

# Consumer Trust Model: The Impact of Satisfaction and E-Service Quality toward Repurchase Intention in E-Commerce

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## Abstract

This study aims to examine and analyze the effect of satisfaction and e-service quality on consumer trust towards repurchase intention in e-commerce industry. Research data is primary data derived from online questionnaires sent to consumers which at least had done transaction in Lazada E-commerce. Sampling numbers in this research are 180 respondents and the analysis method used is SEM (Structural Equation Modelling) with AMOS 24 Software. Trust is able to mediate satisfaction and e-service quality with repurchase intention in e-commerce industry. Repurchase intentions is key value of e-commerce success. The study provide evidence that trust can be built through customer satisfaction and e-service quality.

**Keywords:** Satisfaction, e-service quality, trust, e-commerce, repurchase intention.

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## INTRODUCTION

### Research Background

According to Google Temasek e-Conomy SEA, 2018 Indonesia is the largest and fastest growing E-Commerce market in Southeast Asia. In Indonesia, the notable e-commerce websites are JD, Bukalapak, Lazada, Shopee and Tokopedia. There are high and strict competitions among that e-commerce provider which come from different model platform such Tokopedia, Shopee, and Bukalapak (C2C) and Lazada, Bukalapak (B2C).

One of the largest is Lazada Indonesia an e-commerce owned by Alibaba who started its business in Indonesia in 2014. Topbrandaward.com ranked Lazada as big three players in past 3 years along with Tokopedia, OLX, and Shopee as other consistent e-commerce.

Although considered as the big e-commerce Lazada visitor data showed declined trend over year 2018 despite in previous year they were able to dominate the market with 130 million unique user per month in Q4 2017 according to Iprice.

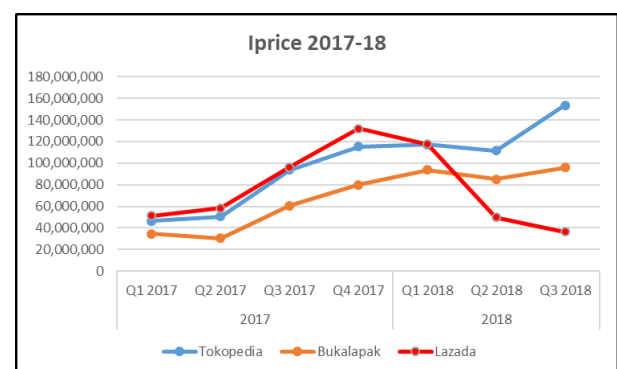


Fig-2: E-commerce Visitors

Source: [iprice.co.id](http://iprice.co.id)

No	E-Commerce	Top Brand Index		
		2016	2017	2018
1	OLX	45%	30%	-
2	Lazada	20%	18%	31%
3	Tokopedia	12%	13%	19%
4	Shopee	-	-	15%

Fig-1: Topbrand E-commerce

Source: [topbrandaward.com](http://topbrandaward.com)

Drawing conclusion from the decreasing visitor's phenomenon, it is suspected that previous visitors are not interested in coming back again to Lazada. Visitors or customers may have some issues such as bad shopping experience or feel dissatisfied which may lead to low trust in the e-commerce site. This repurchase intention

problem will have an effect to sales and company profit in a long term.

In an online context purchasing behavior can be divided into two stages first is to how to encouraging people to buy online and second is to encourage customers to repurchase which is critical to e-commerce success because it costs more time and effort to acquire new customers than to retain existing ones. Indeed customers repurchase intention can be seen as competitive advantage [1, 2].

Repurchase intention will grow if consumers have a good quality relationship with vendors. A good relationship quality is obtained from a shopping experience and good trust in a product or service. The quality of a good relationship is determined by two factors, first satisfaction which is a reflection of past performance of vendor and trust which is consumer confidence in future performance of vendors [3, 1]. Customer shopping experience can be described by quality of e-commerce service which called e-service quality or E-SERVQUAL is an electronic-based service that is used to facilitate shopping, purchasing and shipping of products and services effectively and efficiently [4]. Repurchase intention is to answer the challenges of changing consumer wants and needs, and to maintain the sustainability of the retail industry in order to survive and even develop in the community, e-commerce vendors are required to find the right strategy. One of them is by increasing and maintaining repurchase intention by consumers and avoiding the behavior of switching products [6].

### Research Purpose

Overall, the objective of the study is to examine the antecedents of repurchase intention by integrating satisfaction and e-service quality into trust. This study believes that the findings of this study may help both academics and practitioners gain insights into how to promote repurchase intention in e-commerce industry.

- Analyze the influence of satisfaction on trust
- Analyze the influence of e-service quality on trust
- Analyze the influence of satisfaction on repurchase intention
- Analyze the influence of e-service quality on repurchasing intention.
- Analyze the influence of trust on repurchasing intention.

## LITERATURE REVIEW AND THEORITICAL FRAMEWORK

### Satisfaction

Satisfaction is the consumer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillment. Satisfaction is the customer's evaluation of a product or service in terms of whether that product or service has

met the customer's needs and expectations. Failure to meet needs and expectations is assumed to result in dissatisfaction with the product or service [7]. In broader definition satisfaction according to Fang [27] satisfaction referring to it as the evaluation result of past related experiences and exchanges, which is similar to Kim's [8] that satisfaction is perceived as an attitude that results from a mental comparison of the service and quality that a customer expects to receive from a transaction after purchase.

### E-Service Quality

Parasuraman [4] defined e-service quality as the extent to which a web site facilitates efficient and effective shopping, purchasing, and delivery of products and services. E-Service Quality can be described as entire customer perceptions or evaluations of electronic service experience of the online marketplace. Service quality in e-commerce can be defined as the consumers' overall evaluation and judgment of the excellence and e-service quality offerings in the virtual marketplace [9]. There are some key differences between traditional and e-services. Also, there are differences between self-service and e-service. The differences between traditional and e-services are as follows. In a traditional service, only people—the employees—are involved in the interface of the service encounter. In e-service, on the other hand, ICT or employees are involved in the interface, mediated by the Internet. Moreover, during an e-service encounter, the customers are restricted to hearing and viewing whereas, in traditional services, customers can experience the service by using all their senses [28, 10].

### Trust

According to the Theory of Planned Behaviour [29], trust beliefs create favourable feelings towards the online vendor that are likely to increase a customer's intention to purchase products from the vendor. Trust is viewed as a set of specific beliefs dealing primarily with the benevolence, competence and integrity of another party. Benevolence is the belief that the trustee will not act opportunistically against the trustor, even given the opportunity. Competence is the belief in the trustee's ability to fulfil its obligations as expected by the trustor. Integrity is the belief that the trustee will be honest and will honour its commitments [11].

Consumer trust in the internet on an online environment occurs because consumers who start to be aroused by their needs and more curiosity in finding information to get what they want. The main concern of marketers is the sources of information that become a reference for consumers and the strong influence of each source is a purchasing decision [30]. Trust plays a key role in commercial transactions between customers and vendors, especially in the online environment where there are no face-to-face interactions [12].

**Repurchase Intention**

Repurchase intention refers to the subjective probability that an individual will continue to purchase products from the online vendor or store in the future [11]. Repurchase intention is a positive attitude of consumers towards e-retailer that will generate repeat purchases (repeat buying behavior). Zhou [13]. Repurchase intention is that consumers are interested in making a purchase by using online shopping, consumer online shopping will be revisited in the future and consumers are interested in to recommend online shopping because they also use online shopping [14]. From definition above can be concluded that Repurchase intention can be defined as an individual's willingness to make another purchase from the same company, based on his/her previous experiences [31]. Repurchase intention is a positive attitude of consumers towards e-retailer that will generate repeat purchases (repeat buying behavior) Zhou [13].

**Theoretical Framework**

Based on the research objectives, a literature review on Satisfaction, E-service quality, Trust and Repurchase Intention and analysis of the relationship between dimensions and supported by previous research, the framework of this research is as shown below:

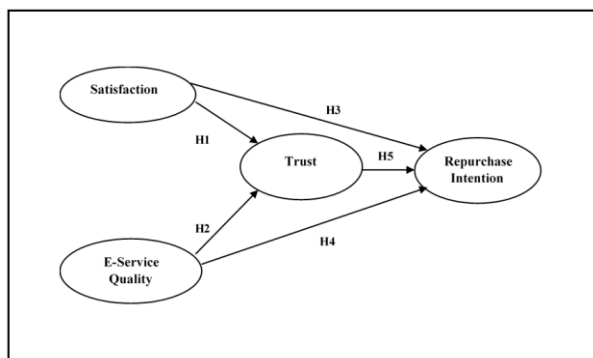


Fig-3: Theoretical Framework

**METHOD**

**Sample and Data collection**

In order to test our proposed model, we collect data from the consumers of Lazada Indonesia. This study uses the technique of questionnaire data collection and use non probability sampling with convenience sampling method. Questionnaires sent to consumers which at least had done transaction in Lazada E-commerce. The respondents were instructed to answer all of the questions based on their shopping experience with the Lazada. The first page of Web questionnaire stated the purpose of this study and assured the confidentiality. At the end of data collection, a total of 180 questionnaires were collected for further data analysis.

**Measures**

This study using four instruments including Satisfaction, E-service quality, Trust and Repurchase Intention. Satisfaction measures by 2 two dimensions namely satisfy with outcome quality and satisfy with process quality adopted from Chou [11]. E-service quality measures by six dimensions namely efficiency, system availability, fulfillment, privacy, responsiveness, and contact adopted from Kim [8]. Trust taken based on Matute [15] which consist of three dimensions namely honesty, benevolence, and competence. Finally repurchase intention is using scale developed by Sullivan [16] consisting four items. The questionnaire is listed in Table 1.

Data collection technique using questionnaire that is measured by Likert scale five point namely Strongly Agree (5), Agree (4), Neutral (3), Disagree (2). Strongly Disagree (1). To test the quality of the data tested the validity (Confirmatory Factor Analysis) and reliability of the instrument using Construct Reliability and Average Variance Extracted.

Structural equation modeling (SEM) is used to develop this research. a multivariate analysis approach which simultaneously used to examine and estimates complex causal relationship among variables [32]. SEM analysis conducted in this study utilizes AMOS 24. We used a two-step approach to conduct data analysis. First, the reliability and construct validity was assessed by conducting conformation factor analysis (CFA) in the first step. Then, the structure model was examined in the second step.

**RESULT**

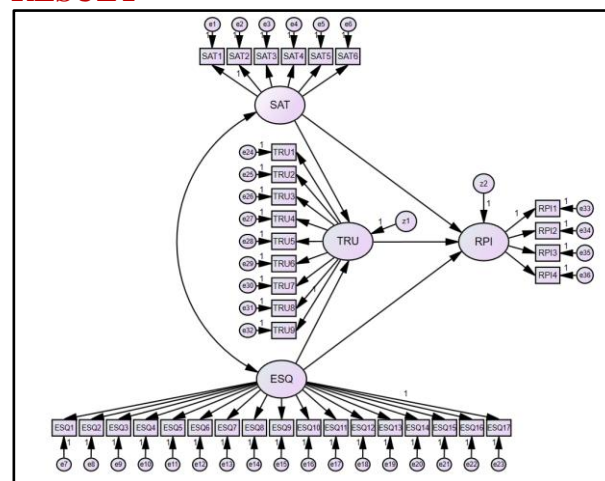


Fig-4: AMOS Full Model

**Construct Validity and Reliability**

The adequacy of the measurement model was evaluated based on the reliability and construct validity by conducting conformation factor analysis (CFA). Reliability was examined based on the composite reliability values (CR). Table 1 shows that all of the values are above 0.7 [33] and Table 1 shows that all of

the AVEs range from 0.59 to 0.84. As a result, results indicate the adequate convergent validity [34].

Construct validity is to examine the factor loadings of each construct. As shown in Table 1 the loading of each indicator on its assigned construct is

larger than 0.5 confirming the adequate construct validity except 2 indicators namely ESQ4 which has value factor loading 0.46 and ESQ16 which has value 0.45. Thus these 2 indicators will be excluded from second step to examined model fit and hypothesis testing of this study.

**Table-1: Measurement Item**

Construct	Dimension	Indicator Items	Factor Loading
<b>Satisfaction (SAT) (CR=0,94 , AVE=0,72)</b>			
SAT1	Satisfy with Outcome Quality	I feel satisfied with the online shopping results	0.87
SAT2		This is one of the best shopping site I could have chosen	0.87
SAT3		I am satisfied with this shopping site	0.91
SAT4	Satisfy with Process Quality	I feel satisfied with the shopping process	0.88
SAT5		The shopping processes are pleasant	0.85
SAT6		The transaction processes from the retailer are satisfied	0.80
<b>E-Service Quality (ESQ) (CR=0,98, AVE=0.74)</b>			
ESQ1	Efficiency	This site makes it easy to find what I need	0.83
ESQ2		Information at this site is well organized	0.85
ESQ3		It loads its pages fast	0.85
ESQ4		This site is well organized	0.46
ESQ5	System Availability	This site is always available for business	0.86
ESQ6		This site launches and runs right away	0.82
ESQ7	Fulfillment	It sends out the items I ordered	0.84
ESQ8		It has in stock the items the company claims to have	0.88
ESQ9		It makes accurate promises about delivery of products	0.90
ESQ10	Privacy	It protects information about my web-shopping behavior	0.92
ESQ11		It does not share my personal information with other sites	0.91
ESQ12		This site protects information about my credit card	0.91
ESQ13	Responsiveness	This site handles product returns well	0.89
ESQ14		It tells me what to do if my transaction is not processed	0.90
ESQ15		It takes care of problems promptly	0.89
ESQ16	Contact	This site has customer service representatives available online	0.45
ESQ17		It offers the ability to speak to a live person if there is a problem	0.80
<b>Trust (TRU) (CR=0,96, AVE=0.74)</b>			
TRU1	Honesty	This vendor usually fulfils his/her commitments	0.84
TRU2		The information offered by this vendor is sincere and honest	0.87
TRU3		I can have confidence in the promises that this website makes	0.83
TRU4	Benevolence	This vendor aims to achieve a situation of mutual benefit with his/her customers	0.83
TRU5		This vendor is concerned with the present and future interests of his/her customers	0.88
TRU6		This vendor would not intentionally do anything that would harm its customers	0.94
TRU7	Competence	This vendor has the necessary experience to sell his/her products and services	0.94
TRU8		This vendor has the necessary resources to successfully carry out his/her commercial activities	0.91
TRU9		This vendor knows his/her customers well enough to offer them products and services	0.84
<b>Repurchase Intention (RPI) (CR=0,87, AVE=0,63)</b>			
RPI1	Repurchase Intention	If I were to buy the product again, I would likely to buy it from the same website.	0.83
RPI2		If I could, I would like to reuse to the website for my next purchase.	0.79
RPI3		I intent to revisit the website in the future.	0.78
RPI4		I would like to revisit the website to purchase products in the near future.	0.85

### Goodness of Fit Model

In order to see the relationship between independent and dependent variables contained in the structural model, full structural model is tested to investigate the overall model fit. Confirmatory factor analysis is conducted to test for goodness of fit. The GOF lists utilized as a part of this study are absolute fit indices and incremental fit indices. Absolute fit indices used are Root Mean Square Error of

Approximation (RMSEA) and CMIN/DF [35]. Meanwhile, incremental fit indices used in this study are Normed Fit Index (NFI) and Comparative Fit Index (CFI) [36]. Table 2 shows Goodness of Fit (GOF) indices of the model.

Table 2 showed that incremental fit indices used in this study are Normed Fit Index (NFI) is 0.87 and Comparative Fit Index (CFI) is 0.93 then Absolute

fit indices used are Root Mean Square Error of Approximation (RMSEA) is 0.07 and CMIN/DF value is 1.96. The results of the structural model showed that

there is an acceptable fit between the proposed model and the data.

**Table-2: Goodness of Fit**

Goodness of Fit index	Cut off value	Model Value
CMIN/DF	$\leq 3$	1.981
NFI	$\geq 0,90$	0.868
CFI	$\geq 0,90$	0.929
RMSEA	$\geq 0,08$	0.074

Reference: Ali [26]

### Hypothesis Testing

Hypothesis testing is obtained by examining the path significance. Model estimation for each of the companies is provided in Table 3.

**Table-3: Hypothesis Testing**

H	Relation	Estimate	S.E.	C.R.	P	Remarks
H1	TRU <--- SAT	0.683	0.064	10.662	***	Supported
H2	TRU <--- ESQ	0.167	0.059	2.854	0.004	Supported
H3	RPI <--- SAT	0.381	0.09	4.25	***	Supported
H4	RPI <--- ESQ	0.349	0.067	5.208	***	Supported
H5	RPI <--- TRU	0.295	0.1	2.945	0.003	Supported

As Shown in Table 3 it can be observed that all the five hypothesized paths were significant at a p value < .05.

The direct effect between satisfaction and trust is 0.683 while standard error value is 0.064. The value of Critical Ratio (C.R) is 10.662 which are greater than 1.96, therefore direct effect between satisfaction and trust is significant (H1 supported).

The direct effect between e-service quality and trust is 0.167 while standard error value is 0.059. The value of Critical Ratio (C.R) is 2.854 which are greater than 1.96, therefore direct effect between e-service quality and trust is significant (H2 supported).

The direct effect between satisfaction and repurchase intention is 0.381 while standard error value is 0.090. The value of Critical Ratio (C.R) is 4.25 which are greater than 1.96, therefore direct effect between satisfaction and repurchase intention is significant (H3 supported).

The direct effect between e-service quality and repurchase intention is 0.349 while standard error value is 0.067. The value of Critical Ratio (C.R) is 5.208 which are greater than 1.96, therefore direct effect between e-service quality and repurchase intention is significant (H4 supported).

The direct effect between trust and repurchase intention is 0.295 while standard error value is 0.1 The value of Critical Ratio (C.R) is 2.945 which is greater than 1.96, therefore direct effect between trust and repurchase intention is significant (H5 supported).

### DISCUSSION AND IMPLICATIONS

1. The aim of this study is to analyze and investigate factors affecting consumer trust and repurchase intention in e-commerce context. The result reveals that customer satisfaction and e-service quality are two key factors affecting consumer trust. The finding is consistent with prior study [17-19] that satisfaction has positive influence to consumer trust. In the context of the e-commerce industry consumer satisfaction regarding emotional experience in dealing with online sellers while consumer confidence reflects as consumers' expectations of how online sellers will discuss in an acceptable manner. From the point of view of the trust building process, the ability to meet customer expectations (satisfaction) is the key to building trust with consumers.
2. We also find that e-service quality play importance role to customer trust which is consistent with prior finding [11, 20, 21]. Service quality in online environment can be very critical to building customer trust since is reflect how vendors attitude toward customers and uncertain situation might happen. Result showed all aspect or dimensions



used in this study has good factor loading and significance namely efficiency, system availability, fulfillment, privacy, responsiveness, and contact. Good e-service quality will give good shopping experience to customers that will gain better relationship imply to customer trust in future.

3. We also find that satisfaction and e-service quality is a strong predictor for repurchase intention. Consumer repurchase intention refers to the subjective possibility of a consumer to make repeated purchases of a product or service in an online context in the future. This means that in general consumers who feel satisfaction with a particular product or service will usually have a strong desire to repurchase while consumers who are not satisfied will tend to switch to competitors of the product or service. This finding is consistent with prior study [17, 22]. In the context of the online business environment customer satisfaction is one of the important keys associated with increasing consumer retention, profits and long-term growth of an online store. By increasing customer satisfaction it also means increasing the likelihood that consumers will make purchases again.
4. E-service quality play important role in predicting repurchase intention because it reflection of e-commerce vendor performance in terms of giving the best service and overall quality. Many aspects from e-service quality can be explored to maintaining trust from consumer that lead to intention to repurchase. This finding also consistent from prior study [1, 23, 13]. E-service quality can be key factor to repurchase intention since customer nowadays will be very critical and less tolerance to vendor's mistake. Customers who feel comfortable and experiencing good shopping quality will tend to coming back in future and less desire to switch to others competitors.
5. Finally consumer trust is key factor in order to predicting customer repurchase intentions. Consumer trust has a positive significance to repurchase intention because trust is considered as one of the factors that can minimize the perception of risk and can be an effective fast way to attract buyers to make repetitive purchases [24]. Trust speaks more of what customers feel about, and the customer's belief in viewing vendors that is capable of advancing their business [25]. In general, consumer trust is seen as a belief from the consumer to the seller related to the seller's good intentions (benevolence), expertise (competence) and honesty or seller integrity (integrity). In the context of online business this is important because there is no direct interaction between the seller and the buyer. Consumer trust (trust) will create good confidence in the seller and will increase the tendency of consumers to repurchase.

### Limitations

This study faces several limitations. First there are so many other factor can be predictor repurchase intention in e-commerce context. Secondly, our data were collected only in Indonesia mostly Jakarta area. Caution must therefore be exercised when attempting to generalize our results to other locations. Further study expected can be researched from other locations because in different region event country may have different behavior in terms of online shopping.

## CONCLUSION & RECOMMENDATION

### Conclusion

From the result of the study can be draw several conclusions

- This study developed and tested the model explaining the determinants of consumer trust and it implications to repurchase intentions. In an intense competition of e-commerce vendor repurchase intention through customer trust building process could be one strategy to maintain profit and company sustainability.
- E-service quality can be reflection of vendor performance in terms of giving service and overall quality which is important since customer will be very critical of vendor mistakes and behavior. Maintaining every aspects and detail point of services is ecommerce vendor's duty and is must to be successful in business.
- Satisfaction is regarding emotional experiences of customer that reflect how their expectations can be met by ecommerce vendors which can be key factor to customer building process and maintain customer intention to visit and make other transactions in our website.
- Trust has direct and significant effect on repurchase intention as part of customer retention. E-commerce vendor should focus on maintaining customer trust by developing many aspect such e-service quality which is directly customer experiencing.
- By including satisfaction and e-service quality as predictor of trust, our model also explained the importance of shopping experienced quality determined by e-service quality and satisfaction to repurchase intention in online context. Its results should provide useful implications for ecommerce practitioners.

### RECOMMENDATION

Result of the study explains the importance of satisfaction and e-service quality to trust and repurchase intention in e-commerce context. From the conclusion can be drawing some suggestion for the e-commerce practitioners:

- Online customer nowadays is tending to be more critical and have high expectations to the e-commerce and it suggests that vendors should try their best to meet customer expectations. Shopping

outcome represented by product quality and process which represent transaction and overall shopping experiences are two key to maintain customer satisfaction.

- E-service quality is vendor performance that can be directly felt by customer. It is a key to building customer trust and their intention to coming back in the future. Maintaining the quality of web system and its availability can be very critical as many customers will believe it is reflection of overall performances, they will not continue transaction if found some issues related in the beginning of transactions. Vendors also should convince their system is safe and give adequate protection related to customer data and secure of the payment by provide double authentication login system required a password and login confirmation by phone/sms and email or known as one time password system (OTP). Vendors fulfillment also critical since it vendor responsibility to deliver right product to customer in timely manners. It can be improved by building good understandings with third party delivery vendor and educate sellers (in b2c context) to update their stocks and accurate product. Another factor is recovery aspect quality namely responsiveness and contact. Vendors should have live person by phone or chat system that can respond the problem or complaint by customers promptly and keep the customer update regarding the progress periodically. If customers are not satisfied by the way vendors handle and respond the problem, they tend to switch to another competitor in next purchase or even worse spread the bad perceptions to others by social media.
- Maintaining customer trust is a key to e-commerce since it is customer confidence in future vendor's performance. One of the ways to build customer trust is by contacting customer regularly to ask them about what they feel about in shopping experiences. Vendor can also give thankfulness to customer's positive feedback and respond for negative response and suggestion for improvements.
- Align with many prior studies this study emphasize the importance of repurchase intention by building consumer trust. Maintaining consumer trust and satisfaction and pay detail attention to e-service quality closely can be considered as the way to make customer coming back again in future purchases.
- Since e-commerce is a big business nowadays prove that many customers are no longer worried to buying online. Now the challenge is to make customer make repeat purchase again to win in an intense competitive e-commerce business. Trust and repurchase intention can be considered as competitive advantage since it will make company profit and success in the future.

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