The Impact of Perceived Risk, Satisfaction and Price Image on Repurchase Intention Using Mobile Commerce (M-Commerce): Case Study of Urban Communities in West Sumatera

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ABSTRACT

Using a smartphone has made many activities, including shopping, much easier. M-commerce is currently the most popular, as shopping is now as simple as clicking a button. As a result, m-commerce companies face hurdles in remaining competitive. The purpose of this study is to look at how perceived risk, satisfaction, and pricing image affect m-commerce repurchase intent. The research was carried out in West Sumatera, with 290 persons filling out the questionnaires. Data analysis is performed using Smart-PLS 3.0. The results indicate that satisfaction and price image have impact on repurchase intention. However, the perceived risk appeared as an insignificant determinant of repurchase intention.

Keywords: repurchase intention, perceived risk, satisfaction, price image, m-commerce.

1. INTRODUCTION

Cellular phones have become a tool and necessity unable to be separated from people's lives. The utilization of mobile devices such as smartphones and tablets, which is increasingly widespread around the world, is currently at an all-time high [1]. This technology disruption has made mobile e-commerce or m-commerce a business channel considered more convenient and efficient for today's lifestyle compared to e-commerce or offline stores. This is confirmed by the predictions of Pendentive [2] wherein 2021 the share of m-commerce in e-commerce retail sales in the US will reach 53.9%. The same site also mentions that the m-commerce industry itself is expected to generate revenues of $ 3.56 trillion in 2021.

Meanwhile, countries in Asia Pacific and the Middle East are expected to experience the biggest growth rate in the attractiveness of the m-commerce market after North America and Europe [2]. Certainly, Indonesia is included. This estimate is reinforced by a report issued by Criteo, a marketing performance technology company, that in 2015 Indonesia occupied the first position as a country in the Asia with the largest percentage of m-commerce (34%).

This rapid growth creates opportunities and challenges for m-commerce, including online businesses owners who use m-commerce/marketplaces

as their business media. Each m-commerce should think of ways to stay competitive amid intense competition. Reaching new consumers could be one of the strategy, yet according to Bao et al., [3] it turns out that high costs are needed to attract new customers in the world of e-commerce, which also applies to m-commerce. Thus, online businesses need to attract existing customers to make repeat purchases [3]. Ensuring consumers continue to use the services provided will help expand market growth [4], which would affects not only profit growth, but business sustainability as well.

Then how? What are the factors making consumers wanting to continue to use and shop using m-commerce? Reviewing the existing consumer behavior literature, one of the widely used theories regarding repurchase intention which is also integrated with information systems is the expectation-confirmation theory (ECT) proposed by Oliver [5]. In this theory, it is stated that satisfaction is the main determinant of the intention to repurchase a certain product or service.

How about the risks? Isn't the risk perceived in the prior use of m-commerce determines whether a consumer intends to return to shop using certain m-commerce or not? Customers are certainly going to avoid shopping through m-commerce considered riskier. Study

conducted by Wang & Lin [6] found perceived privacy risk influencing the intention to use application of Location-Based services (LBS) negatively.

Another point influencing repurchase intentions using m-commerce is the price image of the m-commerce, as conveyed by Graciola et al., [7]. It is said that the price image is a marketing phenomenon that affects consumer behavior in making purchasing decisions. Buyers prone to collect information regarding the price of certain products or services prior making a purchase decision. In a period of crisis, customers look for low prices in association with good quality and positive social interactions [7]. In today's technology, variety of tools are made to facilitate gathering prices and related information [8] to obtain expected price. Information on the price of certain products, promotions, discounts, advertisements and so on then forms a perception/impression regarding the prices of products sold in certain e-commerce/m-commerce stores. Consumers will then compare and draw conclusions based on the information they get about one place to shop and the other.

2. THEORETICAL BASIS

2.1. Repurchase Intention

.   The intention to repurchase occurs following consumption of a certain product or service, then you are interested in buying and re-consuming the product or service. Hellier et al., [9] defines repurchase intention as an individual's assessment of buying again a designated service from the same company, taking into account its current situation and possible circumstances.

In terms of online transactions, business people who use online media in marketing their products or services certainly hope that consumers will buy and use these products and services on an ongoing basis because repeated consumer purchases can create many benefits. The post-adoption/use of cellular technology consumption behavior is studied by Lim et al., [10] which refers to the research of Oliver [5] and Bhattacherjee [11]. Bhattacherjee [11] himself provides an operational definition of continuous intention to online banking as a user's intention to continue using online banking. Lim et al., [10] combines Expectation-Confirmation Theory (ECT) [5] and Post Acceptance Model (PAM) [11] to explain post-purchase behavior.

.   ECT is expansively used in the study of consumer behavior, consumer satisfaction, post-purchase behavior (e.g, repurchasing, complaints), and marketing services in general.

Bhattacherjee [11] in his research stated that the user's decision to continue using an information system

(continuous intention) is the same as a repurchase intention, for the following reasons:
1. Both are follow-ups to the initial decision (acceptance or purchase)
2. Influenced by initial use experience (information system or product)
3. Potential to cause the opposite conditions than the initial decision

2.2. Satisfaction

Satisfaction is defined by Natarajan et al., [12] as a psychological or emotional state resulting from a cognitive assessment of the gap between expectations and actual performance of an information system.

Satisfaction in the context of m-commerce according to Agrebi & Jallais [13] is a summary of emotional responses due to m-commerce activities that are stimulated by several aspects such as the quality of information, systems and services. Agrebi and Jallais [13] emphasize that the study is relevant for cellular buyers and non-buyers alike. The study suggests that the higher the level of satisfaction with the purchase, the greater the intention to carry out the purchase process using cellular.

In accordance with the Expectation-Confirmation Theory previously discussed, satisfaction is the main determining factor for the emergence of continuous intention. Satisfaction along with the price image is a psychological construct in the world of marketing, is a determinant of customer loyalty and also an increase in profit [14]. Conversely, dissatisfaction often results in lost customers and loss of income [11].

2.3. Perceived Risk

Perceived risk is defined as uncertainty with the possibility of facing negative consequences from a product or service [12]. The perceived risk factor is one of the important obstacles that consumers consider when making a decision to make an online purchase. This risk is related to how a consumer has the confidence to involve technology in various jobs carried out by consumers, including in terms of finding the products needed and making purchases of these products [15].

Shop using technological instruments such as telephones, websites and m-commerce is considered riskier than shopping in conventional ways. The risk itself is quantified based on the goods purchased, where different products will have different risks, as stated by Natarajan et al., [12].

Chopdar et al., [16] focus their research on the dimensions of information risk as they support Wei et al., [17] who studied that security and privacy influence consumer decisions.

2.4. Price Image

In considerable studies, price images hold various contexts, definitions, labels and also operationalization. According to Hamilton and Chernev

[8], a price image is a general belief about the overall price level associated with a particular retailer. Furthermore, they described the defining aspects of the price image, which are:

1. The price image is not an evaluation of individual prices or a pool of prices but rather an overall consumer impression of the retailer's aggregate price level.

2. Price images are ordinal scaled (example: expensive vs cheap, good vs bad)

3. The assumption of the price image is derived not only from the price that has been observed, but also includes non-price aspects such as shop decor, location and also the retailer's reputation among other retailers. In the case of m-commerce, non-price aspects include application design and the ease of use of the application.

2.5. Conceptual Framework and Hypothesis

Research on the effect of perceived risk on behavioral intention has previously been carried out by Wang & Lin [6] which examines these variables in the location-based services (LBS) object. LBS is an application on a smartphone enable to detect the location of the device or smartphone, which also allows the application user to inform their location online. Car rental applications, hotel and restaurant search applications are some of the applications using this LBS feature. The results of Wang and Lin's [6] research adopting a quality-based perspective found that users' perceived privacy risk towards applications with LBS features negatively affected the intention to use sustainably.

Different findings using the same construct were found in the study of Gao et al., [18], who researched Quick Response (QR) Mobile Payment Services in China. The study found that perceived risk did not have a negative effect on intention to reuse QR code mobile payment services. These results, as conveyed by Gao et al., [18], may have occurred partly due to improvements in relevant laws and regulations in China regarding QR code mobile payment services, that in general people trust more in payment services through this cellular.

H1: Perceived risk has a negative and significant effect on repurchase intention using m-commerce

Research on satisfaction and continuous intention in e-commerce is also included in DeLoan and McLean's (1992) Information systems success model, which has been updated after ten years. DeLone & McLean [19] then apply this model to the e-commerce of Barnes & Nobles' book. By using the updated information system success model, it is concluded that satisfied customers will make repeat purchases.

H2: Satisfaction has a positive and significant effect on repurchase intention using m-commerce

The relationship between the price image construct and repurchase intention was previously studied by Graciola et al., [7] by taking the retail market as an object. From this research, it is found that the store price image (overall) as a second order construct has a positive impact on repurchase intention, with the dimension of price level which is the most capable of explaining the price image construct. Previous research has mostly examined the effect of price images on purchase intentions for the first time such as in research of Zielke [20], Cheah et al., [21], Diallo [22] and many others.

H3: Image price has a positive and significant effect on repurchase intention using m-commerce.
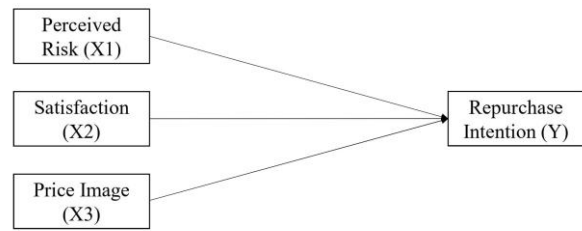

Figure 1. Conceptual Framework

3. RESEARCH METHOD

The research instrument is a questionnaire made using Google Form with a 5-point Likert scale. The questionnaire was distributed to urban communities of West Sumatra (City of Padang, Bukittinggi, Payakumbuh, Pasaman, and others). The sampling technique uses non-probability sampling or purposive sampling, with the sample criteria being people who have shopped using m-commerce. The number of samples was 290. Subsequently, the data was processed using SmartPLS 3.0 as recommended by Hair et al.,[23].

4. RESEARCH RESULTS AND DISCUSSION

4.1. Characteristics of Respondents

Below are the criteria of respondents who filled out the questionnaire. All respondents have foregoing used m-commerce for shopping.

Table 1. Characteristics of Respondents

Criteria	Total	Percentage (%)
Respondents	290	100
Gender:		
Male	97	33.45
Female	193	66.55
Age:		

<20	64	22.07
21-30	169	58.28
31-40	48	16.55
41-50	6	2.07
>50	3	1.03
Education:		
High School	46	15.86
Diploma	6	2.07
Bachelor's degree	208	71.72
Master's degree	25	8.62
Doctoral Degree	5	1.72
Profession:		
Student/College Student	183	63.10
Government Employees	20	6.90
Private Employees	39	13.45
Entrepreneur	22	7.59
Housewife	11	3.79
Others	15	5.17
Income:		
< Rp 1.000.000, -	156	53.79
Rp 1.000.000 - < Rp 2.500.000, -	51	17.59
Rp 2.500.000 - < Rp 5.000.000, -	36	12.41
Rp 5.000.000 - < Rp 7.500.000	21	7.24
> Rp 7.500.000, -	26	8.97
Frequency of online shopping using m-commerce:		
Once	9	3.10
Twice	13	4.48
More than twice	86	29.66
Often	181	62.41
Daily	1	0.34

Sources: Primary Data Processed, 2021

4.2. Outer Model

Convergent validity test is using the loading factor or outer loading with value > 0.5. Furthermore, to determine whether discriminant validity of the construct is adequate, it can be seen from the cross-loading value by comparing the correlation indicators of a variable with other variables. If the construct indicator has a higher value than the indicator's display against other constructs, then the construct is said to have discriminant validity. Items are said to be valid when the cross-loading value is ≥ 0.5.

The reliability test is conducted by observing the value of composite reliability and Cronbach's alpha. The result is shown below.

Table 2. Results of test reliability and validity analysis

Variables	Cronbach Alpha	rhoA	Composite Reliability	AVE
Price Image	0.791	0.799	0.863	0.613
Satisfaction	0.920	0.921	0.940	0.758
Repurchase Intention	0.858	0.858	0.914	0.779
Perceived Risk	0.875	0.881	0.896	0.593

Sources: Primary Data Processed, 2021

Based on the table above, the composite reliability and Cronbach's alpha of all variables is ≥ 0.7. Accordingly, it is concluded that all indicators are consistent in measuring their constructs.

4.3. Inner Model

Goodness of fit is conducted for testing the structural model. It is to determine the influence of the independent variable on the dependent variable. This test can be evaluated by looking at the R-Square value. Following are the results of the R-square estimation

Table 3. R-Square analysis results

Variable	R Square	R Square Adjusted
Repurchase Intention	**0.577**	**0.566**

Sources: Primary Data Processed, 2021

The table above shows that the R-Square value of the repurchase intention variable is 0.577, which means that the influence of the perceived risk, satisfaction, and price image are 57.7%. The remaining 42.3% is influenced by variables other than the variables contained in this study.

4.4. Hypothesis Testing Result

Hypothesis testing is carried out to see and to understand the direct effect, indirect effect and the total effect between variables. This test is conducted by operating bootstrapping on the SmartPLS 3.0 program until the relationship between exogenous variables and endogenous variables is obtained.

Hypothesis testing is conducted by evaluating the t-statistics > 1.96 generated by the Inner model and a P-Values < 0.05. The results of hypothesis test of this research are as follows:

Hypothesis 1: The first hypothesis test regarding the effect of perceived risk on repurchase intention using m-commerce has t-statistics 0.301< 1.96 and p-values 0.763 > 0.05. As a result, it turns out that there is no significant effect between perceived risk and repurchase intention using m-commerce

Hypothesis 2: There is an effect of satisfaction on repurchase intention using m-commerce has t-statistics 2.597 > 1.96 and p-values 0.010 < 0.05. This

shows that satisfaction has a positive and significant effect on repurchase intention using m-commerce

Hypothesis 3: T-statistics and p-values of the third hypothesis are 3.298 > 1.96 and 0.001 < 0.05. Meaning, there is a positive and significant effect of the price image variable on repurchase intention using m-commerce

and selling. This law must be obeyed by m-commerce, including complying that the m-commerce party is obliged not to disclose the identity and personal data of buyers [24]. Based on the relevant laws, the m-commerce party is responsible for the risks experienced by users. The responsibilities given by m-commerce include responsibility for the protection of consumer personal data, including by providing certain features in applications that protect consumers who make payments by credit cards. For example in the Shopee application, there is a 3D Secure feature, which is a form of collaboration between Shopee and credit

Table 4. Hypotheses testing results

Hypotheses	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics	P Values
Price Image → Repurchase Intention	0.258	0.258	0.078	3.298	0.001
Satisfaction → Repurchase Intention	0.215	0.214	0.083	2.597	0.010
Perceived Risk → Repurchase Intention	-0.017	-0.002	0.058	0.301	0.763

Sources: Primary Data Processed, 2021

4.5. Discussion

The result of hypothesis testing on the effect of perceived risk on repurchase intention using m-commerce shows a coefficient of -0.017 and a p-value of 0.763 > 0.05. This hypothesis is rejected, as of no perceived risk effect on repurchase intention using m-commerce. The high or low risk perception of m-commerce has no effect on the intention to repurchase using m-commerce. It turns out that the results of this study indicate that there is no perceived risk effect on repurchase intention using m-commerce among urban communities of West Sumatra. Contrary to the results of Wang and Lin's [6] study, which used similar variables; risk perception; and intention of continuous use, but with different objects (location-based service (LBS) smartphone application), where it was found that the perceived risk, particularly the privacy risk, affects the intention to continue using LBS applications. However, the results of this study are relevant to the results of research by Gao et al., [18] which examined the intention of the continuous use of the Mobile Payment Services Quick Response (QR) code application in China. It was found that the perceived risk did not have a negative influence on the intention to continue using the application. This occurs for the reason that there have been improvements in relevant laws and regulations in China in connection with the QR code Mobile Payment Services application.

In Indonesia itself, there is Law No. 19 of 2016 amendments to Law no. 11 of 2008 concerning Information and Electronic Transactions (UU ITE), which regulates the implementation of online buying

card providers (such as visa, MasterCard, and Paypal) to protect consumer credit card data.

The better and stronger legal protection for consumers in conducting online transactions using m-commerce followed by the form of responsibility given by m-commerce to consumers in transactions, making consumers more comfortable in shopping through m-commerce, so that the perceived risk is getting minimal. This then makes the perceived risk does not have a significant effect on the intention to repurchase using m-commerce.

The effect of satisfaction on repurchase intention using m-commerce has a coefficient value of 0.215 and p-value 0.010 < 0.05 that satisfaction has a positive and significant effect on repurchase intention using m-commerce. The urban people of West Sumatra as a whole are quite satisfied using m-commerce; hence this also affects their intention to continue shopping using m-commerce. This is in line with the research of Lim et al., (2019) which confirms that satisfaction with the services provided affects ongoing intention to use mobile shopping applications. It is also mentioned in this study that people relatively are satisfied using m-commerce and intend to keep using m-commerce for shopping in the future. The satisfaction obtained originated from the quality of service provided by the m-commerce -in this case the features and ease of use of m-commerce-, through the experience perceived by the consumers when shopping using m-commerce, also through the low perceived risk in using m-commerce, as explained by Berlianto [25] in his research. The urban

people of West Sumatra themselves feel satisfied using m-commerce out of the experience they get in shopping, the characteristics of m-commerce itself making people believe that m-commerce is a feature that is quite ideal for them.

. There is a positive and significant effect of the price image variable on repurchase intention using m-commerce. The urban people of West Sumatra have the impression that the products sold in m-commerce have attractive prices, and are also clear, that the public/ consumers can easily control their spending. This makes them intend to go back to shopping through m-commerce. There are only a few studies on the effect of the image price specifically on repurchase intention, yet

plentiful research has been found on the effect of price on repurchase intention. The price and price image constructs are indeed two different constructs. Hamilton and Chernev [8] stated that the price image is not an evaluation of a product or a group of products, but it is an overall consumer impression of the price level of m-commerce, which includes non-price aspects such as reputation, app features and design, convenience, and so on.

5. CONCLUSIONS AND SUGGESTIONS

5.1. Conclusion

It can be concluded that the result of this research are as follows:

1. The analysis shows that perceived risk has no significant impact on repurchase intention using m-commerce.

2. Satisfaction has positive and significant influence on repurchase intention using m-commerce. Therefore, higher level of satisfaction leads to a greater intention to repurchase through m-commerce.

3. The analysis concluded that price image also has a positive and significant influence on repurchase intention using m-commerce. Meaning that, the better price image of an m-commerce, the higher repurchase intention of a consumer in the future.

5.2. Suggestion

Here are several recommendations for future studies in relation with repurchase intention using m-commerce.

1. It is recommended to adopt the expectation-confirmation model (ECT) in the future studies for more comprehensive research.

2. More than 50% of the respondents of this research are millennials (students and aged below 30). The results may have an inclination

towards this categorization. Thus, focusing the research on this category is recommended.

3. Further research on specific m-commerce might be more insightful and interesting.

4. Research conducted on a broader area, such as a country, will certainly be an option for comprehension.

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