

A Survey on Electronic Dialogue, Risk Assessment, Customer Access, and Customers Relationship Lifetime

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Abstract—The customer lifetime relationship has challenged the firms to engage with loyal customers. Typically the relationship has no longer electronic compared to the conventional ones. This study aimed to determine the effect of electronic dialogue and risk assessment on customer access and relationship lifetime. The data were collected electronically and analysed using Structural Equation Modeling (SEM) based on component or variance of Partial Least Square (PLS). We found five hypotheses are accepted. The results prove that electronic dialogue affects customer access. Simultaneously, the findings found that electronic dialogue has significant results on lifetime value. At the same time, risk assessment impacts customer access and relationship lifetime value. The findings contribute to the extent of the electronic dialogue framework on consumer-based research. This research implies that the company needs to increase and monitor the relationship lifetime value frequently. The creative strategy needs to be applied to improve electronic dialogue, risk assessment, and customer access.

Keywords—*electronic, risk assessment, customer access, customer relationship value*

I. INTRODUCTION

Indonesia's internet user penetration was 73.7 per cent in 2021, where this figure grew from the previous year from 64.8 per cent. This number of internet users is the third-largest globally, with an internet access duration of 7 hours 59 minutes per day, while globally, the average internet access is only 6 hours 46 minutes [1]. The high growth of internet users is a good potential for advancing Indonesia's digital economy. The Internet provides an opportunity for entrepreneurs to expand their marketing network, and entrepreneurs can take advantage of it. The growth of internet users also impacts the increase in e-commerce and other online businesses. Internet and Technology 4.0 have driven company productivity through effective supply chains [2]. The behavioural theory has extended with the usage of Artificial Intelligence to improve marketing outcomes [3].

Internet users in Indonesia number more than 100 million, and this value is a driving force for the growth of e-commerce. Beauty products are the best-selling products in 2020, with sales reaching 247.1 million items, followed by household

appliances (133 million items), and Muslim fashion (107 million items), which ranks third. Meanwhile, men's clothing is the product with the lowest sales (28 million items) in 2020 [4].

Based on the distribution of marketplaces in Indonesia, fashion products are always in the top 3 in the proportion of best-selling products. As in the Bilibli marketplace platform, where fashion products have a ratio of 17%, Bukalapak with a proportion of fashion products sold by 16%, JD.id at 11%, Lazada 19%, Shopee 24%, and Tokopedia at 12% [5]. The average amount of money spent by Indonesians on online shopping sites is US\$ 228 per person or around Rp 3.19 million per person. Around 17.7% of respondents spend their money buying plane tickets and booking hotels online. As many as 11.9% of respondents spend their money on clothing and footwear products. The third most popular category is health and beauty products, chosen by 10% of respondents [3]. It shows that the potential of the online market in Indonesia has the opportunity to continue to grow.

The characteristics of online business, or e-commerce in Indonesia, based on a survey of 17,063 samples of online business actors in all provinces of Indonesia, are that the majority use instant messages and social media as sales media [6]. This shows that social media is still a reliable platform, rather than online stores/marketplaces such as Tokopedia, Bukalapak, Shopee, etc. However, social media and online stores have complementary characteristics in the online trading process.

The era of digital marketing and social media is experiencing rapidly changing customer needs and expectations. These changes lead to dynamic markets, increasing heterogeneity or diversity, and increasingly fragmented market segments. Customer behaviour itself is a consequence of the customer's mindset on the behaviour of the company's products and services, competitors, and marketing channels [7]. So, it is very important for companies to immediately recognise changes in customer behaviour in this current digital marketing era to gain a competitive advantage in the market [8, 9]. These changes greatly influence marketing strategy, so the marketing concept itself has been