

## **Customer Loyalty of e-marketing, Regarding to Brand Image, Service Quality, and Trust**

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### **Abstract**

This study may contribute to the body of relationship marketing knowledge to find out either the influence of brand image, online service quality, and trust on customer loyalty and the mediating role of e-marketing usage in the value–loyalty relationship, or the issue of the ambiguous effect of e-marketing usage on loyalty. The overall moderating effects of e-marketing usage upon customer loyalty have been found to be insignificant. The study involves an application to a rapidly developed small medium industry in South Sulawesi Province, online services, to test the propositions. The research sites are in Makassar, Pare-pare, Palopo, Bulukumba, and Bone. The population of this research is all companies doing online business in South Sulawesi in the form of small business that market their products through Facebook, BlackBerry Messenger, Instagram, Whatsapp, Line, Path, and some internet blog. The sample selection for this research were 125 small online businesses engaged in the production and marketing of food products, beverages, convection, and souvenirs. Researchers have recently called for devoting more efforts to understanding customer loyalty on online services (Zeithaml, & Bitner, 2003). The present study attempts to reduce this gap by investigating the interrelationships among the four constructs in the setting of business to consumer electronic commerce. E-marketing practices can alter corporate strategy in a business strategy. At least there are new factors that can affect the assessment of a business. The research conducted by Chiou et al (2002) showed a significant positive influence between trust and customer loyalty. In addition, e-marketing can improve its services and provide accommodation through a network of computers or gadgets anywhere and anytime quickly, easily and safely as they are supported by a strong security system. According to Nilsson et.al (2001) online business services strengthen customer satisfaction and business performance, online business services according to Yen et.al (2001) build trust and customer loyalty to dominate the market. The result in, the quality of online services and has an effect on the customer

loyalty, but the brand image, trust, and the use of e-marketing have no effect on customer loyalty. Brand Image, trust and the quality of online services do not affect the use of E-marketing. There is strong mediation of the use of e-marketing toward the influence of brand image, trust, and online service quality on the loyalty.

**Keywords:** Brand Image, Trust, Online Services Quality. The Use of e-marketing, Customer Loyalty, Online Business SMEs

## Introduction

Brand image is an important subject which creates the positive image in eyes of customers to make itself different from the competitors(Kotler,2000). Today in the age of globalization the internet is now spreading in the world quickly as compared in the past due to this the competition among the products is more severe to survive. This makes a brand more important and uplifts at a high-level position in the market. In the world of marketing and other branding, businesses are growing up as an issue and become more important at the international level. In the intensive competition to make the customers loyal to brand image marketing strategies help to create the positive image. An organization can determine its success by creating higher degree level of their brand rather than to build a new plant or technical innovation. Loyal customers even at toughest times purchase the product offering at the high rate. The influence of brand image according to Ahmed Tolba *et.al* (2015) have an effect on customer loyalty. Similar with Andres Kuusik (2007) dan Fransisca *et.al* (2012) by strengthening brand image, the customer more satisfied to enhance the number of the transaction. As well as Zahir Osman et.a (2015), Thomas Budhyawan Yudhya (2017), dan Eman Mohamed Abd-El-Salam *et.al*(2013) found the strength of brand image t. Selanjutnya toward the customer need, the finding of Shahroudi and Naimi (2015), Nischay and Shilpa (2017), Peter Halim *et.al* (2014), dan Ren-Fang Chao *et.al* (2015) found the strong brand image toward the customer loyalty.

The present study attempts to reduce this gap by investigating the interrelationships among the four constructs in the setting of business to consumer electronic commerce. The approach employed by the authors involves a consideration of customer loyalty and perceived value as they interact with e-marketing usage. Specifically, the following two research questions are examined:

- 1) What are the brand image, online service quality, and trust in producing to the use of e-Marketing?
- 2) What are the brand image, online service quality, trust, and the use of e-marketing producing to customer loyalty?

This study may contribute to the body of relationship marketing knowledge in several ways. First, it assesses the influence of brand image, online service quality, and trust in customer loyalty and the mediating role of e-marketing usage in the value–loyalty relationship. Second, it not only addresses the issue of the ambiguous effect of e-marketing usage on loyalty suggested by previous work but also examines the moderating effect of e-marketing usage on the satisfaction–loyalty and value–loyalty relationships. The overall moderating effects of e-marketing usage upon customer loyalty have been found to be insignificant. However, the results reveal that significant moderating effects do exist when the level of customer loyalty or perceived value is above average. Third, the study establishes a measure of online customer loyalty. The scale consists of five salient dimensions—customer services quality, brand image, and trust. The study involves an application to a rapidly developed small medium industry in South Sulawesi Province, online services, to test the propositions. Researchers have recently called for devoting more efforts to understanding customer loyalty on online services (Zeithaml, & Bitner, 2003).

Today online business in Indonesia is growing rapidly compared with a few years earlier. Perhaps this is happening because of the development of internet technology in Indonesia and coupled with internet users who access from their respective gadgets. Because of this development is what makes online business busy in Indonesia. From selling goods to services, they offer on the internet.

The development of online stores will continue to grow in line with technological advances, and the character of buyers will also gradually change due to the ease offered by the internet and smart phones. Although the internet is very rapidly growing, there are still many people who are hesitant to run their business through the internet, this could be due to a lack of a person's own information. But for some people who do not run a business over the internet because it is hampered by reason of products that have, in fact, there are opportunities for resellers and drop ship program for the first step. Online business will be something easy if we already understand the basic work patterns, namely mastering selling techniques in principle. Selling techniques can also be implemented in internet marketing techniques. Internet marketing is the very widespread discussion. Online business is not much different from offline business in general, all require process and not instant. Many people who will make an online transaction will be very careful because the frequent cases of fraud on the internet and it is that make belief n buyers are getting less in doing the transaction (Agus Kristianto Salam.2017).

In order to develop and sustain loyalty among the online customers, it is important to find out what drives loyalty in a particular market. The factors which lead to loyalty need to be uncovered and understood before designing and implementing the strategies for customer retention and loyalty. Literature proposes relationships between online customer loyalty and various other business constructs such as online service quality, brand image, trust and so on. These relationships need to be investigated and understanding the effect of these constructs on loyalty will surely provide an insight into customer loyalty formation. Online services have been widely researched and analyzed for their unique characteristics and intensive customer orientation. Some of the major concepts that have been studied to explore the true nature of services are Service Quality (Parasuraman, Zeithaml & Berry, 1985; Gronroos *et.al.*2000; Cronin & Taylor, 1992; O.Neill, 1992; Oliver, 1997), Satisfaction (Oliver, 1993 & 1997; Zeithaml & Bitner, 2003), Loyalty (Dick & Basu, 1994; Oliver, 1997; Bowen &Chen, 2001; Reichheld & Sasser, 1990; Heskett, Sasser & Schlesinger, 1994; McMullan & Gilmore, 2003; McMullan, 2005). Role of customer loyalty gains more prominence when applied in the context of services due to the higher human involvement in comparison to goods. Such people intrinsic character of services along with its intangible and perishable nature, enhance the scope for error at the time of service delivery and amplify the role and significance of human relationships in business transactions.

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The conceptual framework in this study is taken from the phenomenon of online business development in Makassar. By raising some of the company's performance possibilities through strengthening service quality, trust, to build loyalty. This study was conducted to determine the factors that affect the online performance of the business by building a conceptual framework that connects with the theory of competence so that researchers can perform in-depth analysis. This study not only focuses on financial performance but also considers non-financial indicators such as customer trust.

E-marketing practices can alter corporate strategy in a business strategy. At least there are new factors that can affect the assessment of a business. In addition, e-marketing can improve its services and reach. E-marketing services provide accommodation through a network of computers or gadgets anywhere and anytime quickly, easily and safely as they are supported by a strong security system. According to Nilsson *et.al* (2001) online business services strengthen customer satisfaction and business performance, online business services according to Yen Yen *et.al* (2001) build trust and customer loyalty to dominate the market. With regard to service quality in order to increase e-marketing growth, it is necessary to strengthen technology-based service innovation in order not to lag behind conventional banking and keep running its business in accordance with sharia norms. This effort can accelerate the recruitment of e-marketing service users, not only at domestic but also foreign level. According to Akroush & S. Al-Mohammad (2010) will increase sales and other transactions related to business growth, and according to Mohammad and Noorjahan (2009) and the Auka (2012) will build loyalty and performance. Thus online marketing and online services increase the number of tasks. Nevertheless, product and service innovations must keep in mind the definition and identity of the innovative results. Marketing systems in the current era of globalization are required to show better performance and service. The development of online business in Indonesia since the implementation of deregulation makes the competition more competitive. This necessarily demands the process of maturing the Indonesian business towards professionalism, as it is carried out through the creation of a reasonable competitive climate.

The availability of free hot-spot facilities and infrastructure in some areas of South Sulawesi is still low and only found in some places paid. The availability of internet means is a one-stop service quality device. The quality of online services by Samraz and Bakhtiar (2012) strengthens customer satisfaction and loyalty. The quality of online product services according to Mohammad and Noorjahan (2009) builds loyalty and performance. Online customer loyalty Sri Astuti *et.al* (2013) is largely determined by detailed marketing methods and timely service. On the other hand, phone operators offer services that are still quite expensive and limited. Website Quality is one of the concepts used in measuring website quality based on end-user perception. This concept is the development of SERVQUAL which is widely used previously in the measurement of service quality. Website Quality or commonly called WebQual has been developed since 1998 and has experienced several iterations in the preparation of dimensions and points of the question. The Quality Website is based on research in three areas (Sumarwan *et.al*.2007): information quality from information system research, interaction and service quality from information system research, e-commerce, and marketing, and usability of human-computer interaction.

The performance of online services may decrease due to problematic online services. Many complaints to potential users and internet users who will conduct online transactions, especially in areas that have not reached the Internet network because it is difficult to open access online. However sometimes the condition is not stable, so it takes a long time to open the application. Such conditions can affect online customer loyalty. Because according to findings Yang and Peterson (2014) that 1 royalties arising from service improvements will improve business performance. In addition to the development of user networks, internet advancement is also accompanied by technological developments that provide overall satisfaction. Because the findings of Mohamad Rizan *et.al* (2014) are built on trust and satisfaction, while Ekrem *et.al* (2007) that image and loyalty according to remind the value of income transactions, and findings Soong *et.al* (2014) that loyalty built according to increase the number of consumers. Thus the speed of connection becomes important, given the greater the need for means of information exchange. Modem with a speed of 56 kbps was originally considered adequate. Thus the less effective access of marketing services and online sales is also still difficult to be accessed easily by consumers because of the limited internet service facilities.

Online customers often experience dissatisfaction and problems with the company's performance. Business online is very vulnerable to fraud. Easy marketing in running an online business become one factor in the emergence of fraud in this business. Online marketing by Smits and Mogos (2011), Konings and Roodhooft (2015) improve business performance. Online marketing by

Abdel Baset And Marzouq (2010) builds loyalty and performance as long as it can commit to providing the best service to its customers. Cases that occur due to using the internet network, and contains some photos of the product, or other interesting pictures so that customers are easy to buy. Everyone can use their website, blog or website social networking to run their online business. the ease of it too very profitable for those who are able to take advantage of these facilities. Thus, even if the online business is easily accessible but often the customers are not satisfied.

One of the obstacles to online growth is to build trust. This happens because of the many scams which often happens that sell goods online but with the motive of fraud. From 2011 to 2015 Cyber Bareskrim Police Headquarters catch many online business scams. Online business is a very promising business, only with capitalize a computer that has been connected to the Internet network. Market penetration through e-marketing according to Mohsan *et.al* (2011) can build trust and customer loyalty. and according to Srinivasan *et.al* (2002) because of the interaction online. Tian according to research in Auruskeviciene *et.al* (2010) and Abdel Baset And Arzouq (2010) that e-marketing can build loyalty and performance. Online customer loyalty Sri Astuti *et.al* (2013) is largely determined by the service on time. Looking at it, it's good before to pursue an online business venture should require any skill to run it all, not just simply by typing it and want to buy that amazing application. Even in reality in running this business, we can sit back at home without having to do anything outside the home.

Many online consumers are not satisfied with the indication of trust, it happens because of the difference between products offered online with products received by consumers. Satisfaction and trust Walter *et.al* (2012) and Zohaib Ahmed *et.al* (2012) builds customer commitment and loyalty. The condition according to Zeithaml, *et.al*., (2002: 10) identifies four gaps that cause different perceptions of the quality of online services, namely the Information gap , which potentially reduces transaction efficiency, Design gap , can occur if the company fails to optimally utilize all knowledge concerning the expected features customers into the structure and functionality of the company's website, the Communication gap , reflects a lack of accurate understanding of the marketing staff of the features, capabilities, and Fulfillment gap , reflecting the overall gap between customer demands and customer experience. Belief according to Sarwar *et.al* (2012) Yen *et.al* (2001) will strengthen loyalty and market growth. Similarly, the findings of Yee and Faziharudean (2010) online business services can increase customer loyalty. So to the slack that happens is basically not give satisfaction to the consumer due to lack of understanding of online services.

Trust in the online service is the conviction of the parties concerning the purpose and behavior of the other party, in this case, the customers and users of the gadget. Thus consumer confidence is defined as consumer expectations that service providers can be trusted or relied upon in fulfilling their promises. Ganesan (1994) refers to trust as credibility. In his research Ganesan (1994) defines credibility as the extent to which the embryon believes that the supplier has the expertise to perform activities effectively and reliably. Trust Sarwar *et.al*(2012) and Zohaib Ahmed *et.al* (2012) will strengthen market loyalty and growth. According to Ganesan (1994) trust is related to the intention of companies to rely on their exchange partners. Trust by Yee and Faziharudean (2010) enhances loyalty and business reputation, while trust according to Mohamad Rizan *et.al* (2014) and Masuku and JF Kirsten (2003) increases customer respect for increased transactions. Ganesan (1994) explains that trust is a virtue because it is based on the extent to which the firm believes that its partners have intentions and favorable motives.

Customer confidence in online services by Nha Nguyen, *et.al*. (2013) can increase customer loyalty, it can even affect other prospects to become customers. The implication of the findings of this research is that by establishing trust means the company can form a social identity together in a network to the group. These findings from a chain of relationships between customer trust and loyalty, although not the only factor explaining customer loyalty. other factors by Nha Nguyen, *et.al*. (2013), such as service quality, service value, customer satisfaction or even price, can also modify loyalty. For that reason this study refers to how companies seek to strengthen roles and trust in online services, as higher order constructs, strengthening loyalty based on customer perceptions. On the one hand, trust

plays a central role in customer relationships that are made online. In fact, trust can have a direct effect on the customer's decision whether to pursue or end the relationship with the company.

Marketing services by using online with media cellular according to Sarwar *et.al* (2012) need to clearly define the aspects of trust and create more policies to understand the pricing structure, understand purchasing patterns, and to maintain long-term relationships. Next to Muhammad Zaman Sarwar *et.al* (2012) the importance of building customer trust, to earn loyalty, and customer retention. Quality of service with online banking according to Rahim Mosahab , *et.al* (2010) can increase customer loyalty, as long as able to insert change of perception.

The development of online SMEs needs to do branding so that competition with big businessmen can be won. The influence of brand image or brand image by Ahmed Tolba *et.al* (2015) determines customer satisfaction. Similarly, the findings of Andres Kuusik (2007) and Fransisca *et.al* (2012) with the strengthening of brand image, the customer will be more satisfied with further perform the transactions. There is a tendency of consumers who only look at a big name of the company, thus further narrowing the small and medium business. Yet many ways have done to compete with large companies. to increase the credibility of small and medium enterprises in the face of the rigors of competition with large companies. One way is to run online branding using internet media by way of creating a professional website for SMEs. A professional website is very helpful branding you at the SMEs business that is developed. The right design with weighted content will make SMEs business look more professional.

SMEs branding online can be done by creating a website that is professional for business purposes, a manner that reflects Contact Service Professional which serves as a more frontline that can affect the way consumers view. Findings Thomas Budhyawan Yudhya (2017), Eman Mohamed Abd-El-Salam *et.al* (2013), Shahroudi and Naimi (2015), Nischay and Shilpa (2017), Peter Halim *et.al* (2014), and Ren-Fang Chao *et.al* ( 2015 ) that by strengthening brand image will strengthen customer loyalty. For that it needs an email, Instagram, WhatsApp, phone number and social media that is active for communicate in a business is absolutely necessary, even communication can be your primary key in getting consumers. Another very objective thing is the clarity of SMEs on the Website to make potential customers feel confident. Because of online branding, making your business prospects more trusting credibility. In the website needs a detailed product catalog, because usually, the SMEs use the home as an office or workplace,

Strengthening of 1 royalties to product brand according to Hussein and Gholam ( 2013 ) can strengthen sales performance and increase market share. For that loyalty according to Mohamad Rizan *et.al* (2014) can be built from the trust built and satisfaction maintained. The image of the company and brand product that marketed, and customer loyalty according to Ekrem *et.al* (2007) can alert the value of the income transaction. Strengthening loyalty built according to Soong *et.al* (2014) can increase the number of consumers, due to the continued marketing of word of mouth among customers and prospects.

## Theoretical Background

This research reinforces the development of marketing theory by Kotler (2000: 8), marketing communication theory by Belz (2003) that communication in marketing is done by introducing it remotely, by comparing the consumption experience and developing the knowledge of the product to be chosen. Marketing communications according to Rossiter and Percy (1987), Gasfront's theory of lanch (1997) that service quality is anything that can meet the needs and needs of customers. Based on the notion of quality, both conventional and more strategic, and the theory of e-Servqual model proposed by Zeithaml, *et.al* (1996: 171). Differences in perceptions between the company and the customer in the form of quality online services can lead to complexity in determining the quality of online services.

The study also raised the theory of communication by Anderson and Narus (1990) in Mukherjee and Nath (2003) Morgan and Hunt (1994) argue that the perception of business partners on

relevant and timely communication can increase trust in service Competence services on online business management at Makassar is part of the self and the personality as the manager. Based on the findings of Ahmed Tolba *et.al* (2015) and the findings of Huei-Huang Chen et al (2017) that there is a strong relationship between service quality and customer satisfaction, and the same by Zahir Osman and Ilham Sentosa (2013), Ilma Khairani and Sri Rahayu Hijrah Hati (2017), and Zahir Osman et.a (2015 ) that with increased service quality will increase customer satisfaction. Based on the findings of Eman Mohamed Abd-El-Salam *et.al* (2013), Siew-Peng Lee and Sedigheh Moghavvemi (2015), Ren-Fang Chao *et.al* (2015 ), and Rita Alfin *et.al* ( 2013) strengthen the quality of service then the customer will be more satisfied.

Online service quality is a concept that has aroused considerable interest and debate in the research literature because of the difficulties in both defining it and measuring it with no overall consensus emerging (Wisniewski, 2001). One that is commonly used defines online service quality as the extent to which a service meets customers' needs or expectations without a direct contact with the vendors, even no physical evidence in promoting the goods, just posing through the social media, such as Facebook, Whatsapp, Google, etc (Lewis and Mitchell, 1990; Dotchin and Oakland, 1994). Online service quality can thus be defined as the difference between customer expectations of service and perceived service. If expectations are greater than performance, then perceived quality is less than satisfactory and hence customer dissatisfaction occurs (Parasuraman et al, 2005; Lewis and Mitchell, 1990). Always there exists an important question: why should online service quality be measured?. Measurement allows for comparison before and after changes, for the location of quality related problems and for the establishment of clear standards for service delivery. Edvardsen et al. (1994) state that, in their experience, the starting point in developing quality in services is analysis and measurement.

The most comprehensive and integrative model is the e-Servqual model proposed by Zeithaml, *et.al* (1996: 171). In principle, this model is an adaptation and extension of Servqual's traditional model to the context of online shopping. In the e-Servqual model, there are four kinds of gaps, namely the information gap, the design gap, communication gap, and fulfillment gap. Differences in perceptions between the company and the customer in the form of quality online services can lead to complexity in determining the quality of online services. This complexity can lead to a gap between the expected online service and the customer's acceptance. Zeithaml, et al., (2002: 10) identified four gaps that led to differences in perceptions of online service quality:

- a. Information gap, reflecting the gap between the demands of the customer's needs with regard to a website and the belief of the management or the website manager of the demands of the need. For example, management may believe the excessive importance of using three-dimensional graphics display sophisticated its website. On the other hand, this has the potential to reduce the efficiency of transactions, attributes that may be considered more important by the customer than the attractiveness of the website.
- b. Design gap can occur if the company fails to optimally utilize all knowledge regarding the features that customers expect into the structure and function of the company's website concerned. For example, management may know that its customers expect to get instant personal support when there is a problem with the e-transaction it does. However, due to a number of reasons (for example, resource constraints or trends assume such requests are unwarranted), management does not follow up and does not modify the website according to customer wishes.
- c. Communication gap, reflecting a lack of accurate understanding of the marketing staff of the features, capabilities, and limitations of its website. Effective communication between the marketing staff and the operations staff is absolutely necessary in order to ensure that the promises to customers are not beyond what can be done or realized.
- d. Fulfillment gap, reflecting the overall gap between the demands of customer needs and experience. This gap has two different shapes. First, the fulfillment gap is due to the

promise of excessive marketing (inflated marketing promises) that do not accurately reflect the reality of website design and operation. In other words, this type of gap is due to a communication gap, for example, marketing promises a money-back guarantee, but in reality, the company's website does not have a back-end infrastructure to receive and process complaints from disgruntled customers. The second type is frustration due to weaknesses in website design and operation, for example, the customer can not complete an electronic purchase transaction. This type is due to the cumulative impact of the information gap and design gap.

The results of research conducted by Chiou et al (2002) showed a significant positive influence between trust and customer loyalty. Trust becomes an important part of establishing a cooperative relationship between the company and its customers. Zineldin (1996) in his research, concluded that five important factors influence the selection of a company. These five factors are trust, loan cost competition and other services, flexibility, contact with corporate decision makers, and speed of decision and transaction process. Of these five factors, trust proves to be the most important part of a company's existence. Based on previous research, trust has been defined as (1) a set of specific beliefs dealing primarily with the integrity, benevolence, and ability of another party (Doney and Cannon, 1997; Gefen and Silver, 1999); (2) a general belief that another party can be trusted (Gefen, 2000; Hosmer, 1995; Moorman et al., 1993), sometimes also called trusting intentions (McKnight et al., 1998) or the willingness of a party to be vulnerable to the actions of another (Mayer et al., 1995); (3) affect reflected in "feelings" of confidence and security in the caring response of the other party (Rempel et al., 1985). Some researchers have combined the first two conceptualizations into one construct (Doney and Cannon, 1997). Other researchers have split the first two conceptualizations, declaring the specific beliefs as antecedents of the general belief (Mayer and Davis, 1999; Mayer et al. 1995).

Many studies have acknowledged the importance of loyalty in the electronic context and have analyzed this aspect in detail (Reichheld et al., 2000; Srinivasan et al., 2002; Reichheld and Schefter, 2000). Customer loyalty has been defined as a deeply held commitment to repurchase or re-patronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or same brand-set purchasing, despite situational influences and marketing efforts having the potential to cause switching behavior (Oliver, 1999). Subsequently, Ribbink et al. (2004) stated that this general definition applies to online loyalty as well. Ranaweera et al. (2003) explained that loyalty of costumer consists of both behavioral and attitudinal dimensions - more specifically purchase intentions (Boulding et al., 1993), word of mouth (Gremler et al., 2001) and commitment (Moorman et al., 1993) dimensions. Purchase intentions were defined as the propensity to purchase a product or service at some point in the future (Ranaweera et al., 2003). Customer commitment refers to the strength of relational ties and to the desire to maintain a relationship (Bansal et.al., 2004). Word of mouth is defined as oral, person to person communication between a communicator and a receiver whom the receiver perceives as non-commercial with respect to a brand, product or service (Arndt, 1967).

## Method

This research implements a number of statistical techniques and procedures that help to examine research hypotheses. These techniques include reliability and validity test, frequency analysis, independent sample t-test, descriptive statistics, correlation matrix, linear regression, and simple regression. All statistical procedures were estimated using path analysis with Smart PLS implemented properly.

### 1. Models

The categorical nature of the dependent variable leads to inefficient OLS parameter estimates due to heteroscedasticity of the OLS residuals (Maddala, 1983). Therefore, we examine the models based on

This methodology is consistent with that employed in Richardson et al (2002) and avoids the problem of non-random matched samples for infrequent events described in Palepu (1986) and Zmijewski (1984).

The research model is estimated is direct to reduction cost measure in statistical model  $\eta_1 = \Phi_1\xi_1 + \Phi_2\xi_2 + \Phi_3\xi_3 + \Phi_4\xi_4 + \zeta_1$  or noted as Cost Loy =  $\Phi_1$  BRANDI +  $\Phi_2$ SERVQUAL +  $\Phi_3$ TRUST +  $\Phi_4$  e-MAR +  $\zeta_1$ . The Partial Least Square (PLS) Estimation Parameters Estimation parameters of structural equation modeling with partial least square approach was obtained through a three-stage process of iteration and at every stage of producing estimates. The first phase resulted in estimated weight  $w_{jh}$  Weight estimation of  $w_{jh}$  weights obtained through two ways, namely mode A and mode B. Mode A is designed to obtain the estimated weight of the types of indicators reflexive, whereas the B mode is designed to obtain the estimated weight of the types of indicators formative.

In a mode, A weights  $w_{jh}$  is the regression coefficient of  $Z_j$  in simple regression models  $X_{jh}$  on inner estimation  $Z_j$ ,  $X_{jh} = w_{jh} Z_j + e_{jh}$ . Estimates for the model 1 is obtained through OLS in a way to minimize the sum of squared  $e_{jh}$ , as follows:  $e_{jh} = X_{jh} - w_{jh} Z_j$ ,  $\sum_{h=1}^J e_{jh}^2 = \sum_{h=1}^J (X_{jh} - w_{jh} Z_j)^2$ . Then the sum of the squares  $e_{jh}$  lowered to the face  $w_{jh}$  in order to obtain weights for mode A:  $\widehat{w}_{jh} = \frac{\text{Cov}(X_{jh}, Z_j)}{\text{Var}(X_j^2)}$ . Mode 2 of the weighting vectors  $w_j$  of  $w_{jh}$  is the regression coefficient vector of  $Z_j$  at the center of the manifest variables  $(X_{jh} - \bar{X}_{jh})$  are connected to each other latent variables  $\xi_j$ :  $Z_j = w_j X_j + \varepsilon_j$  and  $\varepsilon_j = Z_j - w_j X_j$ . Generating of  $\varepsilon_j^T \varepsilon_j : \varepsilon_j^T \varepsilon_j = (Z_j - w_j X_j)^T (Z_j - w_j X_j) = Z_j^T Z_j - 2w_j X_j^T Z_j + w_j^T w_j X_j^T X_j$ . Then  $\varepsilon_j^T \varepsilon_j$  lowered to  $w_{jh}$  in order to obtain weights for mode B:  $\widehat{w}_j = (X_j^T X_j)^{-1} X_j^T Z_j$ , Where  $X_j$  is a matrix with columns defined by the manifest variables  $(X_{jh} - \bar{X}_{jh})$  linking  $\xi_j$  latent variable j. Inner weight vector model is a  $w_{jh} = (\text{Var}(X_j))^{-1} \text{Cov}(X_{jh}, Z_j)$  with  $\text{Var}(X_j)$  is covariance matrix Of  $X_j$  and  $\text{Cov}(X_{jh}, Z_j)$  Is the column vector between variabels of  $X_{jh}$  and  $Z_j$ . The second stage produces estimates obtained path through the model inner and outer estimation models.

- Inner Model Estimation

By following the PLS algorithm of Wold (1985) and which has been improved by Lohmoller's (1989), the estimated inner  $Z_j$  models of standarized latent variables  $(\xi_j - m_j)$  is defined by  $Z_j \propto \sum_{i;\xi_i} \text{connected to } \xi_j e_{ji} Y_i$ . Wherein the weight inner  $e_{ji}$  models can be selected via three schemes, namely:

- Path scheme

Latent variables connected to  $\xi_j$  are divided into two groups, namely: the latent variables that explain  $\xi_j$  and is followed by the variables described by  $\xi_j$ . If  $\xi_i$  described by  $\xi_j$  then  $e_{ji}$  is multiple regression coefficient between  $Y_i$  and of  $Y_j$ . Latent variables connected to  $\xi_j$  are divided into two groups items, namely: the latent variables that explain  $\xi_j$  and is Followed by the variables Described by  $\xi_j$ .

$$e_{ji} = \begin{cases} \text{multiple regression coefficient of } Y_i \text{ from } Y_j, \text{if } \xi_i \text{ described by } \xi_j \\ \text{Cor}(Y_i Y_j), \xi_i \text{ described by } \xi_j \end{cases}$$

- Centroid schema

Inner model weight of  $e_{ji}$  as the sign correlation between  $Y_i$  and  $Y_j$ , can be written as follows:  $e_{ji} = \text{sign}[\text{Cor}(Y_i Y_j)]$

Factor schema Inner mode weight of 1  $e_{ji}$  as the sign correlation between  $Y_i$  and  $Y_j$ , can be written as follows:  $e_{ji} = \text{Cor}(Y_i Y_j)$

- Mean estimation of  $m_j$

Mean obtained as quataions as  $\xi_j = Y_j + m_j + e_j$  and  $\xi_j - m_j = Y_j + e_j$  with  $Y_j = \sum_{h=1}^J \tilde{w}_{jh}(X_{jh} - \bar{X}_{jh})$  then  $\xi_j - m_j = \sum_{h=1}^J \tilde{w}_{jh}(X_{jh} - \bar{X}_{jh})$ . Equations analog as :  $\hat{\xi}_j = \sum_{h=1}^J \tilde{w}_{jh}X_{jh} = Y_j + \hat{m}_j$  So that:  $\hat{m}_j = \sum_{h=1}^J \tilde{w}_{jh} \bar{X}_{jh}$ . Where  $\tilde{w}_{jh}$  is defined as the weight of the outer models, with all the manifest variables that observations on the same scale of measurement. According to Fornell (1982), says that if the estimation of latent variables on the original scale  $\xi_j^* = \frac{\sum_{h=1}^J \tilde{w}_{jh}X_{jh}}{\sum_{h=1}^J \tilde{w}_{jh}}$ . The above equation is possible when all the weighting of outer positive model. Often in real applications, the estimation of latent variables require scale 0-100 scale in order to have a benchmark to compare with an individual score. So in the case of the I series observation, the easily obtained through the transformation as follows:  $\xi_j^{0-100} = 100 \times \frac{\xi_j^* - x_{\min}}{x_{\max} - x_{\min}}$ . Where  $x_{\min}$  and  $x_{\max}$  are the minimum and maximum values of the common measurement scale for all variables manifest.

- Parameter Constant

In general, the path coefficient  $b_{ji}$  is multiple regression coefficient of  $Y_j$  endogenous latent variables were standardized in the explanatory latent variables (exogenous)  $Y_i$ ,  $Y_j = \sum_{i=1}^J b_{ji}Y_i + e_j$ . At the time of converging latent variables (non-centered)  $\hat{\xi}_j$  is equal to  $Y_j + \hat{m}_j$ . the regression equation when the latent variable  $\hat{\xi}_j$  not converge is:  $\hat{\xi}_j = b_{j0} + \sum_{i=1}^J b_{ji} \hat{\xi}_i + e_j$ .  $e_j^2 = (\hat{\xi}_j - (b_{j0} + \sum_{i=1}^J b_{ji} \hat{\xi}_i))^2 = \hat{\xi}_j^2 - 2\hat{\xi}_j b_{j0} - 2\hat{\xi}_j \sum_{i=1}^J b_{ji} \hat{\xi}_i + (b_{j0}^2 + 2b_{j0} \sum_{i=1}^J b_{ji} \hat{\xi}_i + \sum_{i=1}^J b_{ji}^2 \hat{\xi}_i^2)$ .  $\frac{\partial e_j^2}{\partial b_{j0}} = \hat{b}_{j0} = \hat{\xi}_j - \sum_{i=1}^J b_{ji} \hat{\xi}_i$  with  $b_{j0} = \hat{m}_j - \sum_i b_{ji} \hat{m}_i$ , So the location parameter is a constant  $b_{j0}$  for endogenous latent variables and the average  $\hat{m}_j$  for exogenous latent variables.

The research sites are in Makassar, Pare-pare, Palopo, Bulukumba, and Bone. Makassar is the largest online business center in South Sulawesi. Election of Palopo, Pare-pare Bulukumba, and Bone region based on cluster division of region (west, east, north and south). The population of this research is all companies doing online business in South Sulawesi in the form of small business that market their products through Facebook, BlackBerry Messenger, Instagram, Whatsapp, Line, Path, and some internet blog. The sample selection for this research was conducted by using the sampling method saturated. The population of this study is 125 small online businesses engaged in the production and marketing of food products, beverages, convection and souvenirs

One of the most active areas of data science research is related to very large data sets, or big data, which pose computational and statistical challenges. As an illustration of the statistical challenges, consider the linear regression model  $y_t = \alpha + \beta_1 X_{t1} + \dots + \beta_p X_{tp}$  ( $t = 1, \dots, n$ ) in which  $\epsilon_t$  represent random, unobserved disturbances with  $E(\epsilon_t) = 0$ . Estimation of the regression parameters  $\alpha, \beta_1, \dots, \beta_p$  a periodic time. The  $p > n$  problem appears hopeless at first sight since it involves many more parameters than the sample size and therefore the parameters cannot be well estimated, resulting in unacceptably large variances of the estimates. On the other hand, it was recognized that the regression function  $f(X_1, \dots, X_p) = \alpha + \beta_1 X_{t1} + \dots + \beta_p X_{tp}$  is still estimable if the regression model is that many applications indeed involve sparse regression models. Such problems are of increasing importance in research object, in which  $n$  is the number of subjects in an object study that requires informed consent of human subjects and  $p$  is the number of locations in a market at which measurements are taken. Denoting the row vectors of  $X$  by  $X_t$ , note that the  $n$  values  $X_1 \beta_1 + \dots + X_n \beta_n$  cannot determine the  $p$ -dimensional vector  $\beta$  uniquely for  $p > n$ .

## I. Finding and Discussion

Test validity seen from three things that are first value of Convergent Validity > 0.60 that value factor of loading must be above 0.60 which have been tested at the beginning, Both value of Average Variance

Extracted (AVE)> 0.5 seen from AVE value in Table 1 shows all variables have validity high because the AVE value is above 0.50.

**Table 1:** Validity Testing

	Loading Factor	Indicator	AVE	Composite Reliability	R Square	Cronbachs Alpha
Brand Image	0.835	Creator image	0.559	0.862		0.813
	0.669	Product image				
	0.835	The power of brand association				
	0.675	The advantages of brand association				
	0.704	The uniqueness of the brand association				
Trust	1,000	Not opportunistic	1,000	1,000		1,000
The Usage of E-marketing	0.729	Needs goods and services online	0.635	0.776	0.822	0.434
	0.860	Finding fancy stuff is not offline				
Quality of Online services	0.883	Responsiveness	0.730	0.931	0,000	0.908
	0.844	Empathy				
	0.883	Time efficiency				
	0.864	Fulfillment				
	0.795	Personal secrecy				
Loyalty	0.846	Recommendation	0.510	0.666	0.705	0.043
	0.551	Encourages someone surfing on the website				

Source: Smart PLS Prepared Data

Then compared between the correlation between the variables listed in table 2 below

**Table 2:** Correlation Between variables

	Brand Image product image	Trust	Quality of Online services	Customer loyalty	Use of E-marketing
Brand Image product image	1,000				
Trust	-0.172	1,000			
Quality of Online services	0.046	0.205	1,000		
Customer loyalty	-0.109	0.151	0.191	1,000	
Use of E-marketing	0.175	0.030	-0.192	0.053	1,000

Source: Smart PLS Prepared Data

Model significance test using boostrapping technique with resampling 1000 and the results can be seen in Table 3 below and in the model picture shows the t statistic value of the combination between the variables to be compared with the value of t table

**Table 3:** Path Coefficient

Exogenous Variables		Endogen Variables	Loading Factor	Standard Deviation	T Statistics	Significance 5 percent Cut off> 1.96
Brand Image	->	Loyalty	0.101	0.125	0.809	No effect
Trust	->		0.097	0.098	0.998	No effect
Quality of Online services	->		0.176	0.041	4,272	Take effect
Use of E-marketing	->		0.110	0.144	0.767	No effect
Brand Image	->	The Usage of E-marketing	0.205	0.103	1,981	Take effect
Trust	->		0.111	0.137	0.811	No effect
Quality of Online services	->		- 0.224	0.158	- 1,421	No effect

Source: Smart PLS Prepared Data

## Result

- 1) Brand Image no effect on loyalty to the value of coefficient loading factor of 0.101, and the value of t-test statistic of 0.809 means that the higher the brand image it does not affect an increase in customer loyalty SME online.
- 2) Trust no effect on loyalty to the value of coefficient loading factor of 0.097, and the value of t-test statistic of 0.998 means that the higher k confidence it does not affect an increase in customer loyalty SME online.
- 3) Affect the quality of online services to the loyalty to the value of coefficient loading factor of 0.176, and the value of t-test statistic of 4,272 means that the higher the quality of online services that affect the increase in customer loyalty SME online.
- 4) The use of E-marketing has no effect on loyalty to the value of coefficient loading factor of 0.110, and the value of t-test statistic of 0.767 means that the higher the p use of total E-marketing it does not affect an increase in customer loyalty SME online.
- 5) Brand Image effect on the use of E-marketing with the value of loading factor coefficient of 0.205, and the value of t statistic test of 1.981 means the higher the brand image then affect the increase of E-marketing usage.
- 6) Trust does not affect the use of E-marketing with the value of loading factor coefficient of 0.111, and the value of t-test statistic equal to 0.811 means the higher k confidence does not affect the increasing use of E-marketing.
- 7) The quality of online services does not affect the use of E-marketing with the value of loading factor coefficient of 0.224, and the value of statistic test of 1.421 means the higher quality of online services then does not affect the use of E-marketing.
- 8) The indirect influence of brand image on the loyalty of VN SMEs online through the use of E-marketing with the value of coefficient 2.032, means the use of E-marketing mediate the strengthening of brand image to improve the loyalty of SMEs online customers
- 9) The indirect effect of trust on customer loyalty SMEs online through p use of total E-marketing with coefficient 1,142, meaning the use of E-marketing mediate strengthening the confidence of customers to increase customer loyalty SME online.
- 10) The indirect effect the quality of online services against customer loyalty SMEs online through p use of total E-marketing with coefficient 1,274, meaning the use of E-marketing mediate strengthening the quality of online services to improve customer loyalty online SME.

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