

DOES THE PREVIOUS CONSUMER TRANSACTION EXPERIENCE STRENGTHEN REPURCHASE INTENTION ON WEBMALL?

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Abstract

E-commerce is one of trade forms that is growing rapidly because it reduces the intermediary fees. Thus, consumers pay lower cost. Nevertheless, trust is a problem in e-commerce due to the existence of uncertainty and asymmetry of information. In a research field, experience allegedly strengthens the consumer trust that leads to repurchase intention. However, some studies were carried out to examine the experience in the context of the purchase frequency and duration of internet and website usage. This study examined whether previous consumer transactions experience can strengthen the relationship of trust toward the repurchase intention. This study also examined the dimensions of trust to know which dimension describes the trust in anonline context. This research was conducted in Indonesia, involving 265 respondents who had purchased goods in web mall at least 1 time in the last 6 months. Web mall was selected as the research object because it was considered more stable and constant in executing transactions. This study used Moderated Regression Analysis and proved that the previous consumer transactions experience can strengthen the correlation between trust and repurchase intention. Implication for theory and practice, and the suggestion of future research are discussed on the last part of this paper.

Keywords: Previous Transaction Experience, Trust Dimension, Trust, Repurchase Intention.

1. Introduction

Sales via the Internet or e-commerce area mainform of rapidly growing trading. E-commerce simplifies business operations because it allows companies to handle transactions electronically, thereby reducing their reliance on agents and distributors. The disintermediation process allows companies to deal directly with consumers, eliminating or reducing the costs of intermediaries or agents and ultimately reducing the final costs paid by consumers. This is one of the rises of online sales drivers.

The rise of online shopping leads to stiff business competition. Therefore, companies must retain customers and create competitive advantage in order to create repeat purchases. Previous research has shown that increased consumer retention leads to higher profits for firms (Lee et al., 2009). This is because companies spend 5-7 times more to gain new customers than to retain existing customers (Khalifa & Liu, 2007). As a result, it is very important to identify important factors that affect the consumer's intention to repurchase. One of the factors that have been identified from previous studies is trust (Chiu et al., 2009; Ha et al., 2010; Lee et al., 2011; Chinomona & Dubihlela, 2014; Fang et al., 2014).

Trust as a research concept which has been tested in several social disciplines including sociology, social psychology, anthropology, economics, marketing, organizational behavior and electronic commerce (Bhattacharjee, 2002). Trust consists of several dimensions that have been tested in multidiscipline. Various studies have also been identified and developed on the dimensions of trust (Mayer et al., 1995; Lee & Turban, 2001; Colquitt et al., 2007; Xia

& Peng, 2009; Yu et al., 2014). Mayer et al. (1995) have proposed generic typologies of trust built on theories of social psychology and based on extensive review of the literature of trust. This typology shows that the perception of trust is based on three main trust components namely benevolence, ability and integrity. This typology has been tested in several previous studies (Bhattacharjee, 2002; Ridings et al., 2002; Colquitt, 2007; Chen & Dibb, 2010). The existence of different dimensions tested in previous research into debate, whether the proposed dimension can represent trust in all disciplines.

Trusting the seller becomes one of the factors affecting their purchase intention. Trust is an important key to building consumer loyalty (Reichheld & Scheffer, 2000; Chiu, 2009) and maintaining continuity in buyer-seller relations (Anderson & Weitz, 1989; Chiu et al., 2009). Many researchers believe that trust is an important factor that allows for online transactions, where there is uncertainty, information asymmetry and fear of opportunism (Gefenet et al., 2003; Chiu, 2009). From the buyer's perspective, two aspects of asymmetric information are closely related to the uncertainty and risk of fraud in the online transaction environment that is the anonymous identity of the online seller and the incomplete or distorted information about the product (Pavlou et al., 2007).

A positive online shopping experience will affect consumer trust (Chiu et al., 2009), making the seller trustworthy to consumers. Chen and Chou (2012) have shown that trust has a positive effect on consumer satisfaction, but has no effect on their intention to continue online shopping. Some researchers have tested the trust and repurchase intention (e.g. Ha et al., 2010; Chiu et al., 2009; Lee et al., 2011). However, the study did not test the experience variables as moderators.

Ling et al. (2010) indicates that previous consumer experiences greatly affect the intention of behaving. This is because previous satisfaction experiences will cause consumers to continue shopping online in the future (Shim et al., 2001). Conversely, if the experience is perceived negatively, the customer is reluctant to engage in online shopping in the future. It is important for the online business to create a good experience for consumers to make repeat purchases.

2. Conceptual Framework and Hypothesis

This study examines the dimensions of trust which developed from the trust dimension of Mayer et al. (1995) by adding a shared value as an additional dimension. Previous research tested experience with only a single item, i.e. the frequency of consumer purchases (Holloway et al., 2005; Pappas et al., 2014). Other studies have tested experience in the context of long internet usage (Kim et al., 2004), website usability competence (Ling et al., 2010) and often to do online shopping or not (Khalifa & Liu, 2007). The experience in this study focused on the experience of past consumer transactions that will affect future purchasing intentions. Figure 1 illustrates the model of this study.

Benevolence

Benevolence is the belief that online merchants, besides wanting to make a profit, also want to do good to the customer without assuming that it is a sale (Wang & Emurian, 2003). Benevolence shows allegiance and altruism in a transaction that will reduce the uncertainty and tendency of avoiding opportunistic behavior (Bhattacharjee, 2002). This makes the trustee who has high benevolence increase the trust to the trustee. Previous research has shown that benevolence has a significant influence on trust (Bhattacharjee, 2002; Sollner et al., 2010).

H1: Benevolence has a positive effect on trust.

Integrity

Mayer et al. (1995) defines integrity as the trustee's perception that the trustee embraces the principles accepted by the trustee. Trust is characterized by care and concern, telling the truth, consistency, justice and the desire to share information openly (Albrechte, 2002).

Lieberman (1981) in Mayer et al. (1995) put integrity into an important factor in trust. Suh and Han (2003) found that integrity and the furtiveness of data had a positive effect on trust in electronic commerce. This is because the conditions under uncertainty and risk, the integrity of online sellers is crucial in helping customers to gain trust in online activities (Mukherjee & Nath, 2007).

H2: Integrity has a positive effect on trust.

Shared Values

Ethics are a key aspect of shared values. Morgan and Hunt (1994) have conceptualized shared values through the extent to which ethics are disruptive and the consequences of unethical behavior. High standards of retailer ethics such as requesting user permission for message delivery or preventing children from accessing adult content are critical to online retailing. Mukherjee and Nath (2007) stated that in online retailing, when there is a high perception of shared values, perception will lead to increased trust. This is because mutual value enhancement will enhance the feeling, bond and make the customer intend to build a long-term relationship (Mukherjee & Nath, 2007)

H3: Shared values have a positive effect on trust.

Ability

The development of trust is based on the seller's ability to act on the best interests of the trustee (Mayer et al., 1995). Increasing online sellers' capabilities will increase trust because online stores that demonstrate great ability in a particular area will build customer trust in the service provider (Mayer et al., 1995; Hung et al., 2012). When consumers have trust, it means consumers believe that others meet their obligations and behave as consumers expect (Doney & Cannon, 1997; Kharouf et al., 2014). Perceptions of the service provider's ability will help reduce the perceived level of risk, then consumers feel more comfortable with service providers (Kharouf et al., 2014)

H4: Ability has a positive effect on trust.

Trust

In general, trust is seen as a set of certain beliefs that are primarily concerned with the goodness, competence and integrity of others (Chiu et al., 2009). Lack of trust can prevent buyers from engaging in online shopping activities because they do not want to trade with vendors that fail to create trust, especially because of sellers' opportunistic fears (Hoffman et al., 1999). Trust plays a very important role in repurchase intentions where there is uncertainty in the online shopping environment (Chiu et al., 2009). Bart et al., (2005) found a strong relationship between online trust and the intention of behaving. Behavioral intent includes the willingness to continue activities such as reviewing the same site, engaging in site activity and buy-backs from the site.

H5: Trust has a positive effect on repurchase intentions

Experience

Trust creates a feeling that benefits online vendors and tends to increase the intention of customers to buy from vendors. Lack of trust prevents customers from engaging in online shopping because they are unlikely to transact with vendors that fail to convey a sense of trust, especially because of sellers' opportunism concerns (Hoffman et al., 1999; Chiu et al., 2009). When consumers initially trust their online vendors and have a perception that adopting online shopping will be beneficial to the performance and effectiveness of shopping, they will eventually believe that online shopping is a useful thing (Gefen et al., 2003). Previous research has shown that trust plays an important role in the intention of repurchasing (Chiu et al., 2009; Ha et al., 2010; Lee et al., 2011).

Trust depends on previous consumer experience or satisfaction assessment (Ha and Perks, 2005). However, Monsuwe et al. (2004) suggest that previous positive experiences strengthen the influence on the relationship between attitudes and intentions. If the

consumer gets a good experience on the previous deal, then the consumer will trust the service provider and create the intention to make repeat purchases. This is because previous consumer experiences help reduce uncertainty about online shopping.

H6: Experience strengthens the relationship between trust and repurchase intentions.

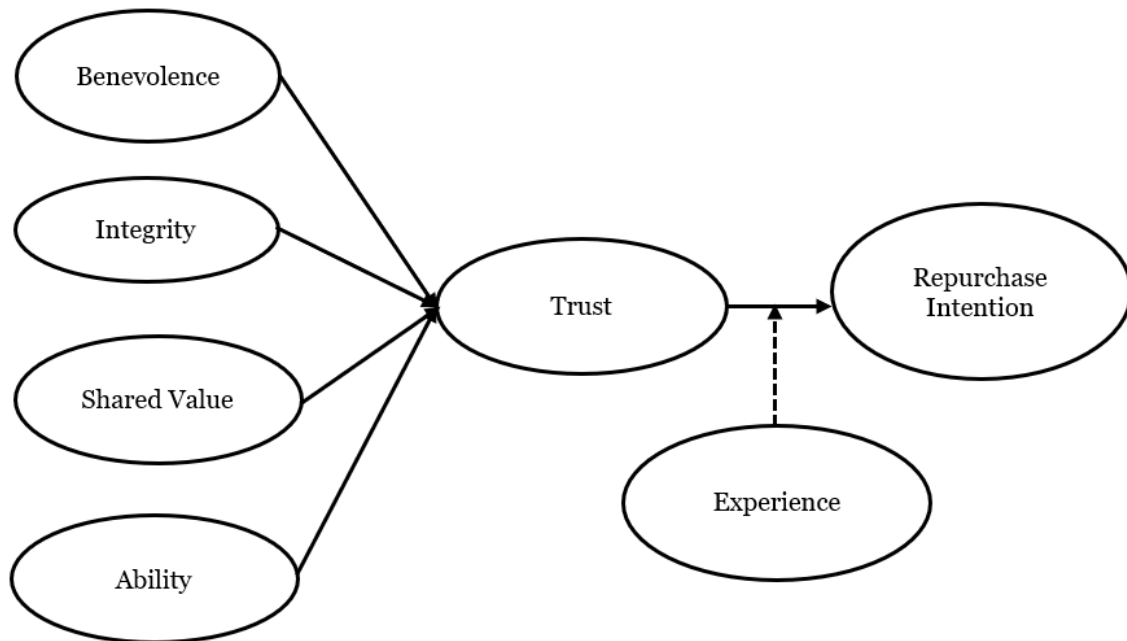


Figure 1: Research Model

Measurement development

This study develops the operational definitions of each variable based on a conceptual definition. The measurement scale was used in this research was Likert scale with five categories ranging from strongly disagree (1) to strongly agree (5). Benevolence was measured using four items adapted from Kharouf research (2014). The integrity in this study was measured using six items adapted from the research of Yu et al. (2015) and Bhattacharjee (2002). In this study, shared values were measured using five items adapted from the research of Yu et al. (2015) and Mukherjee and Nath (2007). Ability was measured by five items adapted from Bhattacharjee (2002) and Lee and Turban (2001) research. Trust in this study used five items of questions adapted from Chiu et al. (2009). The repurchase intention in this study used four question items adapted from Holloway et al. (2005) and Hsu et al. (2006), to measure the experience in this study using three question items adapted from the research of Shim et al. (2001).

Table 1: Demographic Information about Respondents

Demografi	Category	Frequency	%
Gender	Male	124	46,8
	Female	141	53,2
Age	Less than 19	11	4,2
	19 – 24	176	66,4
	25 – 34	56	21
	35 – 44	11	4,2
	≥45	11	4,2
Product	Fashion	194	37,5

	Electronic	93	18
	Health & beauty	75	14,5
	Handphone & Tablet	52	10
	Book	39	7,6
	Computer & Laptop	29	5,6
	Others	35	6,8
	Lazada	168	43,1
	Tokopedia	107	27,4
Webmall	Mataharimall	19	4,9
	Shopee	25	6,4
	Elevenia	23	5,9
	Others	48	12,3
Shopping Frequency	1 - 3 times	160	60,4
	4 - 6 times	67	25,3
	7 - 10 times	19	7,2
	> 10 times	19	7,2

Source: Processed Data (2017)

Sample and Data Collection

The object of research in this study was web-mall. Web-mall is an online store site affiliated with other sellers and the buyer transacts directly with the web-mall. This study also limited the types of products purchased by consumers, that is only focus on goods and not in the form of services. This study used purposive sampling method for sampling that is consumers who have done online shopping in the last six months. The study was conducted in Indonesia and the questionnaire was distributed online and offline. The questionnaire consisted of 32 closed questions. The results of questionnaires which were collected from respondents are 289 from various regions in Indonesia. However, only 265 questionnaires were used for further analysis due to incompleteness of filling and nonconformity where respondents were spending with the research object (Table 1).

3. Data Analysis

Analysis of data was conducted based on respondents' answers on questionnaire question items. Data analysis in this study used multiple regression analysis for hypothesis 1-4, simple regression analysis for hypothesis testing 5 and used Hierarchical Moderated Regression for testing of moderation variable in hypothesis 6. Data analysis was done using IBM SPSS version 23.

Table 2: Descriptive Statistic, Validity and Reliability

Variables	Mean	Standard Deviation	Items	Factor Loadings	Cronbach's Alpha
Benevolence	3,9673	0,50895	B1	0,780	0,654
			B2	0,765	
			B3	0,758	
Integrity (I)	3,7575	0,63956	I1	0,551	0,792
			I3	0,633	
			I4	0,693	
Shared	3,8855	0,62622	I5	0,597	0,851
			SV1	0,748	

Value (SV)			SV2	0,689	
			SV3	0,584	
			A1	0,674	
			A2	0,677	
Ability (A)	3,8808	0,60725	A3	0,762	0,868
			A4	0,726	
			A5	0,663	
			T1	0,723	
			T2	0,762	
Trust (T)	3,6717	0,68655	T3	0,648	0,885
			T4	0,648	
			T5	0,504	
Experience (E)	3,8101	0,76182	E1	0,584	
			E2	0,845	0,827
			E3	0,743	
Repurchase Intention (RI)	3,0745	0,77963	RI1	0,717	
			RI2	0,756	
			RI3	0,852	0,861
			RI4	0,773	

Source: Processed Data (2017)

Measurement, validity, and reliability

Before analyzing the data, the researchers tested the validity and reliability to find out how accurate and consistent the measurement items were used in this study. This research used content validity and construct validity. Content validity used qualitative approach. The validity of the construct was evaluated by convergent validity. Convergent validity test was done by confirmatory factor analysis method with critical factor limit of loading factor that was 0.5 (Hair et al., 2010). The quality of the data was also tested by looking at the reliability of the data, which was Cronbach Alpha from each construct with a critical limit of at least 0.6 (Hair et al., 2010).

Table 2 shows the results of validity and reliability testing. For validity test, 27 questions were generated with factor loading values above 0.5 and no cross-loading. A total of 5 items should be issued because it has a factor loading below 0.5. Table 2 shows that the 27 items of the questionnaire are valid or pass the convergent validity test and can be used for further analysis. Furthermore, for reliability test, all reliable variables have Cronbach's Alpha value above 0.6. That is, all variables meet the validity and reliability test criteria.

4. Findings

Hypothesis 1-4 aims to examine the effect of the trust dimensions consist of benevolence, integrity, shared values, and ability to trust. Referring to Table 3 shows, only hypothesis 1 is unsupported because the regression analysis results show no significant effect ($p > 0.05$). That is, benevolence does not have a significant effect on trust ($\beta = 0.011$). Meanwhile, hypotheses 2, 3 and 4 are supported because the results of the regression analysis show the effect of the integrity ($\beta = 0.356$), the shared values ($\beta = 0.224$) and the ability ($\beta = 0.267$) to trust are significant ($p < 0, 05$).

Table 3: Regression Result of Trust Dimensions

Variable	β	t-value	Sig.
Benevolence	0,011	0,257	0,797
Integrity	0,356	5,959	0,000
Shared Value	0,224	3,619	0,000
Ability	0,267	4,431	0,000
<i>Adjusted R²</i> = 0,556			
F	= 83,809		
<i>Sig.</i>	= 0,000		

Source: Processed Data (2017)

The results show that consumers pay great attention to integrity, shared value and web mall ability to create trust. The findings on the integrity variable are in accordance with the results of the research of Yu et al. (2015) who argue that trust affects integrity. While the results on shared values variables support the Mukherjee and Nath (2007) studies which suggest that shared value dimensions have a positive effect on trust. Then, the results of research ability in accordance with the research Bhattacharjee et al. (2002) that proved to have a positive effect on trust.

The results of the research on the variables of benevolence were different from Bhattacharjee et al. (2002). There are several possible factors that cause benevolence does not affect trust. The first factor is due to differences in the background between this study and Bhattacharjee et al. (2002) conducted in the United States. Differences in research backgrounds may influence research results because of the cultural differences that each country has. In addition, Bhattacharjee et al. (2002) focus on one online site that is Amazon.com, while this study uses a wider shopping site as the object of research sites that are classified as web-mall.

Besides differences in background research, benevolence does not affect the trust because benevolence is very intangible. Thus, consumers may provide highly subjective judgments that depend on their respective perceptions (Yu et al., 2015). Hwang and Lee (2012) also add that benevolence differs from other trust dimensions, those are ability and integrity which are cognitive elements. Benevolence is a trust based on affective elements that deal with the concern and emotional connection of each other in personal or personal relationships.

Table 4: Regression Result of Trust

Variable	β	t-value	Sig.
Trust	0,610	12,481	0,000
<i>Adjusted R²</i> = 0,370			
F	= 155,776		
<i>Sig.</i>	= 0,000		

Source: Processed Data (2017)

Table 4 shows the results of the second regression analysis. The fifth hypothesis is supported because the influence of trust ($\beta = 0.610$) on repurchase intention is significant ($p < 0.05$). This result is in accordance with Bhattacharjee et al. (2002) who proved to have a positive effect on trust. This is because when the web mall can complete the transaction properly then consumers will feel familiar with online sites that ultimately increase trust (Bhattacharjee et al., 2002).

Testing of hypothesis 6 in this research was done by hierarchical regression analysis which aims to test the trust to repurchase intention that moderated by experience. According to Anderson (1986), the regression stage for moderation testing should be done:

1. Regressing independent variable to dependent as model 1. In this study test the influence of trust on the intention of repurchase.
2. Regressing the independent variable, moderating variable and the dependent variable as model 2. In this study examined the effect of trust and experience on the repurchase intention.
3. The next step is to regress the independent variables, the moderating variables and the interaction of independent variables and moderator to the dependent variable as model 3. In this study examines the effect of trust, experience and interaction between trust and experience on repurchase intentions.

According to Anderson (1986), moderation effects are seen by comparing the change in the coefficient of determination (adjusted R²). If R² model 3 > model 2 and significant, then this indicates a moderation effect. Anderson (1986) also suggests comparing model 2 and model 1. If R² model 2 > model 1 and significant, then the trust variable is an independent predictor.

Hypothesis 6 in this study states that experience moderates the influence of trust on the repurchase intention. Based on the above test results (Table 5) can be seen that the first regression stage, the value adjusted R² is 0.370 and increased in the second regression stage to 0.398 ($\Delta R^2 = 0,030$). Then, in the third stage the adjusted R² value increased to 0.407 ($\Delta R^2 = 0.012$). By looking at the value of β coefficients and significance on the interaction variables of trust and experience, the results show positive and significant values ($\beta = 0.755$, Sig. = 0.023). Based on the value of Adjusted R² on the three stages of regression and β coefficient value and significance on the interaction variables, it can be concluded that experience moderate the relationship of trust and repurchase intention. This means that hypothesis 6 in this research is supported.

Table 5: Hierarchical Regression Moderated Result

Model	Adjusted R ²	R Square Change	F Change	Sig. F Change
1	0,370	0,372	155,776	0,000
2	0,398	0,030	13,302	0,000
3	0,407	0,012	5,215	0,023

Source: Processed Data (2017)

5. Discussion and Implication

Based on the findings of the study, there are several conclusions. First, from the trust dimensions tested in this study, the variables of integrity, shared values and ability have a positive effect on trust. If the web-mall has honesty, is good at business ethics and business competencies, then consumers will trust to transact with web-mall. Although, shopping online primarily through web-mall is vulnerable to uncertainty and opportunism.

Variables of benevolence do not have a significant effect on trust. Nevertheless, web-mall still must improve the quality of transactions and services and make web-mall as a shopping facility which provides products that consumers need. This needs to be done, so that web-mall can still compete with other sales media.

Second, trust has a positive effect on repurchase intentions. This is because consumer uncertainty and fear of opportunism and information asymmetry are crucial issues in the online context, especially web-mall. Web-mall, which creates consumer trust in the initial purchase of course, raises the consumer's intention to make repeat purchases. This is

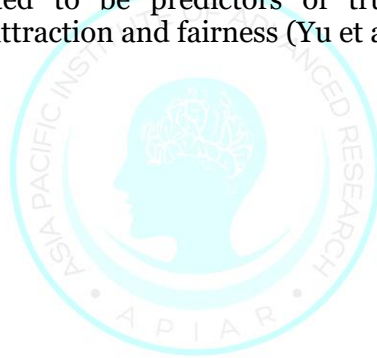
because consumers already had initial trust in the web-mall so that consumers want to reduce the risk rather than having to buy on a new web-mall.

Third, this study proves that the consumer's past shopping experience strengthens trust relationships to the repurchase intention on web-mall. When the consumer's past shopping experience is good, it will strengthen the influence between trust and repurchase intentions. This is because online shopping is vulnerable to risk. If consumers feel that the previous transactions run well of course consumers have a tendency to buy on the web-mall where they shop before than find a new web-mall.

Limitation and future research

Like other research, this study has limitations. First, this study examines whether previous consumer experiences on web-mall strengthen consumer repurchase intention. It is suspected that there are other variables that also strengthen the consumer's intention to make repeat purchases that were not tested in this study. Future studies may test other variables that are suspected to be moderators for online shopping behavior, such as product type (Fang et al., 2014), product prices, consumer engagement (Chiu et al., 2009) and other variables that may be moderated.

Second, this study only examines the trust dimensions which consist of benevolence, integrity, shared values and ability. Other dimensions of trust are not tested in this study such as communication, consistency and other dimensions that are suspected to be predictors of consumer trust in the online context. Future research can examine other trust dimensions that are suspected to be predictors of trust in the online context, e.g. communication, consistency, attraction and fairness (Yu et al., 2015).



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Appendix

Benevolence (B)

- B1 Web-mall provides my needs
- B2 Web-mall puts my interests first
- B3 Web-mall always shows my concern
- B4 Web-mall understands my needs

Integrity (I)

- I1 Web-mall keeps their service promise
- I2 Web-mall executes fair transactions
- I3 Web-mall provides product recommendations to consumers honestly
- I4 Web-mall consistently maintains the quality of its services
- I5 Web-mall maintains the furtiveness of consumers' data
- I6 Web-mall performs a fair service policy (not discriminating between consumers)

Shared Values (V)

- SV1 Web-mall upholds good business norms
- SV2 Web-mall has a good customer service policy
- SV3 Web-mall appreciates the interests of consumers in transacting
- SV4 Web-mall consistently applies ethical business principles
- SV5 Web-mall always asks for my approval during account registration or promotion program

Ability (A)

- A1 Web-mall is able to handle transactions appropriately
- A2 Web-mall is able to fulfill the needs of consumers
- A3 Web-mall is able to manage transactions well
- A4 Web-mall is able to handle all sales transactions
- A5 Web-mall is able to do business well

Trust (T)

- T1 I trust that web-mall is honest in doing business
- T2 I trust that web-mall does not take excessive profit
- T3 I trust that web-mall keeps its promise to customers
- T4 I trust that web-mall can be trusted fully
- T5 I trust that web-mall has a concern for consumers

Experience (E)

- E1 Based on experience on web-mall, all online transactions are easy to do
- E2 Based on experience on web-mall, all online transactions are never problematic
- E3 Based on experience on web-mall, all online transactions are well resolved

Repurchase Intention (RI)

- RI1 I do not intend to move shopping on other web-malls in the future.
- RI2 I will continue to shop on the web-mall in the future.
- RI3 I intend to routinely shop on the web-mall in the future.
- RI4 I intend to increase my shopping activities on the web-mall.