

Brand Trust Model: Analysis of Online Consumer Behavior, Consumer Satisfaction and Repurchase Intention (An empirical study on Hypermart Supermarket in Indonesia)

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Abstract

The purpose of this study was to examine the effect of brand trust in mediating online consumer behavior and customer satisfaction with repurchase intention in online store owned by offline retailers. Two hundred and sixty respondents of consumers aged 15 to 24 (generation z) participated in this study both women and men. These respondents are consumers who have shopped both offline and online in Hypermart retail. Respondents were asked to answer questionnaires regarding their opinions about the behavior of internet usage, satisfaction and trust of the retail. The results obtained were analyzed by SEM (structural equation modeling). Offline brand trust is able to mediate online consumer behavior and customer satisfaction with repurchase intention in online stores owned by offline retail stores. This research emphasizes the trust of the brands owned by retail stores where the main business is selling products offline. While on the other hand there have been many e-commerce and online stores that were earlier in starting sales online. Based on this, it can be seen how offline brand trust is able to play an important role in attracting consumer buying intention in the new (online store) business format owned by the offline retailer..

Keywords: consumer behavior, consumer satisfaction, brand trust, repurchase intention.

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INTRODUCTION

Research Background

At present in Indonesia, internet users are dominated by ages 15 - 34 years, as many as 49.52% of the total population in Indonesia, which user active the internet as much as 143.26 million people [1]. Ages 15 - 34 years are in the millennial generation range (gen x and y) and generation z (gen z). Gen z is a name given for the generation that was born in 1995 to 2012 [2]. The Gen Z is active in using the internet to access social media, online games and online shopping. The activity of internet usage by this generation is more due to the development of increasingly advanced telecommunications technology. With the proliferation of internet usage by generation z, many applications are being offered by developers to attract the intention of the z generation, especially applications in online shopping that are now a habit for that generation [3].

Shopping is generally done in physical stores by visiting the store directly, but with the rise and progress of information technology development, shopping is now undergoing a change in form from physical / offline to digital / online or better known as a shopping shift, a change of channel [4]. The growth of internet users and socialization in the digital era, known as social media, has a significant impact on consumer spending trends and behavior [5].

In one study it was found that online shopping is a global trend both in one country and between countries [6]. This change is a good business opportunity as well as an obstacle for offline retail businesses. These changes require offline retailers to digitize the products they sell by opening online stores to survive in the digital economy era and also to increasing revenues of retail. This situation made

retailers brick-and-mortar store who still used offline method to sell their product aware that the internet has become an important platform in doing business today [7].

Multi channel is one of the solutions for retailers brick-and-mortar to survive and also increasing their revenues by diversifying two or more operations carried out to distribute goods to consumers [8]. Multi channel that they (retailers brick-and-mortar store) do is able to generate large revenue is compared to having only one channel option because having multi channels, it can make retailers are able to attract more offline and online buyers [9].

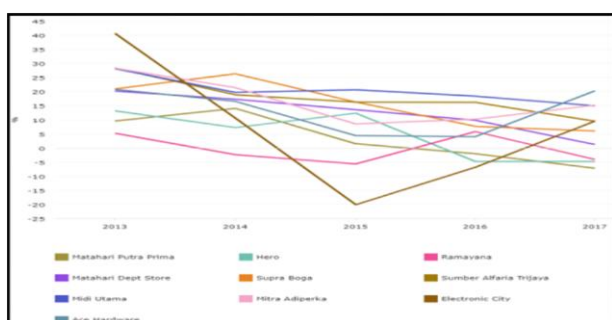


Fig-1: Growth of Retail Sales in 2013-2017 in Indonesia
Source: Indonesia Stock Exchange (2018)

Previous surveys conducted by Aberdeen Group [10], more than 50% of retailers reported that retail with the concept of multi channel shopping is more profitable than just having only one shopping channel concept for consumers. Aberdeen Market Intelligence [11] shows that companies engaged in retail business rank first in the service utilization of identity vetting software systems, is a service to provide data to predict market demand. According to Resulticks [12] companies in the Southeast Asia region have a business goal with a concept of omnichannel delivery & engagement (offline-online) of 52%. Based on these data it can be concluded that globally retail companies are trying to shift from offline to online or they trying to operate their business with the concept of multi channel in order to get more profit than only use one channel.

Hypermart stands under the flag of PT. Matahari Putra Prima Tbk (MPPA) since 1986, MPPA has succeeded in becoming an icon of modern retail in Indonesia by having 107 Hypermart stores in 70 cities [13]. Based on Figure 1, it is known that the position of Matahari Putra Prima retailers with the Hypermart brand tends to have significant sales declines in 2015. The decline in sales growth can certainly be repaired by adopting multi channel retail.

Consumer trust is an important element for consumers in adopting a retail strategy with a multi channel concept [14]. With the existence of consumer trust, the new business model from offline to online will

be able to be accepted by consumers well because the consumer trust is the foundation in the shifting process.

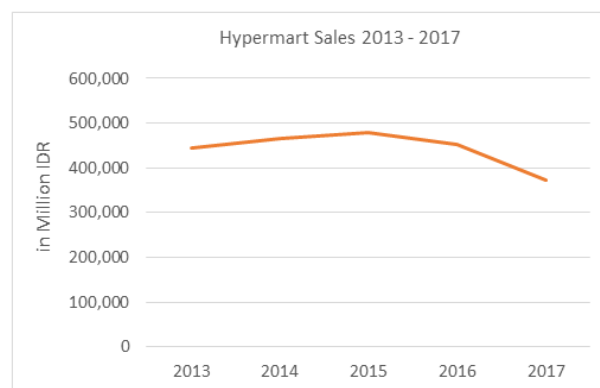


Fig-2: Hypermart sales between 2013-2017 in Tangerang City, Indonesia

Source: Internal PT. Matahari Putra Prima Tbk (2018)

Consumer trust in retailers brick-and-mortar store is very important for attracting consumers to visit websites owned by them [15]. This form of trust is certainly very meaningful to start new consumer habits in shopping online at the web site owned by the offline retail.

Research Purpose

Based on the research gap that has been done, this study has the objectives:

- To analyze the influence of online consumer behavior on brand trust.
- To analyze the influence of online consumer behavior on repurchasing intention.
- To analyze the influence of consumer satisfaction on brand trust.
- To analyze the influence of consumer satisfaction on repurchasing intention.
- To analyze how brand trust is able to moderate consumer behavior online and customer satisfaction with repurchase intention

Literature review and theoretical framework

Online consumer behavior and brand trust

Consumer behavior according to Kotler [16] is the study of how both individuals, groups, and organizations choose, buy, use, and spend goods, services, ideas / thoughts, or experiences to satisfy their needs and desires. Consumer behavior according to Noel [17] is the behavior of individuals regarding activities (purchases and use of goods and services) and how these activities can affect the lives of individuals. The activity in question focuses on consumption activities carried out to spend goods and services in meeting the needs of consumers.

Online now has become a term for the activities and behavior of individuals who surf in cyberspace both using computers, smartphones and other tools connected to internet access. Online consumer behavior shows internet-related behavior and

online purchases [18, 19]. Research conducted by Durndell [20], Cazan *et al.* [21] found that computer anxiety, internet attitude and computer self efficacy as a whole formed the internet experience for consumers. This experience encourages consumers to use the internet to support the activities carried out.

The internet is one source of digital information. Ha *et al.* [22] found that online consumer behavior, one of which come from digital information obtained from social networks, then the next phase raises trust and behavioral intention like buying intention in the context of product information. Research conducted by Pavlou [23] found that consumers choose information sources trusting (information from the sites) when consumers search for information, consumers obtain information from these sources as valid, accurate and timely information.

Trusted sites are generally sites managed by companies or official institutions. The official website certainly helps consumers to trust the information obtained. In online shopping, of course consumers when they need full trust in the online store, the existence of a physical store owned by offline retail that also has an online store can reduce consumer uncertainty towards online shopping [24]. Consumer trust to find valid, accurate and up to date information on the internet and online shopping still requires a physical store as a foundation of trust [25]. Based on the description, it can be concluded that there is a relationship between consumer online behavior towards brand trust.

H1. Online consumer behavior influences brand trust.

Online consumer behavior and repurchase intention

Consumers who are active in using mobile apps and social networks indicate as a form of online consumer behavior to use of the internet with purposed collection some information for products has a tendency to make online purchases [19, 26]. Consumers tend to look for product information through the internet. This tendency often shows consumers when there is a desire to buy products when shopping online [27, 5]. A positive relationship was also found between information search using the internet and buying intention [28].

Online consumer behavior in the form of product information search shows the tendency of consumers to have an intention in buying before deciding to make a purchase. Consumers tend to like to look for information using the internet when shopping for online products [29, 5]. With these various studies it can be concluded that there is a relationship between online consumer behavior towards repurchase intention in online retail stores.

H2. Online consumer behavior influences repurchase intention.

Consumer satisfaction and brand trust

Customer satisfaction according to Oliver [30] is a response expressed by consumers for consumption carried out. This response is in the form of an assessment expressed by consumers on the performance of products/services in the form of levels of consumption, level of consumption satisfaction begin from dissatisfaction until the expected satisfaction.

Consumer satisfaction with the brand in this case the retail physical store is the result of consumer experience of the performance by consumers in the form of satisfaction of the brand's performance at least as expected. This satisfaction creates trust in the brand in the minds of consumers. The results of the study by Fatima *et al.* [31] Found that trust in a product is based on customer satisfaction with the product. According to Dhiranty *et al.* [32], Liang *et al.* [33], consumer shopping satisfaction is influenced by trust. With the existence of these studies it can be concluded that there is a relationship between customer satisfaction with brand trust.

H3. Consumer satisfaction influences brand trust.

Consumer satisfaction and repurchase intention

Customer satisfaction is one of the keys to attracting customers to buy back. This intention in repurchasing is intended so that customers who have been shopping at retail offline stores are intentioned in making the first purchase at the online store owned by the offline retailer.

It is expected that the satisfaction that customers feel when shopping at an offline retail store can attract intention in shopping at the retail online store. Fang *et al.* [34], Hsu *et al.* [35], Liang *et al.* [33], found a positive relationship between satisfaction variables and online buying intention. With the existence of these studies, it can be concluded that there is an influence of customer satisfaction relations with repurchase intention.

H4. Consumer satisfaction influences repurchase intention.

Brand trust and repurchase intention

Consumer trust has a role in intention in repurchasing. Consumer trust creates a sense of comfort and security for consumers in shopping online. With the existence of a sense of trust in the physical store, the influence of the intention in repurchasing retail stores owned is believed to be quite high. Trust plays an important role in creating consumer intention for shopping [36-38]. Kuan [15] confirms a positive relationship between trust in buying intention in online shopping for unit products.

H5. Brand trust influences repurchase intention.

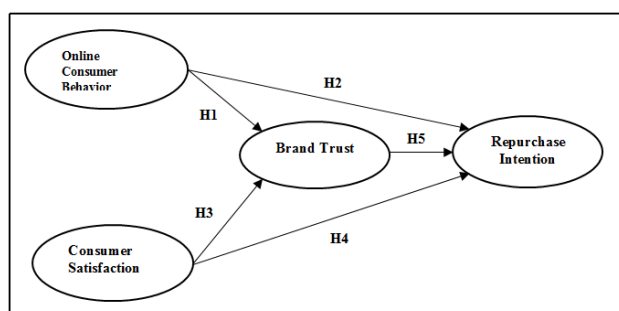


Fig-3: Research Framework Model

Source: Researchers based on journals, textbooks and other publications

METHOD

Subject

Totally 260 respondents participated in this study. These respondents have ages 15 to 24 (generation Z) and the majority are students and collage students who are active in the city of Tangerang, Indonesia. The selection of students aged 15-24 years as respondents is due to young people being potential consumers for retail with multi channel concepts, young people are able to represent high purchasing power both online and offline [39, 40]. Teenagers are also more familiar with e-commerce [40, 18, 41]. The selection of Tangerang City as a place to take samples is considered by Hypermart Supermarket which operates more than 100 retails has a head office in this city in Indonesia.

Procedure

Respondents were asked to answer the questionnaire provided by the researcher. The questionnaire used is a closed questionnaire where answers have been provided so that it is easier for respondents to be more effective and efficient in answering questions given by researchers. The question posed by researchers relates to the habits of respondents in the use of the internet in the economic field (finding product information and online shopping) and about the experiences of respondents related to Hypermart retailers.

Instrumen

This research is including in quantitative research. The tool used for data collection is a questionnaire using the Likert's interval 1 to 5 (1 = strongly disagree, 2 = disagree, 3 = doubt, 4 = agree, 5 = strongly agree). The sampling technique used by researchers is nonprobability sampling with purposive sampling method. The population used is consumers who have been shopping at Hypermart both online and offline (physical store).

This study analyzed the data by testing several variable relationships, so the researcher chose the multivariate analysis method. Analysis tools use SEM (structural equation modeling) using the LISREL application. SEM (structural equation modeling) is one of the analytical tools used to determine the magnitude

of the influence between independent variables on the dependent variable [42].

SEM is a large sample technique ($N > 200$), and the required sample size depends on the complexity of the model, the estimation method used, and the characteristics of the distribution of variables observed [43]. So to determine the sample size in a study using SEM it takes 5 to 20 times the number of parameters used in the model. If the number of parameters in the model is only 10, then the minimum sample size should be used for example 15 to 20 times, conversely if there are 30 parameters in the model, then the minimum sample required is for example 5 to 10 times.

Online consumer behavior consists of 3 items, computer anxiety, attitude to the internet and computer self efficacy [20] which is also adopted by Cazan *et al.* [21]. Modifications are based on a scale of measurement where the use of computers is converted into online shopping as on computer anxiety, "I have difficulty using computers" changed to "I have difficulty to buy online".

Consumer satisfaction is taken based on Oliver [30] consisting of 3 items, expectations, performance outcomes and subjective disconfirmation. Brand trust uses a scale used by Lau [44] which is also adopted by Hegner [45] consisting of 5 items namely brand predictability, brand liking, brand competence, brand reputation, trust in the company. Finally for repurchasing intention (behavior intention) using a scale developed by Zeithaml *et al.* [46] and adopted by Fang *et al.* [34] consisting of 2 items, loyalty and switches.

RESULT

Based on the computational results of Figure 4, it is known that the exogenous variables of consumer online behavior (X1) have 3 manifest variables, namely X11, X12 and X13. The results of the data processing with the largest loading factor is owned by 2 manifest variables namely X11 and X12 with a value of 0.91 and the smallest one is X13 of 0.78. The high factor loading value > 0.70 indicates the manifest variable is valid. T value obtained in the exogenous variable of the consumer's online behavior is the largest t value obtained by the manifest variable X12 of 18.87. The value of t count $>$ t table value which is $18.87 > 2.00$ proves significant. The smallest value of t count at X13 is 14.31. So it can be concluded based on the value of t calculated that the exogenous variable of online consumer behavior has a significant influence.

The value of R^2 (R square) obtained by the largest X1 variable on the manifest X12 variable is 0.85 where it can be interpreted that the variable is able to influence other variables (endogenous variables) by 85% and the remaining 15% is influenced by other variables. While the smallest R^2 value possessed by the

X1 variable is owned by the manifest variable X13 of 0.59.

The latent variable X2 is known to have 3 manifest variables namely X21, X22 and X23. Of the 3 manifest variables X21 and X23 have the largest loading factor with a value of 0.91 and the smallest X22 with a factor loading of 0.84. With the factor loading value of 3 manifest variables > 0.70 , all the latent variable is valid.

The biggest T count on the variable customer satisfaction (X2) is the manifest variable X23 of 18.59. T count $>$ t table shows a significant influence where 18.59 (t count) $>$ 2.00 (t table). The smallest t count owned by the customer satisfaction variable (X2) is the X22 manifest variable of 16.59. Overall, it can be concluded that the variable of customer satisfaction (X2) is stated to be significant because all manifest variables owned have a value of t count $>$ t table value.

Consumer satisfaction variable (X2) has the highest determinant coefficient (R^2) of 0.84 (X23) which can be explained that the variable is able to

influence other variables by 84% and the remaining 16% is influenced by other variables (see standard error value X23). The smallest R^2 in the consumer satisfaction variable (X2) is in the X22 variable of 0.70.

In figure 4, the results obtained for the intervening variable, the brand trust variable (Y) has a manifest variable of 5, namely Y1 - Y5. The highest loading factor possessed by Y variable is owned by manifest variable Y4 of 0.91 and the smallest is 0.76 (Y3). All manifest variables Y have a loading factor value > 0.50 (more than 0.50) so that all manifest variables that are owned are declared valid.

The t value calculated by the largest brand trust variable is owned by the manifest variable Y4 with a value of 16.07 and the smallest manifest variable Y1 with a value of 10.23. The overall value of t counts on the manifest variable Y $>$ value of t table (2.00). It can be concluded that the Y variable has a significant effect. For the coefficient of determination (R^2) the largest Y variable is owned by the manifest variable Y4 with a value of 0.83 and the smallest Y3 of 0.57.

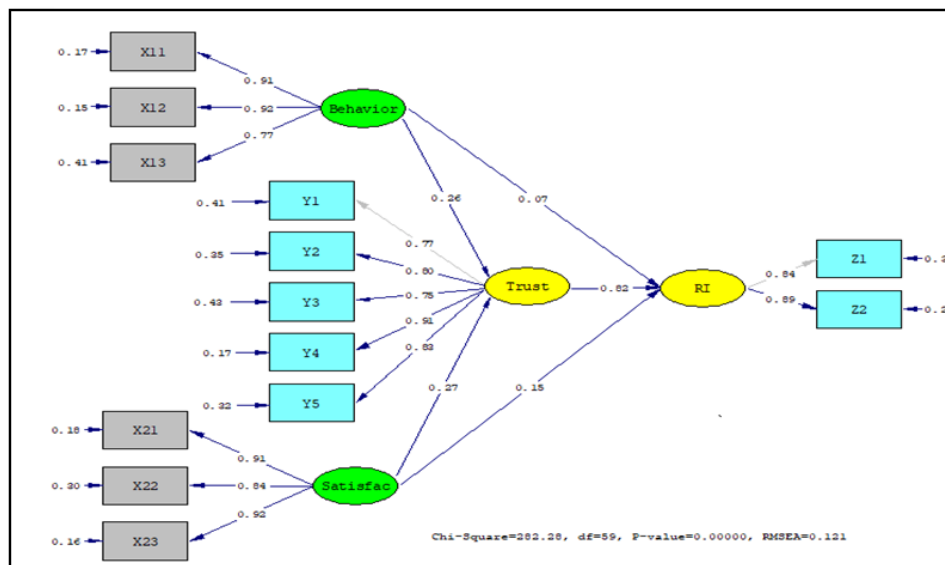


Fig-4: Standardized SEM estimates
Source: Results of data processing using Lisrel 8.8

The latent variable repurchase intention (Z) has 2 manifest variables, namely Z1 and Z2. The biggest loading factor in the latent variable repurchase intention (Z) is found in the Z2 manifest variable of 0.85 and the smallest one has the Z1 manifest variable with a value of 0.84. Based on the factor loading value that has the entire manifest variable on the latent variable repurchase intention (Z), the results are valid because it has a value of loading factor > 0.50 .

While based on the results of t count compared to t table, the results obtained for the manifest variable Z1 have t count equal to 18.79 where $>$ 2.00 (t table) so that significant results are obtained. For Z2 manifest

variable has t count equal to 17.56 which means t count $>$ 2.00 (t table) so that it is declared significant. It can be concluded that the latent variable repurchase intention (Z) has a T count greater than T table so that significant results are obtained for the variable measurement results.

Determination coefficient (R^2) the biggest repurchase intention (Z) latent variable is owned by manifest variable Z2 of 0.78 or if it is converted to percent which is 78% and the smallest is owned by manifest variable Z1 with determination coefficient value (R^2) 0.70 or conversion in percent to 70%. It can be concluded that the determination coefficient (R^2)

which has a very large latent repurchase intention (Z) variable in the range of 70%. Determination coefficient (R^2) with a large value indicates the ability of the variable to influence other variables is strong.

For goodness of fit, NFI (Normed Fit Index) is 0.95, PNFI (Parsimonious Normed Fit Index) is 0.72, CFI (Comparative Fit Index) is 0.96, Incremental Fit

Index (IFI) is 0.96, RFI (Relative Fit Index) is 0.93, GFI (Goodness of Fit Index) of 0.86. Riadi (2018) explained that the NFI value ranged from 0-1, with a higher value is better where $NFI > 0.90$ is good fit, while $0.80 < NFI < 0.90$ is marginal fit (an acceptable value). Based on the level of goodness of fit obtained, the overall model can be said to be fit with the data.

Structural equation modeling analysis: hypotheses testing

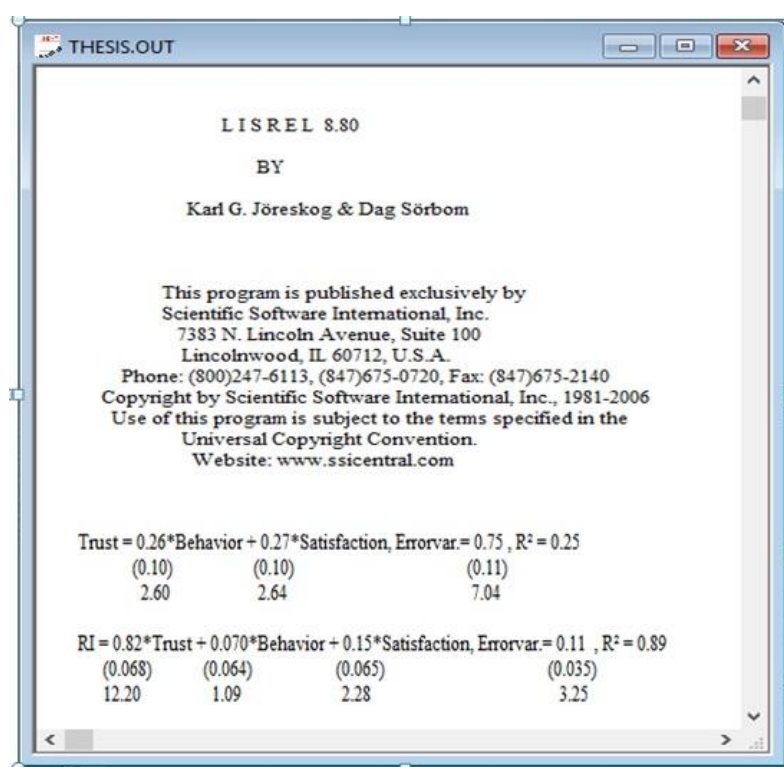


Fig-5: Structural Equations

Source: Results of data processing using Lisrel 8.8

Degree of freedom 59, while the test is a two-tailed test, thus $0.05 / 2 = 0.025$ as an α value. After it is known that the value of $df = 59$ with $\alpha = 0.025$, it can be directly conscribed with table t. The value of table t at the intersection of column $\alpha = 0.025$ with $df = 59$ is obtained 2.000995 rounded up 2 numbers behind comma to 2.00. So it can be concluded that the value of t table or t critical is 2.00.

Structural Equations

- The direct effect coefficient of Behavior on Trust is 0.26, while the error value is 0.10. If the direct coefficient value / error value is obtained the value of t count is 2.60. The value of t count is compared to the table value where 2.60 (t count) > 2.00 (t table), the calculated t value is greater than t table, the coefficient of direct influence on Trust is significant with variant error 0.75 and the determination coefficient (R^2) is 0.25 (hypothesis 1 supported).
- The direct effect coefficient of Behavior on RI (repurchase intention) is 0.070, while the error

value is 0.064. If the direct coefficient value / error value is obtained the value of t count is 1.09. The value of t count is compared to the table value where 1.09 (t count) > 2.00 (t table), the calculated t value is smaller than t table, the coefficient of direct effect of Behavior on RI (repurchase intention) is not significant with variant error 0.11 and coefficient of determination (R^2) equal to 0.89 (hypothesis 2 unsupported).

- The direct effect coefficient of Satisfaction on Trust is 0.27, while the error value is 0.10. If the direct coefficient value / error value is obtained the value of t count is 2.64. The value of t count is compared to the table value where 2.64 (t count) > 2.00 (t table), the value of t is greater than t table, the coefficient of direct influence of Satisfaction on Trust is significant with variant error 0.75 and coefficient of determination (R^2) of 0.25 (hypothesis 3 supported).
- The direct effect coefficient of Satisfaction on RI (repurchase intention) is 0.15, while the error value is 0.065. If the direct coefficient value / error value

is obtained the value of t count is 2.28. The value of t count is compared to the table value where $2.28 (t \text{ count}) > 2.00 (t \text{ table})$, the calculated t value is greater than t table, the coefficient of direct effect of repurchase intention is significant with variant error 0.11 and coefficient of determination (R^2) equal to 0.89 (hypothesis 4 supported).

- The direct influence coefficient of Trust to RI (repurchase intention) is 0.82, while the error value is 0.068. If the direct coefficient value / error value is obtained the value of t count is 12.20. The value of t count is compared to the table value where $12.20 (t \text{ count}) > 2.00 (t \text{ table})$, the value of t is greater than t table, the coefficient of repurchase intention is significant with variant error 0.11 and coefficient of determination (R^2) of 0.89 (hypothesis 5 supported).

Discussion and implications

Brands are more than products because they have dimensions that are able to distinguish from the same type of product design from other competitors [47]. Brands are collections of assets related to names and symbols that aim to add value to products or services produced by producers [48]. Brands also have an important role for consumers in avoiding risks that are considered important for consumers in buying and consuming products, according to Keller [47] the risks of the brand include, functional risk, physical risk, financial risk, social risk, psychological risk and time risk.

Online consumer behavior influences brand trust.

In this study, brand trust plays an important role in mediating online consumer behavior and customer satisfaction with repurchasing intention at the online Hypermart store. Hypothesis 1 supports where online behavior has a positive and significant effect on repurchasing intention. The results of this study show that online consumer behavior has a significant effect on brand trust. The habit of consumers interacting online is able to contribute positively in shaping trust in a brand [49, 50, 51].

Brand trust is the result obtained by consumers as a result of cumulative online consumer interactions such as social networking, online communities, information seeking and e-commerce or digital shopping. This statement is in accordance with the results of the study of Ha *et al.* [35] where consumers online behavior is derived from digital information obtained from social networks.

Online consumer behavior influences repurchase intention.

Online consumer behavior has no significant effect on repurchase intention (H2). The initial stage in consumer interaction when shopping online in addition to consumer behavior is also needed when the introduction and adaptation of an online shopping

brand. It can be concluded that consumers do not have an intention in shopping online in e-commerce and e-market places that they have not yet known. The well-known e-commerce and e-market place certainly has a good reputation in the minds of consumers and attracts more intention [52, 53]. Based on these matters, it is certainly rather difficult for new business actors in the world of online shopping to be able to attract consumer buying intention instantly.

It is difficult for players in online shopping businesses without a strong brand. Online shopping business has many sellers who are earlier in offering similar businesses, consumers are also more familiar with existing e-commerce and market place brands. In Indonesia, e-commerce and market place brands such as, Bukalapak Tokopedia, Lazada, Shopee, JD.id already exist and have a large market share. With this phenomenon, a new online shop must have a promotion strategy and have a familiar brand in consumer memory as an intention tool. It is rather difficult for a new online shop that is starting to compete with market place and e-commerce that are already there according to Kim [25].

Consumer satisfaction influences brand trust.

Consumer satisfaction influences brand trust (H3) has a positive and significant result. Satisfaction is based on something that the buyer feels is relative to the performance of goods / services that have been consumed and then compared to the expectations of the buyer for the goods / services [54]. Consumer trust in a brand is a result of consumer satisfaction with consumption that has been done [32, 31, 33].

Consumer satisfaction influences repurchase intention

To attract a large repurchase intention, of course, a factor of customer satisfaction is needed. Consumer satisfaction with retail has a positive influence on intention in repurchasing in the retail [55]. Consumers will tend to have a repeat buying intention in the experience previously thought to buy on the company's web site [56]. Consumer satisfaction influences repurchase intention (H4) has a positive and significant result. The results of this study are in line with the research conducted by Fang *et al.* [34], Hsu *et al.* [35], Liang *et al.* [33]. Consumer satisfaction is a key factor so consumers want to shop again, in this case study have an intention in shopping at online shopping owned by an offline store. Offline store certainly has advantages compared to online stores in the form of shopping experience in real and physical products that can be directly felt by consumers.

Brand trust influences repurchase intention.

With the brand trust, of course consumers are easier to determine intention. In this study brand trust has a positive and significant relationship to repurchase intention (H5). This study is in accordance with

previous research conducted by Kim *et al.* [57], Cazier *et al.* [38], Thomas *et al.* [58] found that trust plays an important role in creating consumer intention to shop online.

Limitations

This study focuses more on the offline side owned by retail, this is because in this study aims to determine the effect of offline retail brand trust on consumer buying intention to shop online at the retail store's official website or application. It is expected that further research will focus on the technology side that is used, both web site quality, e-service quality and other. The discussion in terms of technology is very important because technology continues to grow and these developments greatly affect consumers in the intention of initial purchases and intention in repurchasing.

CONCLUSIONS

Brand trust is an important key in mediating repurchase intention for offline retailers to attract consumers to buy products that are offered online by retailers. Without brand trust, it is difficult for a retail business new format to compete in the online shop field. This is certainly more influenced by competitors who are already in the online business and have superior experience in running e-commerce and e-market places for longer.

Trust in e-sellers has the ability to increase consumer buying intention [34]. While trust in e-market place moderates the variable relationship between the trustworthiness of e-sellers and consumers repurchasing intentions get negative results [36]. This is because e-market place is a container of buying and selling between consumers and e-sellers so that trust in e-sellers is not necessarily a belief in e-marketplace. At this position Hypermart is an e-seller that has its own online store and is not in the e-marketplace, so that the brand trust in Hypermart is able to increase consumer buying intention.

Another thing that is an advantage is the possession of physical stores that already exist and can be visited by consumers directly as a form of security and real business guarantees for consumers while e-commerce or e-market places that already exist in Indonesia do not have it because it is purely a digital shop and only relying on consumer trust assuming from the consumer shopping experience at the online shop.

In addition to the existence of a physical store, another advantage that is owned by retail is the satisfaction of consumers who experience shopping directly at the retail. Consumer satisfaction which is moderated by consumer experience in shopping has a significant and positive influence on repurchase intention [59]. While trust plays an important role in making consumer decisions to shop both offline and online [60]. This concept needs to be unique for retail

stores that also have online stores. Consumer experience will not change in shopping at the retail store because the brand trust and customer satisfaction have been owned by consumers, only the form that changes from offline to online.

Based on research that has been done, researchers formulate conclusions based on the results of data processing that was done in the previous chapter. The conclusions as follows:

- This study proves that online consumer behavior has a significant positive effect on brand trust. Consumers tend to search for information and shop online for brands that are familiar products and online shops. The brand is a guarantor for consumers to move in the digital world because a good brand certainly guarantees consumers from various risks.
- Research found that online consumer behavior has no significant effect on repurchase intention. This is because consumers feel unfamiliar with new things so they do not want to try it. Doubts that exist in consumers in terms of online shopping are influenced by market places and other e-commerce brands whose brands are more familiar to consumers.
- Consumer satisfaction with brand trust in this study has a significant effect. Satisfaction is a very important thing for consumers to be able to believe because satisfaction is the result of consumer experience towards producers and product brands. Significant results for the relationship of satisfaction with brand trust in this study prove how consumers who are satisfied with a physical store have a tendency to trust both the brand and the store.
- Consumer satisfaction with repurchase intention in this study has a significant effect. Satisfaction is the basis for measuring consumers in returning to have an intention in doing something they want. With this assumption, consumers certainly have an intention in buying the products or services that producers / sellers offer.
- Brand trust has a significant effect on repurchase intention. Consumers tend to have an intention in a product or service that has a familiar brand. The trust of the brand is important for consumers because the consumer brand is able to assess the performance of a product or service offered to him (consumers).

Recommendation

Based on the results of the analysis and discussion have been explained and the conclusions, the authors provide suggestions that can be used as a consideration for the parties concerned as follows:

Academic

Future studies are expected to examine other variables used in examining consumer buying interest in

physical stores as well as having online stores. These variables such as service quality, price, promotion and so on are used as a complement and develop research that has been done with the variables that have been used / examined in this thesis. Rarely there is a physical store that already exists before doing online shopping business with a success rate refers to the physical store which is the main business of the retail. Because consumer behavior certainly will not be the same, physical stores are found consumers are accustomed to visiting the store directly, while online stores where consumers simply use a smartphone in shopping.

Practical

Having a physical store that also has an online store should be a real advantage for the physical store. Pre-existing physical stores are very important capital in building brand satisfaction and trust to be distributed to new products or services such as online shopping to consumers. As for suggestions that can be submitted to increase interest in repurchasing to the Hypermart online store:

- Improve the quality of information such as accuracy, increasing speed to up date product information in online store. The quality of information that is valid and fast makes consumers always able to know immediately about the latest and verified product information that sellers sell. This can improve consumer behavior to always look for product information at trusted sources with access to up to date information that consumers always receive. The information obtained tends to be valid and fast, able to attract consumers to buy back the online store. Of course the whole thing can be implemented by utilizing search engine optimizer (SEO) accompanied by artificial intelligence (AI) which is designed to adopt the needs of products sought by consumers via the internet so that it is captured in the big data that the Hypermart online store has.
- Through an existing physical retail store network, information on the presence of Hypermart online store services is conveyed to consumers. The information become a memory and consideration for consumers to be interested in making repurchase through the online store. Information that is continuously consumers can be indirectly stored in consumer memory as a memory in the selection of online stores. This memory will later help Hypermart online store in competing with online stores that already exist and are more familiar in the minds of consumers.
- Upgrade and update product information services to always meet the expectations of the consumer. Consumer tastes will certainly always change to follow the trend (up to date). This trend certainly affects consumer expectations of the products offered in terms of quality, quantity, packaging, and overall items that inform the product in detail according to consumer needs. Of course, accurate

information about the product is very helpful for consumers in terms of describing the product clearly through pictures and illustrations of products as well as a description of product reviews accurately and thoroughly.

- Implementing approaches and methods that shape the credibility of the Hypermart online store as a reputable and competent retailer in running an online retail business. Through these steps can create brand trust in order to attract consumers to buy back. High brand trust creates an increase in repurchase intention because consumers have trusted the products offered are of good quality in accordance with consumer expectations as a reflection of brand trust (Hypermart brand) with a good level of credibility in the minds of consumers.

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