

E-commerce Customer Loyalty: The Role of Digital Innovation and Paylater Feature with Experiential Marketing as Intervening

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Abstract

The study aims to explain how much the role of experiential marketing as intervening in influencing digital innovation and paylater features on e-commerce customer loyalty in Shopee customers. Using non-probability sampling method, namely simple random sampling, with 100 samples, and quantitative methods. Data analysis using SEM (Structural Equation Modelling) analysis. The results showed that digital innovation and paylater feature variables have a big role in influencing customer loyalty, as well as the paylater feature has a big role in influencing experiential marketing. But on the other hand, digital innovation does not have an impact on building customer experiential marketing, and experiential marketing also does not have a significant effect on customer loyalty. As an intervening experiential marketing, it also does not provide a significant role for digital innovation and the paylater feature in realising customer loyalty. This study also provides suggestions for Shopee in implementing an optimal strategy, namely Shopee can add more attractive features to each of its services so that more customer loyalty will be created.

Keywords

Consumer Loyalty; Digital Marketing; Experiential Marketing; Paylater features

INTRODUCTION

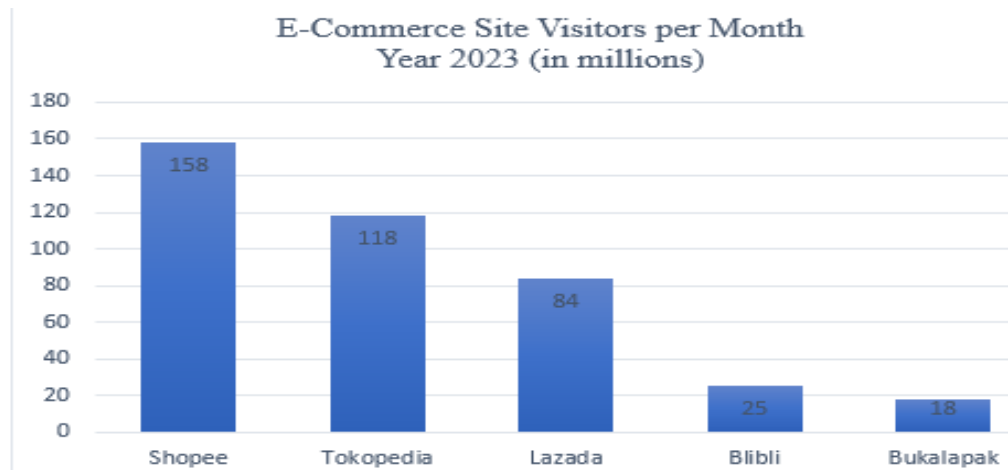
The digital era has significantly changed the trade landscape, triggering rapid growth in the e-commerce industry, especially in online shopping. Online shopping is a new phenomenon in the current shopping paradigm in Indonesia (Žmuk, 2017).

One of them is Shopee, which offers a variety of products ranging from fashion products to products for daily needs. Shopee is an online shopping site in Indonesia (Johana Dwi Ariwati & Siti Aminah, 2023). Shopee is a platform specifically designed to provide an easy, safe and fast online shopping experience with a strong payment system and logistical support (Chong & Ali, 2022).

There are various means of marketing communication, consisting of sales promotion, public relations, personal selling, direct marketing, and advertising (Nylén & Holmström, 2019). Shopee comes in the form of a mobile application to make it easier for users to carry out online shopping activities without having to open a website via a computer device (Chong & Ali, 2022). In the increasingly fierce competition in the e-commerce market, maintaining and improving

customer loyalty is the key to success for online shopping businesses (Monte & Llc, 2010). Customer loyalty is a key factor that contributes to sustainable revenue and long-term growth in the e-commerce industry (Afthanorhan et al., 2019), such as Shopee.

In Figure 1, it can be seen that the level of visits and customer loyalty in Shopee e-commerce is ranked first, so it can be said that Shopee is the most favourite e-commerce at this time (Chong & Ali, 2022). One aspect that affects customer loyalty in e-commerce is digital innovation (Abdu'a & Wasiyanti, 2019). Technology is constantly evolving, and digital innovation allows customers to experience a better and more efficient shopping experience. In this context, the paylater feature has become one of the dominating innovations. This feature allows customers to shop more flexibly, without the need to pay immediately, which in turn can influence purchasing decisions and loyalty levels (Dhillon et al., 2021).

Figure 1. Online Shopping Site Visit Rates in Indonesia

Source: katadata.co.id

However, to truly understand the influence of digital innovation and paylater features on customer loyalty in e-commerce, it is important to consider the concept of experiential marketing (Lu et al., 2023) (Di Vaio et al., 2021). Experiential marketing is an approach that focuses on creating positive and memorable experiences for customers. In the context of e-commerce, a unique and positive online shopping experience can be an important factor in influencing customer loyalty (Urdea et al., 2021). The importance of understanding the role of experiential marketing as an element that links digital innovation and paylater features with customer loyalty cannot be ignored (Winarno & Elvira, 2023).

Therefore, this study will discuss and analyse the critical role of experiential marketing as intervening in the relationship between digital innovation, paylater feature, and customer loyalty in the context of e-commerce. This research will also provide valuable insights for stakeholders in the e-commerce industry, helping them understand how they can optimise digital innovation, paylater features, and experiential marketing strategies to increase customer loyalty and achieve sustainable growth in business.

Digital Innovation

Digital innovation in marketing is one of the most dynamic aspects of the modern business world (Kohli & Melville, 2019). There is an internet technology to connect consumers, with various parties on the application making it easier to access with a wide range. Innovation in digital marketing is the key to success to attract customer attention, develop

brands, and increase sales (Urdea et al., 2021). Innovation in digital marketing is the use of new technologies, data, and strategies to achieve marketing goals (Lu et al., 2023).

Innovation in digital marketing is instrumental to the success of a company in the future. By utilising technology and modifying the packaging designs of a product, it will increase the selling value of production and can attract consumers (Kohli & Melville, 2019). Digital marketing has functions, including marketing functions, forming mechanisms to generate demand from consumers (Di Vaio et al., 2021).

Marketing stimulus is a marketing mix strategic strategy, which is a combination of core activities of marketing and production focused on achieving profitable corporate goals. (profitable) (Lu et al., 2023).

Paylater Feature

Paylater is a financial service that allows users to purchase goods or services without having to pay a large sum of money directly at the time of the transaction (Johana Dwi Ariwati & Siti Aminah, 2023). Instead, users can pay later, usually within a certain period of time, for example within a month or so, with an interest rate or surcharge levied on the amount to be paid (K & Aprilianty, 2022).

Paylater has several key features (Dwi Yustica, 2021), including: 1) flexible payments, 2) instalments with interest rates, 3) easy sign-up, 4) financial monitoring, 5) wide usage, 6) quick credit evaluation, and 7) transaction security.

In addition, Paylater can also be a marketing strategy for businesses in an effort to increase sales conversions, given the

flexibility it offers to customers (Johana Dwi Ariwati & Siti Aminah, 2023). However, businesses should also consider the costs and risks associated with providing Paylater as a payment option (Aprilianty, 2022).

Experiential Marketing

Experiential marketing is a marketing strategy that focuses on creating immersive and memorable experiences for consumers as a way to promote products, brands or services (Smilansky, 2009). This approach aims to associate positive emotions and strong relationships between consumers and brands, which in turn can increase customer loyalty, brand awareness, and sales (Lu et al., 2023). Some basic elements of experimental marketing, viz: captivating experience, direct interaction, emotion and bonding, sharing opportunity, continuity, measurement of results (Žmuk, 2017).

Through experiential marketing, various memorable and unique experiences will be obtained so that it has its own characteristics so that consumers will always remember the experience (Urdea et al., 2021). Some of the basic elements of experiential marketing include: compelling experiences, direct interaction, emotions and bonding, sharing opportunities, continuity, measurement of results (Dhillon et al., 2021). Through experiential marketing, various memorable and unique experiences will be obtained so that it has its own characteristics so that consumers will always remember the experience (Smilansky, 2009).

Customer loyalty

Customer loyalty is a concept that refers to the level of customer attachment or loyalty to a particular brand, company, or product (Pritjahjono et al., 2023). It is an indicator of the extent to which customers are likely to choose to continue using products or services from one company rather than seeking alternatives from competitors (Monte & Llc, 2010). Customer loyalty is not something that happens suddenly, but rather is the result of an ongoing interaction between the customer and the company (Winarno et al., 2022). Several aspects are related to customer loyalty (Monte & Llc, 2010): (1) repeat

purchases, (2) recommendations, (3) customer satisfaction, (4) brand consistency, (5) good customer service, (6) loyalty programmes, (7) resistance to competition.

Customer loyalty is not something that is fixed and can change over time (Winarno, 2019). Therefore, companies must endeavour to continuously maintain and strengthen relationships with their customers, listen to customer feedback, and continuously improve their products and services to remain relevant and fulfil customer needs (Winarno et al., 2018). Thus, customer loyalty can be a very valuable asset for the company in the long run. marketing that focuses on creating a deep and memorable experience for consumers as a way to promote a product, brand or service (Afthanorhan et al., 2019). This approach aims to associate positive emotions and strong relationships between consumers and brands, which in turn can increase customer loyalty, brand awareness, and sales (Pakurár et al., 2019).

Based on the research model (figure 2), a hypothesis is formulated which is a temporary answer to the research which will be proven through discussion analysis, as follows:

H1: Digital innovation has a significant effect on experiential marketing

H2: Paylater features have a significant effect on experiential marketing

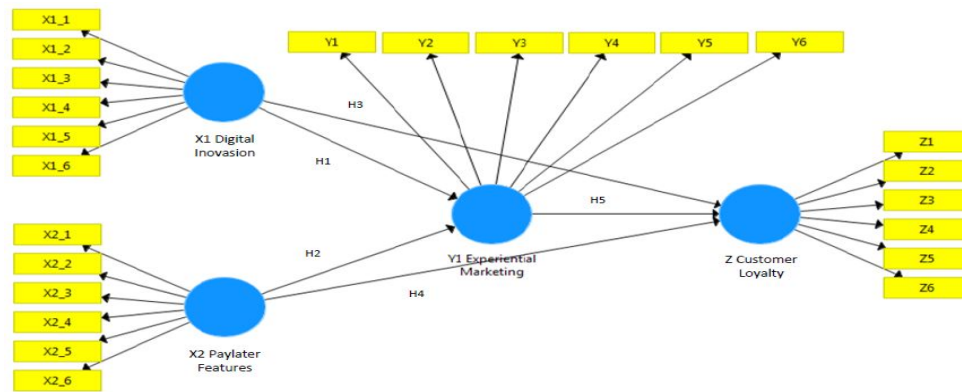
H3: Digital innovation has a significant effect on customer loyalty

H4: Paylater features have a significant effect on customer loyalty

H5: Experiential Marketing has a significant effect on customer loyalty

RESEARCH METHODS

The research conducted is descriptive and quantitative, namely determining the influence between digital innovation variables (x1), paylater features (x2) on e-commerce customer loyalty (z) with experiential marketing (y) as intervening. Samples are needed in this study using simple random sampling techniques, namely sampling techniques where researchers take samples by giving equal opportunities to all members of the population to be designated as sample members.

Figure 2. Research model

Source: data processed (2023)

A total of 100 people were sampled, namely loyal customers of Shoppe e-commerce spread across the Jakarta city, Indonesia. The data collection method uses: (1) observation method, by observing the behaviour of the customers under study; and (2) questionnaire method, by distributing questionnaires to the parties or people who were sampled as respondents. The Likert measurement scale was used to obtain

responses from respondents, either strongly agree, agree, disagree, disagree or strongly disagree.

The Structural Equation Model (SEM) method, which is applied in the data analysis procedure, consists of the following examination stages: (1) outer model measurement; (2) inner model analysis; and (3) hypothesis testing.

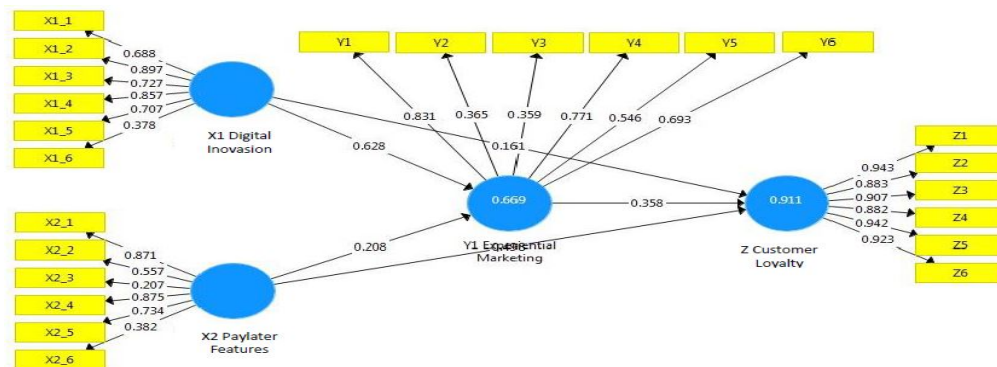
RESULTS AND DISCUSSION

Measurement of Outer Model

Evaluation of the outer model or measurement on the outside is done by looking at the value of the validity test and reliability test using the loading factor value generated by the model. Loading factor is the first step in evaluating a model's validity. Regarding the indicator to be recognized valid, the loading factor must be at least higher than 0.7.

The indicator must be eliminated out of the model if it fails to submit to these conditions. The first condition's accomplishment will ultimately have an impact on the AVE value.

Figure 3 shows the loading factor value of the structural model. There are several conditions that indicate that indicators X1_1, X1_6, X2_2, X2_3, X2_6, Y2, Y3, Y5, Y6 do not meet the loading factor requirements because the resulting value is less than 0.7, so they must be removed or removed from the model. The list that follows is an example of how the author could specify where a figure is located in the text.

Figure 3. Factor Loading Value on the Structure Model

Source: data processed (2023)

After removing the unqualified indicators, the loading factor values were recalculated. Table 1. shows the new loading factor value,

the indicators now have a loading factor value greater than 0.7 so it can be said that the indicators are valid.

Table 1. Loading Factor Value after Removal Process

	Digital innovation	Paylater Feature	Experiential Marketing	Customer Loyalty	Description
	(1)	(2)	(3)	(4)	(5)
X1_2	0,897				Valid
X1_3	0,727				Valid
X1_4	0,857				Valid
X1_5	0,707				Valid
X2_1		0,871			Valid
X2_4		0,875			Valid
X2_5		0,734			Valid
Y1			0,831		Valid
Y4			0,771		Valid
Z1				0,943	Valid
Z2				0,883	Valid
Z3				0,907	Valid
Z4				0,882	Valid
Z5				0,942	Valid
Z6				0,923	Valid

Source: data processed (2023)

The calculation results obtained in this study show that each latent variable has a value of

> 0.5 and that the estimated AVE value in this study is > 0.5 (table 2).

Table 2. AVE Value On Customer Loyalty

Constructs	Average Variance Extracted (AVE)	Description
Digital innovation	0,669	Valid
Paylater Feature	0,891	Valid
Experiential Marketing	0,803	Valid
Customer Loyalty	0,835	Valid

Source: data processed (2023)

Because all variables have an AVE value > 0.5, Table 2 clearly indicates the AVE value does not have a validity convergent problem. As the outcome, we can assess the problem model to determine discriminant validity.

The discriminant validity test is shown in the cross loading value. Discriminant validity is said to be good if the correlation between latent variables and their indicators is > than 0.7 (correlation with indicators of other latent block variables). The results showed that all variables have fulfilled discriminant validity (table 3).

The final step of the construct validity test involves evaluating the outer model in order to

find out whether the model applied in this study is unidimensional (table 4). Reliability is the extent to which an instrument is error-free and reliable as such, consistent, and stable over time and across different items in the scale. Construct internal consistency is tested by looking at the Cronbach's alpha value of more than 0.6 then it is said to be reliable and the composite reliability value if more than 0.7 is said to be reliable (table 4). Table 4 shows the measurement results where the values of Cronbach's alpha and composite reliability are above the standards set so that it can be said to be reliable as a whole.

Table 3. Cross Loading Value

Indikator	Digital innovation	Paylater Feature	Experiential Marketing	Customer Loyalty
(1)	(2)	(3)	(4)	(5)
X1_2	0,908			
X1_3	0,702			
X1_4	0,898			
X1_5	0,744			
X2_1		0,946		
X2_4		0,942		
Y 1			0,930	
Y 4			0,860	
Z 1				0,944
Z 2				0,883
Z 3				0,905
Z 4				0,882
Z 5				0,943
Z 6				0,923

Source: data processed (2023)

Table 4. C'Alpha dan Composite Reliability

Latent Variable	C's Alpha	Composite Reliability	Description
(1)	(2)	(3)	(4)
Digital innovation	0,834	0,889	Very Reliable
Paylater Feature	0,878	0,942	Very Reliable
Experiential Marketing	0,760	0,890	Reliable
Customer Loyalty	0,960	0,968	Very Reliable

Source: data processed (2023)

Measurement Inner Model

According to the standard error value, adjusted R Square is the R Square value the fact has been solved (table 5). Regarding measuring an exogenous construct's capacity to explain endogenous constructs, the value of Adjustment R Square offers a clearer picture than R Square..

The experiential marketing intervening variable has an R Square value of 0.648 or 64.8% influenced by digital innovation and paylater features. Furthermore, for customer loyalty, the R Square value of 0.931 or 93.1% can be explained or influenced by digital innovation, paylater features and experiential marketing.

Table 5. R Square Result

Variabel Laten	R Square	R Square Adjusted
(1)	(2)	(3)
Experiential Marketing	0,648	0,622
Customer Loyalty	0,931	0,923

Source: data processed (2023)

Hypothesis Testing

Table 6 shows the test results which conclude that Digital innovation has no significant effect on experiential marketing and experiential marketing also has no significant effect on

Customer Loyalty because the p-values> 0.05.

H1: Digital innovation does not have a significant effect on Experiential Marketing

The measurement results show that the calculated t value of 0.939 is lower than the t

table value, and also the p-value of 0.348 is greater than 0.05, so it can be said that the digital innovation variable has no significant effect on experiential marketing. Digital innovations that are not well integrated into the experiential marketing strategy may not provide a better experience to customers. If new digital features or technologies are not connected to the concept and purpose of experiential marketing (Urdea et al., 2021), then customers may not feel a significant change in their experience. Some digital

innovations may not fit the brand or market that Shopee is aiming for. If those features are not relevant to Shopee's customer profile or brand objectives, then their use will probably not get a positive response from customers. Sometimes, technological changes or digital innovations that are too rapid can intimidate or confuse customers. If these changes are not managed well or there is no clear strategy to communicate the changes to customers, then the customer experience may be negatively affected.

Table 6. Hypothesis Result

	t-stat	P-Values	Result
(1)	(3)	(4)	
Digital innovation -> Experiential Marketing	0,939	0,348	Rejected
Digital innovation -> Customer Loyalty	2,693	0,007	Accepted
Paylater Feature -> Experiential Marketing	2,706	0,007	Accepted
Paylater Feature -> Customer Loyalty	2,847	0,005	Accepted
Experiential Marketing-> Customer Loyalty	1,936	0,053	Rejected

Source: data processed (2023)

H2: The paylater feature has a significant effect on experiential marketing.

The test results illustrate that the t value of 2.706 is above the t table value of 1.96, besides that the p-value criterion with a value of 0.007 is below 0.05, so that in this hypothesis the paylater feature has a significant effect on experiential marketing. The Paylater feature is one of the innovations in the e-commerce industry that has had a major impact on Experiential Marketing on Shopee customers. Paylater allows customers to purchase products and pay later, often with the option of instalments or payments over several months. With the "Paylater" feature, customers can purchase products without having to pay immediately. This can increase customers' purchasing power and make them more comfortable in trying new or more expensive products. This creates a more positive and memorable shopping experience, where customers feel free to explore different products without worrying about immediate payment.

H3: Digital innovation has a significant effect on customer loyalty

The test results produce a calculated t value of 2.693 which is greater than the t table value of 1.96, and the p-value of 0.007 is smaller than 0.05, so that the third hypothesis (H3) is accepted that digital innovation has a significant effect on customer loyalty. Shopee

has developed digital loyalty programmes, such as Shopee Coins and Shopee Vouchers, which allow customers to collect points and get special discounts or gifts. This incentivises customers to continue shopping on the Shopee platform and feel rewarded for their loyalty.

Shopee can present more relevant product recommendations to customers. This creates a more personalised shopping experience and can increase loyalty as customers feel cared for and given added value. By integrating digital innovation into their business strategy, Shopee has managed to build strong customer loyalty. Customers feel like they are being given added value through the personalised shopping experience, incentives, and convenience offered by the platform. This contributes to Shopee's continued growth and success as an e-commerce platform.

H4: The paylater feature has a significant effect on customer loyalty.

The results of the fourth hypothesis test state that the t value of 2.847 is greater than the t table value of 1.96, followed by a p-value of 0.005 less than 0.05, so that the fourth hypothesis (H4) is accepted that the paylater feature has a significant effect on customer loyalty. By giving customers the option to Paylater, Shopee can build closer relationships with customers. When customers feel the convenience and flexibility

of shopping on the Shopee platform, they are likely to return to make further purchases, increasing the level of loyalty.

H5: Experiential marketing has no significant effect on customer loyalty.

Based on the data that has been tested, the experiential marketing variable on customer loyalty results in a t-count value of 1.936 less than the t-table value of 1.96 and a p-value of 0.053 above 0.05 so that experiential marketing has no significant effect on customer loyalty. Although Experiential Marketing is a strategy designed to increase customer attachment and loyalty, there are situations where the impact may not be very significant. If Experiential Marketing is not done consistently or is not well integrated into the entire customer experience at Shopee, then customers may feel inconsistent in their experience. This may lead to uncertainty and

lack of engagement. Poorly executed or less visually or interactively appealing Experiential Marketing can reduce its effectiveness. A less impressive or engaging experience may not create a strong impression on the customer. To increase the impact of Experiential Marketing and support customer loyalty in Shopee, there needs to be greater attention to consistency, relevance, and measurement of results. This involves a deep understanding of the customer, effective execution, and the ability to adapt to changing markets and customer preferences.

Indirect Effects

Table 7 shows that the experiential marketing variable becomes intervening to determine the effect of digital innovation on customer loyalty indirectly (intervening).

Table 7. Indirect effects

	OS (O)	T Statistic (O/STDEV)	P Values
Digital innovation -> Experiential Marketing -> Customer Loyalty	0.064	0.712	0.477
Paylater Feature -> Experiential Marketing -> Customer Loyalty	0.185	1.664	0.097

Source: data processed (2023)

The results illustrate that experiential marketing does not have any influence on customer loyalty even though Shopee has done various ways to innovate digitally. This is shown in the value of (T-Statistics) $0.712 < 1.96$ below the criterion limit and the P-Values are $0.477 > 0.05$.

The same thing also happens in cases where the Experiential Marketing variable becomes intervening between the paylater feature variable and customer loyalty. Based on the Indirect effects test, the better the paylater feature in increasing customer loyalty through experiential marketing is not proven to have a significant effect because the value (T-Statistics) $1.664 < 1.96$ is below the criterion limit and the P-Values are $0.097 > 0.05$.

CONCLUSION

The results of the study concluded several things, from the four variables studied, it turned out that there was a significant influence between the Digital innovation and paylater feature variables in influencing customer loyalty, as well as the paylater feature variable in influencing experiential

marketing. on the other hand, the Digital innovation variable did not have any impact in building experiential marketing, and the experiential marketing variable also did not have a significant effect on customer loyalty.

The same thing is also found in the role of experiential marketing as an intervening variable, which turns out to have no significant effect on the Digital innovation and paylater feature variables in creating customer loyalty.

Even though digital innovation does not affect experiential marketing, Shopee still has other strategies that can improve experiential marketing, namely by adding more attractive features to each of its services. understanding these features will increase customer curiosity in getting to know shopee further, which of course will have an impact on increasing customer loyalty. shopee is also constantly required to always provide services and also updates that are acceptable to customers so that consumers get optimal experiential marketing which in turn will create high loyalty

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