,927)$$

$$\text{Value Q2} = 1 - (0,27) \times (0,073)$$

$$\text{Value Q2} = 1 - 0,00198$$

$$\text{Value Q2} = 0,980$$

The results of the calculation of the Q2 value that was done earlier show that the value of Q2 is 0.980, as can be seen by looking at the results of that calculation. This shows that the diversity of data produced from the suggested structural equation model can be characterized by 98%, and that the remaining 2% may be explained by other factors that are not linked to the study model that was applied. Because the amount of Q2 has a value that falls within the range 0 Q2 1, it follows that the structural model that was utilized in this investigation may be considered to have a satisfactory degree of goodness of fit.

In the last stage of the testing process, the hypothesis is put to the test, namely through the application of the bootstrapping methodology. Given the data shown in Table 1, it is clear that. It can be shown from the findings that the variable of information quality has a constructive and considerable influence on the variables of trust and consumer loyalty. The trust variable is significantly impacted in a good way thanks to the experience quality variable. There is a negative impact on the customer loyalty variable from the experience quality variable, although this impact is not considerable. The customer loyalty variable is positively affected, and this effect is considerable, by the trust variable. In addition to the impact that is brought about by the direct influence of the variable connection, there is also the effect that is brought about by the indirect link that is mediated by the trust variable. Table 2 demonstrates that information quality has a positive and significant effect on customer loyalty through the variables of trust and experience quality. Information quality also has a positive and significant effect on

Table 2. Specific indirect effects.

VARIABLE	OS	STDEV	T Stat.	P Val.
EXQ - > TRUST_ - > CL	0,033	0,016	2,083	0,038
IQ - > TRUST_ - > CL	0,029	0,014	2,027	0,043

customer loyalty through the variable of trust; the results of this indirect effect can be seen specifically in the table.

5 Conclusion

This study seeks to examine the influence of the link between variables that affect customer loyalty to users of the grab application in Malang. Research that has been conducted online demonstrates that the factors of information quality and trust have a good and substantial influence on consumer loyalty. This is the conclusion that can be drawn from the findings. In other words, there is the potential for a direct influence on customer loyalty if there is an improvement in the quality of the information as well as trust in the information. The customer loyalty variable is significantly impacted by a negative effect that is brought about by the experience quality variable. In other words, the experience that customers have does not indirectly influence the level of loyalty that customers feel toward a brand. The variable of trust is an essential component in the connection between the quality of the experience and the steadfastness of the customer's commitment. To be more specific, the trust variable brings about indirect impacts of experience quality on customer loyalty. These effects are brought about because of the link between experience quality and customer loyalty. The trust variable is one of the channels via which information quality has an indirect influence on consumer loyalty. On the basis of these findings, it is possible to draw the conclusion that trust plays a crucial part in the process of forming customer loyalty, and that an increase in consumer confidence in their ability to use the grab application can lead to a rise in consumer loyalty. The quality of both information and experiences may help build consumers' trust in a product or brand.

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