

Conference Paper

The Roles of Trust within Information Quality and Price to Engage Impulsive Buying Behaviour to Generate Customer's Repurchase Intention: A Case of M-Commerce in Indonesia (GoFood)

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Abstract

The purpose of this study is to examine the customer's impulsive buying behavior engage with trust, which involves price and information quality to determine the repurchase intention of the customers. The research model was analyzed using Regression Analysis by SPSS of 100 respondents who had previously completed the questionnaire. The proposed model and hypotheses are supported this study. Our findings that Price and Information Quality significantly influenced to Impulsive Buying in strong and significant effects, Information Quality significantly influenced to Repurchase Intention, although the Price variable had a weak correlation with Repurchase Intention, we believe that Trust as a mediator variable of Impulsive Buying have a significant impact on customer's Repurchase Intention.

Keywords: Information Quality, Price, Impulsive Buying, Repurchase Intention, Trust

1. Introduction

Smartphone technology has enabled customers to order transportation, food and beverages, and other products also service via their smartphone instead of needing efforts to go out for looking that products or services. This is called M-Commerce, the particular platform typically follows the following procedures, which nowadays have a dominant role among the community and it gives impact to all stakeholders that related to this comprehensive business process, including customers, company vendors and also all the third parties that involve in this systemic and dynamic process from upstream to down stream. In addition, this phenomenon happened in positive ways on the development of buying and selling products and services as a new way of shopping online, many startup companies that operate their business process use the emergence of integrated systems in E-Commerce and M-Commerce. Furthermore, services in passenger mass

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transport also implied this business system. Gojek from PT. Gojek Indonesia or example, as a one of the company in Indonesia that operates the business process within the M-Commerce, for mass transport, food and beverages delivery service, shipping and other sub-services in business to accommodate the customer needs in this digital era as a preliminary of industry revolution 4.0, meanwhile this also supported by the Indonesian Government to improve all the stakeholders that related to this integrated business systems.

Great opportunity of M-Commerce that presented by integrated internet technology has driven and dealt with products and services such as fashion apparels, mass transportation, travel and also foods beverages [7]. The increasing number of M-Commerce has led the competition between all company vendors in this business to attract new customers and to maintain the existing customers. Accordingly, such as a business entity, should manage, develop and implement the strategy of innovations to upgrade the business process. One of the most common goal in this regard is to increase the repurchase and reorder intention from all the customers. Adopting a different approach to previous studies, this study incorporates information quality and price within the impulsive buying behavior on customers and trust to engage the repurchase intention of customers. This smartphone-based online food delivery called GoFood also offers many marketing strategies for the new and old customers, one of them are discount and flexible paying method using GoPay. Recently, this also become extremely competitive since other startup service providers have launched. Moreover, all the service providers develop themselves to keep survive in the market to improve their quality of services and develop integrated technology strategies to build up the competitive advantages in the market. Further, this study seeks to explain the roles of product attributes and trust as an engage variable to drive the success of repurchase intention from impulsive buying segmented customers of M-Commerce specifies on online food delivery in Indonesia.

2. Literature Review

In this section, we elaborate on the variables that influence impulsive buying to repurchase the intention, including price and information quality and trust.

2.1. Price and Information Quality

According to the previous studies, the concept of price and information quality as a product attribute can be explained in several ways, information quality with service



quality and system quality affected online repurchase intention of customers, this information quality consists of content usefulness and content adequacy. From this study it is suggested to the companies or service providers want to increase customer repurchase intention, they should focus on information quality as one of the keys constructs that contributed to making a customer decide to repurchase the services or products. This indication is similar to the study [11] that overall service quality, system quality, and information quality has strongly affected the customer's satisfaction and engage the repurchase intention. Moreover, the statistical analysis from the study of Chang & Hsu [2] explains the effect of perceived information quality as an influencer to customer's

2.2. Trust

repurchase intention behavior.

According to Poon, et.al [15], trust is a behavior to rely on other parties and take action in that environment between all the parties that include belief and behavioral elements of trust. A previous study suggested that trust is a basic concept of all social situations. On his study, Poon, et.al concerned how trust affected the customer–salesperson relationship as it relates to intention to repurchase, based on these perceptions may cause the trust also as a crucial element between seller and buyer in marketing and business issues [19]. Thus, also enhanced the relationship between seller and buyer. In order to anticipate a high degree of risk and uncertainty from the customer's, trust appears a great opportunity for the segmented customers, which is impulsive buyer customers in relation to M-Commerce. In addition, Zboja and Voorhees [20] in their research examine the role of consumer trust and their relationship to retailer trust and ultimately to retailer repurchase intention.

This study also indicated the significant result a relationship between trust and repurchase intention. In the context of this the study, the service providers of online food delivery (GoFood) and also the partnerships with Small Medium Enterprise (SME's) that provide services in foods and beverages play an important role in customer's impulsive buying behavior related to price and information that clearly provided in the application.

2.3. Impulsive Buying

Bong [4] explains impulsive buying as a disorder behavior or characteristics due to which a person often makes a spontaneous and unplanned decision as well as hurry decision, these characteristics can be stimulated that attached to a person, for example,



age, gender, emotion, affective, cognitive, self-esteem and so forth. On the other hand, that also affected by various external factors, such as product attributes stimulus, social factors, mass media, a promotional program of the products or services and also other normative effects.

Classification of impulsive buying (Stern in Bong, 1962) [4] into 4 (four) types. First, Pure Impulse Buying, when there are no plan before executing the purchase of products or services. Second, Reminder Impulse Buying, this type stimulated by reminder factor for purchase particular products or services. Third, Suggestion Impulsive Buying, when the consumer affected by the promotional campaign or other marketing patterns for a special offer of products or services. Fourth, Planned Impulsive Buying, in which the purchase decision based on planning although the purchase execution not exactly same with the plan. Furthermore, this impulse buying from particular segmented customers of online food delivery using GoFood Application which is encouraged by the personal appetite for particular products and services without considering further consequences, with this description these customers need special focus and attention by the service providers or sellers, it can generate the profit selling of this online food delivery business and can stimulate the opportunity of customer's repurchase the intention by developing the preview of products in specified application with proper information and a great display of the products, that stimulate customer's to generate impulsive buying behavior. Thus, this study will explore scientifically about these issues

2.4. Repurchase Intention

Several scholars have studied the concept of repurchase intention, Kotler & Armstrong [9] described that there are 2 (two) types of factors that help in stimulating and encouraging customer's intention to repurchase the products or services including both personal and stimulating external factors can affect the repurchase intention. Chamchuntra & Fongsuwan [3] have studied the concept of tangible and intangible things that can affect the repurchase intention when the customers using products or services.

3. Hypotheses Development

The model proposed in this research examining the relationship among the price, information quality, trust, and impulsive buying to perform repurchase intention. First, we will posit our hypothesis regarding the relationship between product attributes, which is price and information quality to impulsive buying. Second, we will discuss



the relationship between product attributes, which is price and information quality on impulsive buying to repurchase intention. Next, we will provide our justification of the relationship between trust to repurchase intention. After that, we will discuss the relationship between trust on the impulsive buyer. In the last sub-section, we will discuss the impact of product attributes, which is price and information quality within impulsive buying with trust on the repurchase intention.

3.1. Influence of Price and Information Quality on Impulsive Buying

Information Quality as a part of perceived quality, which is based on customer's value judgment, these issues consist of many aspects; system quality, product quality, information quality and others that related to delight information regarding product or services based on e-commerce and m-commerce business systems. This is supported by the study of Akram et.al [1], who investigated the impact of website quality with online impulse buying behavior (OIBB) in China with their significant finding that website quality ignites Chinese's consumers of OIBB. In their study, it explains whether online impulse buying is influenced by several factors, one of them is visual appeal information fit-to-task. Meanwhile, we define by this research, from this statement as a great quality of products information or products visualization that appear in online food delivery application (GoFood). In addition, Liu et.al [12] defined how online buying selling concepts with characteristics in website or online display or other particular display platforms, which are ease of use, products availability, visual appeal will affect consumers to fulfill the urge for online impulse buying. Thus, we propose the following hypotheses:

H1: Price significantly influences impulsive buyingH2: Information quality significantly influences impulsive buying

3.2. Influence of Price and Information Quality to Repurchase Intention

Price fairness based on a study from Weisstein et.al [18] suggest that firms are entitled to a reference profit while buyers are entitled to a reference price. On the other hand, price unfairness happened on dynamic pricing; charging different prices for the same product form the same seller to different customers. In case for this study, unfairness of price between the displayed price in application with the real price when executing the transaction of customers within happened also when existed added charge of the





price that not clearly visualized in the application; it will engage the price unfairness for the consumer. Muhammad et.al [13] stated about quality as an individual construct that has been studied as a predictor of repurchase intention, from this study, these explored that there are relationships between quality and repurchase intention and found that the relationships are significant and positively directed. Similarly with this description, Hussain in Muhammad et.al [13] also examined the effect of quality especially service quality on repurchase intention.

Hence, based on the theoretical evidence in the existing studies, we propose the following hypotheses:

H3: Price significantly influence repurchase intentionH4: Information quality significantly influence repurchase intention

3.3. Influence of Impulsive Buying on Trust and on Repurchase Intention

This is supported by the previous study of Styv et al. [17] who discussed trust as one of the key aspects when analyzing and studying consumers in the context of online buying selling concepts, which seen as an important issue to achieve a successfulness. This the study generated the concept of impulsive buying with the name Impulse Buying Tendency (IBT) and took the classification and focuses on situational and sociodemographic factors in relation to IBT. Based on Muhammad [13] study, we found that service quality and trust has been significant from all predictors regarding repeat purchases. However, the result of this study indicates that the customer's preference of service quality and trust as prevalent in a particular business. Weisstein et.al [18] suggest that price and trust are closely related; buyers with high price unfairness, lower trust, and lower repurchase intentions because of the dynamic pricing run against the social norm that happened between buyers and sellers. On the other hand, a positive relationship between perceived price fairness, trust and repurchase intentions. The conceptualizing of situational factors, focused on trust in the internet consisting of 2 (two) dimensions: structural assurance, in which indicate belief the legal and technological structures to safequard the consumer from loss condition; and situational normality, in which concern to the belief that internet condition is appropriate, well ordered and favorable for personal business. Styv et.al [17] with their studies indicated that customer with a high level of trust in the internet online services in the context of a business or as shopping the channel, tend to perceive a high level of IBT, it means trust facilitated



consumer's impulse buying behavior both in terms of structural assurance and situation normality. Finally, from previous research finding, we propose the following hypothesis:

- H5: Impulsive Buying significantly influences trust H6: Impulsive Buying significantly influences repurchase intention
- H7: Trust significantly influences repurchase intention

3.4. Empirical Model

The proposed research model and the description of each variable which shown in Figure 1

- IQ: Information Quality
- P: Price
- **IB:** Impulsive Buying
- T: Trust
- **RI: Repurchase Intention**

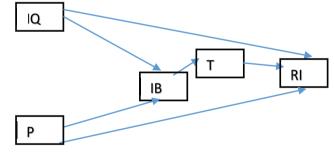


Figure 1: Empirical Research Model.

4. Methodology

This research used a quantitative approach that relies on numerical data. After we collected the data using a questionnaire, we processed these data using regression analysis with the help of the SPSS statistical software program. This section will explain the data collection procedure, as well as the instruments used in this research.

4.1. Data Collection Procedure

Data were collected by distributing questionnaires to peoples in Surakarta, Central Java, Indonesia, the questionnaires were distributed to 100 respondents in less two



months (March to April 2019) to the students in Faculty of Islamic Economic and The business of Islamic State of Institute (IAIN) Surakarta who had GoFood application on their smartphone, this is an M-Commerce on online food delivery from PT.Gojek, the main requirement for selected respondents in which frequently actively orders through this application with the number of history orders more than 3 (three) times in between this 2 (two) months. The answer that given by the respondents were anonymous, only demographic data that recorded. Thus, this sample was sufficient to continue on to the data processing stage using regression analysis by SPSS.

4.2. Data Analysis and Result

This section will elaborate on the results of our study with regard to the factors that influence impulsive buyer to repurchase intention with the trust and product attributes, which is price and information quality. The measurement model is assessed in this section, beginning with the reliability and validity of each variable and dimension.

4.2.1. Evaluation of Validity

TABLE 1: Confirmatory	Eactor A	nalvic Pocu	l+
TABLE I. COMMITMALORY	/ Faciol A	Alidiyis Resu	π.

IQ1	.758	P1	.892	IB1	.743	T1	.402	R1	.709
IQ2	.660	P2	.825	IB2	.859	T2	.571	R2	.709
IQ3	.824	P3	.823	IB3	.811	Т3	.594	R3	.618
IQ4	.756							R4	.660
IQ5	.749								
IQ6	.734								

TABLE 2: Evaluation of Reliability.

Variable	Cronbach alpha
Information quality	0.894
Price	0.904
Impulse Buying	0.873
Trust	0.865
Repurchase intention	0.904

The reliability is assessed using composite reliability with Cronbach alpha value (Table 1 and 2), all dimension of each variable has values above 0.7, indicating adequate



reliability. The values of all dimensions are above criteria of 0.5, indicating substantial convergent validity.

Further validity and reliability calculated in the measurement model. Cronbach alpha and composite reliability were used for examining the reliability, the acceptable values should be > 0.70.

Normality Test

		Unstandardized Residual
N		100
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.39736899
Most Extreme Differences	Absolute	.099
	Positive	.083
	Negative	099
Test Statistic		.099
Asymp. Sig. (2-tailed)		.057 ^c
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correctio	n.	

TABLE 3: One-Sample Kolmogorov-Smirnov Test.

Heteroskedastisity

Mode	21	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	6.250	1.685		3.710	.000
	IQ	012	.044	036	278	.781
	Р	.084	.075	.138	1.114	.268
	т	058	.102	086	568	.571
	IB	168	.055	354	-3.061	.053
a. De	pendent Var	iable: Abs_RES				

TABLE 4: Coefficients^{*a*}.



Result from heteroskedasticity with the glejser test, value of variable information quality 0.781, price 0.268, variable impulse buying 0.053 dan variable trust 0.571. All values above 0.05, it means that it is not heteroskedasticity problems.

Linierity

			Sum of Squares	df	Mean Square	F	Sig.
RI * IQ	Between Groups	(Combined)	2301.732	29	79.370	2.499	.001
		Linearity	1700.945	1	1700.945	53.555	.000
		Deviation from Linearity	600.787	28	21.457	.676	.875
	Within Groups		2223.258	70	31.761		
	Total		4524.990	99			

TABLE 5: ANOVA Table.

Based on significance values from Anova test output above (Table 5), deviation value from linearity sig. 0.875 which is more than 0.05, then it can conclude that there is a linearity relationship between the independent variable and dependent variable. In addition, tolerance value less than 0.10 which concludes that there is no correlation between independent variable. Multicollinearity can be assessed by the calculated result from the Variance Inflation Factor (VIF) shows that the VIF value of all the independent variables less than 10, it shows that there are no multicollinearity between all independent variables on the regression model.

Fit model

TABLE 6: Model Summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.796 ^{<i>a</i>}	.634	.619	4.176

a. Predictors: (Constant), IB, P, IQ, T

Furthermore, before the regression conducted the determination coefficient (R^2) to measure the model ability to describe variations of the dependent variable [5]. From the fit model values above (Table 6), can be interpreted as the percent of variance in the outcome variable that is explained by the set of predictor variables. Adjusted R Square



value is 0.619, it concludes that 61% of variable Trust, Information Quality, Price, and Impulsive Buying have a relationship with Repurchase Intention and 39% was impacted by other variables that not discussed in this study.

Mode	el	Sum of Squares	df	Mean Square	F	Sig.		
1	Regression	2868.667	4	717.167	41.134	.000 ^b		
	Residual	1656.323	95	17.435				
	Total	4524.990	99					
a. Dependent Variable: RI								

TABLE 7: ANOVA^{*a*}.

b. Predictors: (Constant), IB, P, IQ, T

From ANOVA test within F Test equation 1 of 37.035 with probability 0.000, the value of probability less than 0.05, it means that this model can be applied to predict the repurchase intention variable. From ANOVA test within F test equation 2 of 18.84 with probability 0.000, the value of probability less than 0.05 it means this model can be applied to predict the impulsive buying variable. From ANOVA test within F test equation 3 of 40.215 with probability 0.000, the value of probability less than 0.05 it means this model can be applied to predict the trust variable.

5. Discussion, Implications and Limitations

5.1. Research Discussion

This study aims to examine the influence of trust on price and information quality with the impulsive buying that affect customer's repurchase intention of online food delivery (GoFood).

The Impact of Price and Information Quality to Impulsive Buying

Model		Unstandardize	ed Coefficients	Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	093	3.219		029	.977
	IQ	.273	.069	.381	3.931	.000
	Р	.297	.124	.232	2.389	.019
_						

TABLE 8: Coefficients^{*a*}.

a. Dependent Variable: IB



Based on structural analysis model framework used to research the t-test coefficient and their relationship of each independent variable to the dependent variable of the t-test hypothesis with significance greater than 1.975. This explains the result obtained the independent variable Information Quality on t-value 3.931 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 8) shows that t-value < t-stat and Sig value 0.000 that less than 0.005. This value indicates that Information Quality has a positive direct effect on Impulsive Buying. The test result found that IQ affects the IB with a coefficient 0.381, a fact validated by the hypothesis significance p \leq 0.01 and accepted *Hypothesis 2 (H2): Information quality significantly influences impulsive buying* with the result Supportive of the hypothesis.

On the other hand, the result obtained the independent variable Price on t-value 2.389 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 8) shows that t-value < t-stat and Sig value 0.019 that less than 0.005. This value indicates that Information Quality has a positive direct effect in Impulsive Buying. The test result found that IQ affects the IB with a coefficient 0.381, a fact validated by the hypothesis significance $p \le 0.01$ and accepted the *Hypothesis 1 (H1): Price significantly influences impulsive buying* with the result Supportive the hypothesis.

The Impact of Price, Information Quality, Impulse Buying and Trust to Repurchase

TABLE 9: Coefficients^{*a*}.

Mod	el	Unstandardize	ed Coefficients	Standardized Coefficients	t	Sig.
		В	Std. Error	Beta		
1	(Constant)	-1.831	2.611		701	.485
	IQ	.138	.068	.172	2.022	.046
	Ρ	.145	.116	.100	1.243	.217
	т	.499	.158	.313	3.157	.002
	IB	.427	.085	.380	5.030	.000

Intention

a. Dependent Variable: RI

Based on structural analysis model framework used to research the t-test coefficient and their relationship of each independent variable to the dependent variable of the t-test hypothesis with significance greater than 1.975. This explains the result obtained the independent variable Information Quality on t-value 2.022 and the t-stat for N =100 with significance level 5% which is 1.975. This value (Table 9) shows that t-value



< t-stat and Sig value 0.046 that less than 0.005. This value indicates that Information Quality has a positive direct effect on Repurchase Intention. The test result found that IQ affects the RI with a coefficient 0.172, a fact validated by the hypothesis significance $p \le 0.01$ and accepted Hypothesis 4 (H4): Information quality significantly influences repurchase intention with the result Supportive of the hypothesis.

On the other hand, the result obtained the independent variable Price on t-value 1.243 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 9) shows that t-value < t-stat and Sig value 0.217 that less than 0.005. This value indicates that Price has not a positive direct effect in Repurchase Intention. The test result found that P does not affect the RI with a coefficient 0.100, a fact validated by the hypothesis significance $p \le 0.01$ and not accepted the Hypothesis 3 (H3): Price not significantly influences repurchase intention with the result Reject the hypothesis.

Then, This explains the result obtained the independent variable Trust on t-value 3.157 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 9) shows that t-value < t-stat and Sig value 0.002 that less than 0.005. This value indicates that Trust has a positive direct effect in Repurchase Intention. The test result found that IQ affects the RI with a coefficient 0.313, a fact validated by the hypothesis significance $p \leq 0.01$ and accepted the Hypothesis 7 (H7): Trust significantly influences repurchase intention with the result Supportive the hypothesis.

To sum up all the statistical results, the independent variable Impulsive Buying on tvalue 5.030 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 9) shows that t-value < t-stat and Sig value 0.000 that less than 0.005. This value indicates that Trust has a positive direct effect on Repurchase Intention. The test result found that IQ affects the RI with a coefficient 0.380, a fact validated by the hypothesis significance $p \le 0.01$ and accepted Hypothesis 7 (H7): Impulsive buying significantly influences repurchase intention with the result Supportive of the hypothesis.

The Impact of Impulsive Buying to Trust

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.		
		В	Std. Error	Beta				
1	(Constant)	13.336	1.214		10.986	.000		
	IB	.380	.060	.539	6.342	.000		
a. De								

TABLE 10: Coefficients^{*a*}.



Based on structural analysis model framework used to research the t-test coefficient and their relationship of each independent variable to the dependent variable of the t-test hypothesis with significance greater than 1.975. This explains the result obtained the independent variable Impulsive Buying on t-value 6.342 and the t-stat for N = 100 with significance level 5% which is 1.975. This value (Table 10) shows that t-value < t-stat and Sig value 0.000 that less than 0.005. This value indicates that Impulsive Buying has a the positive direct effect on Trust. The test result found that IQ affects the RI with a coefficient 0.539, a fact validated by the hypothesis significance p \leq 0.01 and accepted the *Hypothesis 5 (H5): Impulsive buying significantly influences trust* with the result Supportive the hypothesis.

5.2. The Impact of Impulse Buying and Trust as a Mediator Variable to Generate Repurchase Intention



Figure 2: Empirical Research Model.

To investigate the Trust as a mediation effect and the relationship value used Sobel Test, this is a method of testing the significance of a mediation effect. In mediation, the relationship between the independent variable is hypothesized to be an indirect effect that exists due to the influence of a third variable (the mediator). As a result, when the mediator has included in regression analysis a model with the independent variable, the effect of the independent variable is reduced and the effect of the mediator remains significant. From the model above (Figure 2) based on Unstandardized Coefficients B values (Table 9 and 10) it shows that the value of the direct effect Impulsive Buying to Trust was 0.380, then the value of direct effect trust to repurchase intention was 0.427 and the value of direct effect Impulsive Buying to Trust was 0.380, then the value of indirect Impulsive Buying to Repurchase Intention through Trust variable as a Mediating Variable was $0.380 \times 0.427 = 0.189$. Meanwhile, the value of the total effect was 0.616. It concluded that direct effect value greater than the indirect effect value. In order to determine the statistical significance of the indirect effect uses this formula of the equation:

 $Sp2p3 = \sqrt{p3^2Sp2^2 + p2^2Sp3^2 + Sp2^2Sp3^2}$





Sp2p3 =
$$\sqrt{(0.499)^2(0.060)^2 + (0.380)^2(0.085)^2 + (0.060)^2(0.085)^2}$$

t = $\frac{p^2p^3}{sp^2p^3}$ = **4.3**

This value 4.3 which is above than t-stat with significance level 0.05 whereas 1.96, it can concluded that t-value > t-stat, this mediator coefficient 0.189 significantly. Trust as a mediator variable significantly affect the Impulsive Buying to Repurchase Intention, eventough not has greater value with direct effect value among these variables.

5.3. Research Implications

This section discusses the implications of this study, both to the company of online food delivery and to the theoretical advancement in relation to achieving the customer's repurchase intention that keeps the sustainability of the products and services. This study provides an overview of the trends, characteristics and customer perceptions involved for marketing strategy concept of online food delivery company. Through all the variables in this study that build the research model, there are several factors that also involve and influence the customer's intention to repurchase or specify in this case is reorder. These variables also should be considered by service company of online food delivery in Indonesia when preparing and developing marketing strategies to expand new customers, maintain old customers and also maximize the segmented customers, which is impulsive buying customers. Thus, these can provide insight into what should be done to attract the customers to have intention on repurchase. On the other hand, this study confirms the theory and previous research related to all the variables. This research can, therefore, enrich the theories and strengthen existing theories. Moreover, this research can also be a reference for academics, researchers and others to carry out further research on repurchase intention or related with the variables in this study.

5.4. Research Limitations

This study has some limitations that should be regarded as opportunities for future research. The study only conducted locally to the students in Faculty of Islamic Economic and Business of Islamic State of Institute (IAIN) in Surakarta, Central Java Indonesia, therefore it cannot be generalized. The sample size of this study was limited by only 100 respondents, future research should increase the sample size to ensure an enlarge and more representative sample and investigate other variable and dimension to develop a more comprehensive model.



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