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Problems of Online Purchase on Consumer Behavior and its Impact on Repeat Buying Decision (Survey on the Indonesian Online Shops' Consumers)

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Abstract
Purpose: The goals of this study are 1) to find some important problems of online purchase, 2) to know the effect of problems of online purchase on consumer behavior; 3) to reveal the influence of consumer behavior on repeat purchase decision; 4) to know the effect of problems of online purchase on repeat buying decision through consumer behavior.
Theoretical Framework: Theoretical framework of this study is taken from theory of the online transaction, consumer behavior and buying decision theories mainly from Phillip Kotler.
Methodology:
The present writer employs the research based on the quantitative approach, descriptive and verified design, and survey method. As much as 100 consumers of the major online shops are selected using purposive random sampling as the respondents. The data from the site is analyzed using the partial least square structural equation modeling (PLSSEM)
Findings: First, indicators' effect of the problems of online purchase on consumer behavior falls is moderate. Second, the influence of the behavior of the consumer on the indicators of the buying decision is moderate. Third, the influence of indicators of the behavior of consumer on repeat buying decision ranges from low to moderate effect. Fourth, the effect of the consumer behavior on the indicators of the repeat buying decision is low. Sixth, Problems of online purchase affects Consumer behavior significantly with its indicators. Seventh, Consumer behavior affects significantly the Repeat buying decision. Eight, problems of the online purchase affect the repeat buying decision through the consumer behavior.
Practical Implication: this study gives a practical contribution to the consumers in order to be more careful when doing online transaction and to the online shop organizers to be more responsive to the complaints of the consumers dealing with the online purchasing problems.
Value: this originality of the study can contribute to further research on the online consumer behavior.

Keywords: Online Purchase, Consumer Behavior, Repeat Buying Decision.

Introduction
This time the trend in the business becomes more and more sophisticated compared to the previous years. This occurs because people prefer to conduct the online business transaction than the conventional one, namely face to face business transaction. The more and more advanced telecommunication technology has changed radically consumers in Indonesia so far. According to the data resulted from the research done by one of the prominent both offline and online Kompas in 2021 stating that 87.1% of the Internet subscribers conducted the online shopping. This finding has been strengthened by the study entitled "Navigating Indonesia's E-Commerce: Omni channel as the Future of Retail" done by SIRCLO as quoted by Kompas there were as much as 74.5% move from the face-to-face shopping into the online shopping. Thus, it can be inferred that most of the Indonesia consumers like to conduct the online purchase that the offline one.
In line to that, one of the most prominent online shops, namely Shopee has conduct research in 2023 about the trend of the online shopping in Indonesia with the following result: First, digitalization in business has changed the online shopping behavior of the consumers.

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Second, the majority of young consumers (Y generation) more actively conduct the online shopping. Furthermore, the Y generation have good perception of the consumers' right. Nevertheless, the Y generation who struggle for their lifestyle, they give many complaints to the online shops relating to their online services (Simanjutak, M., 2019). This relates to the online consumer behavior among the Y generation which is affected by the perceived risk meaning that when the risk is high then the online consumer behavior will change (Salim, M. et.el., 2019).

Third, content creators drive the growth of the more enhanced economy. Fourth, most of the consumers from big cities more and more conduct the online shopping.

Apart from that, there is a question emerging from the online business transaction, namely is the online shopping safe enough as seen from the consumers' view point? As it is said by information technology expert and CEO & Chief Digital Forensic Indonesia, Ruby Alamsyah as quoted by Media Indonesia newspaper (28 September 2021), that there is a possible leak of the consumers' data during the online transaction. Another possible risk is that there is possibility of the dishonesty of the online sellers by tantalizing consumers with the cheap price.

Furthermore, regarding problems for online shopping, what many consumers complaint are that goods are not received (57 percent), non-conforming goods (15 percent), refunds (15 percent), delivery problems (7 percent), burglary (4 percent), inappropriate advertising (4 percent) and others (4 percent). According to the Coordinator of Consumer Protection (Business.com, 2021), the majority of the consumers' complaint is that goods are not received after they have paid. Moreover, it has been studied that fraud occurs many times for the Internet users in Indonesia that make worried consumers who want to conduct purchase transaction online (Teofilus, T., et.al, 2020).

From the background above, the present writer proposes the following research questions: First, do the problems of the online purchase will affect the consumer behavior in relation to the online buying activities? Second, does the consumer behavior affect the repeated buying decision among the consumers of the prominent online shops in Indonesia? Third, do problems of the online purchase affect the repeat buying decision through the consumer behavior? Commencing from those questions, the present writer conducts research entitled: "Problems of Online Purchase on Consumer Behavior and its Impact on Repeat Buying Decision (Survey on the Indonesian Online Shops' Consumers) "

Theoretical Framework
The activities of online buying product or services through the Internet platforms in online shops is a form of e-commerce, in which the consumers directly buy goods and / or services from the sellers over the Internet without an intermediary party. Some problems relating to the online purchase are as follows: First fraud and security relating to the inability to inspect the product that are going to be bought which is prone to fraud. Second, lack of accurate price disclosure meaning that the consumers sometimes should pay more than the real price of the products that they buy offline. Third, Privacy infringes can occur in the forms of consumer personal data stolen by other parties. Fourth, the products that are exposed through the web site can be different with the products that are sent to the customers (Sunitha, C.K & Gnanadhas, M.E, 2018).

Empirically problems of online purchase undergone by the consumers who conduct online purchase experiences the following problems: First, cancelation of the product that they have ordered due to the unknown reasons from the online shops where they order the products. Second, the products that have been bought by the consumers are sometimes different with the product that have been seen in the web of the online shops, such as color, quality and physical forms. Third, consumers who buy the product using COD will not be able to return the product to the expeditor when, for example, the product is faulty. This finding originates from the interview to several consumers who have conducted many times of buying products online in some online shops in Indonesia.

Consumer behavior as defined by Kotler and Keller (2016) is "the study of how individuals, groups, and organizations select, buy, use, and dispose of goods, services, ideas, or experiences to satisfy their needs and wants". Furthermore, they said that the factors affecting consumer behavior are culture, social, personal, and psychological factors. Culture is the most dominant factor affecting the consumer behavior. Social factors that affect the consumer behavior are constructed by reference group, family, social role and status. While a personal factor consists of age, life cycle, job, economic environment, personality, self-concept, life style, and values. Moreover, a psychological factor consists of motivation, perception, learning and attitude. Another definition stating that consumer behavior entails all activities associated with the purchase, use and disposal of goods and services, including the consumer's emotional, mental and behavioral responses that precede or follow these activities." (Wikipedia.org)

In line to that the digital market produces a new distinguished model for the people when they conduct the online transaction that theoretically underlain by the consumer behavior theory. That is why, the consumer behavior is something underlying the consumers in making buying decisions. Furthermore, the behavior of the consumer is a deed which is connected to consumers' purchasing activities. Thus, such behavior cannot be separated from the important causes of the online purchase processes, namely consumer's trust, convenience and the digital buying experiences (Retnowati, E & Mardikaningish, R., 2021). Moreover, the consumer behaviors must be learnt in the context of the customers' satisfactorily attitude and want to plan to buy and repeating buy pursuant to the online purchase activities. This is due to the online shopping platforms can affected their users' behaviors (Petcharat, T. & Leelansantitham, A, 2021).

Buying decision, according to Kotler and Keller (2012) consists of product carefully choose, selections of the brand and distribution, the time of the buying action, and the method of payment done by the consumers. Moreover, buying decision is not merely influenced by the behavior of the consumers nevertheless there is another factor callled as a moderate factor. This moderate factor is called as perceived risk which consists of risks relating to functions, physical matters, finance, social matters, psychological matters and time consideration. Moreover, re-purhcase decision depens on perceieved usefuelness and trust from the consumers (Havidz, HVH et.al., 2021).
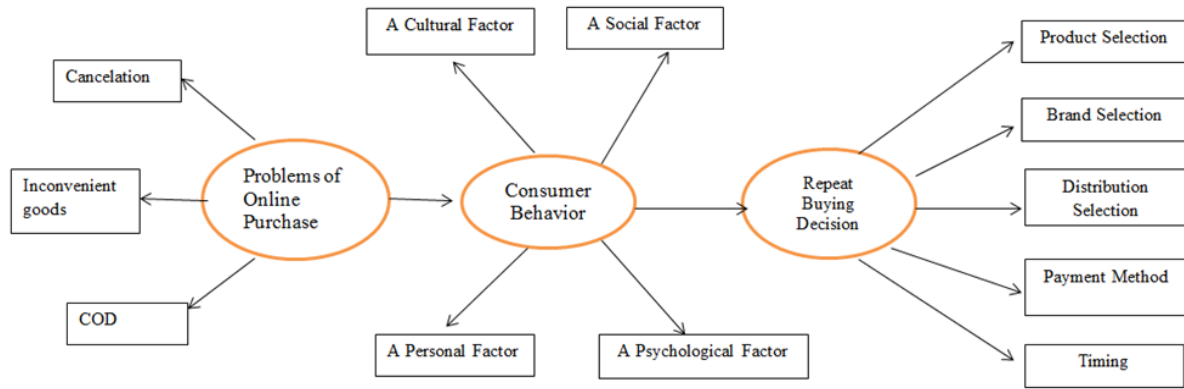
Fig. 2.1 Variable Relationship Model
Hypothesis.

Hypothesis of the study is as follows:
First: Relationship between Problems of online purchase and Consumer behavior
H1: Problems of online purchase affects Consumer behavior significantly with its indicators
Second: Relationship between Consumer behavior and Repeat buying decision
H1: Consumer behavior affects Repeat buying decision significantly with its indicators

Methodology

Considering on the model of variables relationship, the present writer in this study uses quantitative research that employs hypothesis testing and survey method. In order to collect the data, the writers employ 100 respondents originating from the consumers that have conducted the online shopping in Bandung by using the purposive technique. The data collection is implemented by distributing the questionnaire. In order to analyze the data, the present writer uses the partial least square structural equation modeling (PLS SEM) with assistance of Smart PLS version 3. The research model is as follows
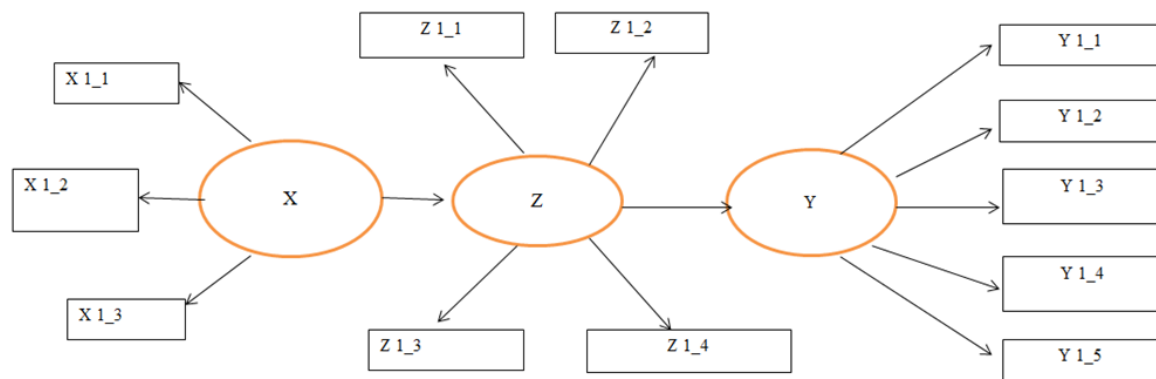

Fig. 3.1 Research Model.

Where:
X: Problems of online purchase; X1_1: Cancelation; X1_2: Inconvenient goods; X1_3: COD
Z: Consumer behavior; Z1_1: Cultural factor; Z1_2: Social factor; Z1_3: Personal factor; Z1_4: Psychological Factor.
Y: decision of repeat purchase; Y1_1: Selection of the products; Y1_2: Selection of the brand; Y1_3: Selection of

the distribution; Y1_4: Payment method; Y1_5: Payment time

Results and Discussion
Research Results
The following is the calculation result of the path coefficient from the observed data:
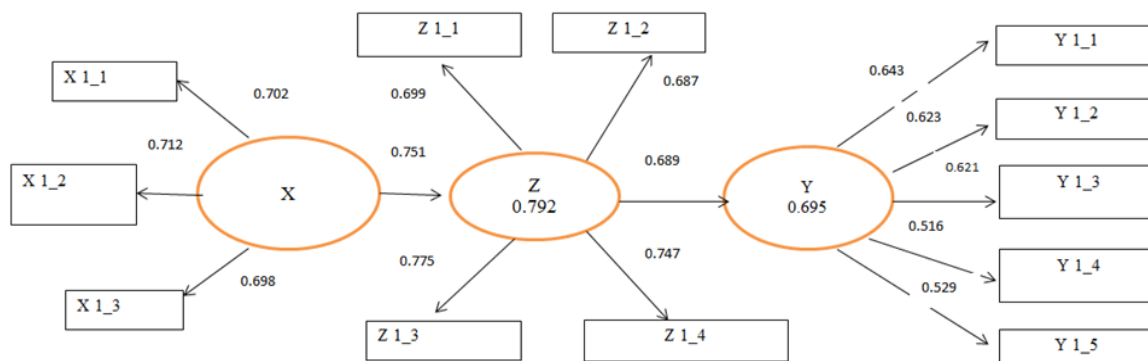

Fig. 4.1 Path Coefficient Values.

Path coefficient from the Online purchase problems variable to the Consumer behavior variable is as much as 0.751. While the path coefficient from the Consumer behavior variable to Repeat buying decision is as much as 0.689.

The First R square value (R^2)

The R^2 value is as much as 0.792 meaning that the percentage of variation of the dependent latent variable of Consumer Behavior accompanied by the indicators can be clarified with the existence of the independent latent variable of Problems of Online Purchase with its indicators. Apart from that the rest of the outside effect is as much as 0.208.

Values of the Path Coefficients

First: the value of the path coefficients from the independent latent variable of Problems of Online Purchase with its indicators to Consumer Behavior with its indicators The path coefficient value from the exogenous latent variable of Problems of Online Purchase with its indicators to the endogenous variable of Consumer Behavior and the respective indicators is 0.751 meaning that the amount of influence of the exogenous latent variable of Problems of Online Purchase with its indicators on the Consumer Behavior variable as well as the respective indicators.

When a value of the exogenous latent variable of Problems of Online Purchase with its indicators undergoes one unit increase, then the value of endogenous Consumer Behavior variable with its indicators increases as much as 0.751. The hypothesis testing is as follows:

H0: Problems of online purchase does not affect Consumer behavior significantly with its indicators
H1: Problems of online purchase affects Consumer behavior significantly with its indicators
The criteria of hypothesis testing is as follows:
When t_o (the observed value of t) > $t\alpha$ (critical values); H0 is rejected and H1 is accepted. Otherwise, when t_o (the observed value of t) < $t\alpha$ (critical values); H0 is accepted and H1 is rejected.
The t_o value as seen in the figure 4.2 below is 2.951. The table can be calculated with the following provisions: DF is the number of data (n) minus (2) two or $100 - 2 = 98$; with the confidence level as much as 95%; accordingly, the value of error tolerance (σ) is 0.05. Using such provisions, the value of t table is 1.96.
The decision is that t observation (to) as much as 2.951 as seen the figure 4.2 below is more than t table ($t\alpha$) as much as 1.96 meaning that we must reject H0 and accept H1. It means that Problems of online purchase affects Consumer behavior significantly with its indicators
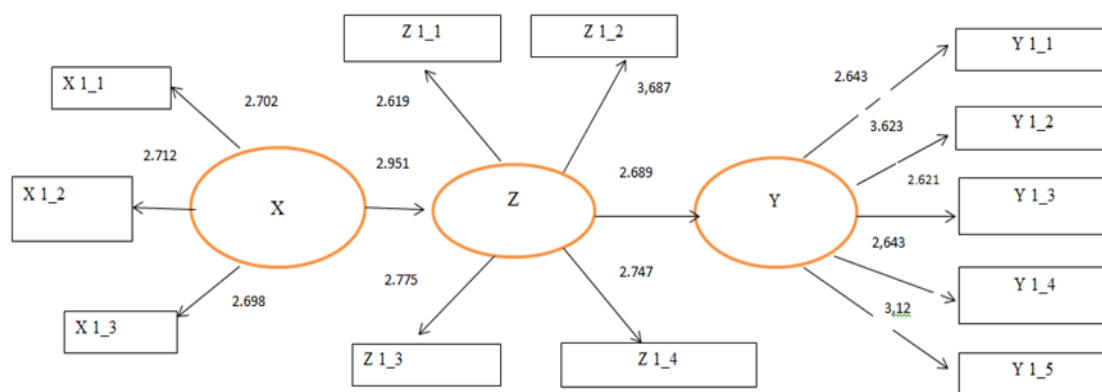

Fig. 4.2 t Values.

The Second R square value (R^2)

The second R square value is as much as 0.695 meaning that the percentage of variation of the Repeat Buying Decision variable and the respective indicators can be clarified using the Consumer Behavior variable and the respective indicators. Apart from that the rest of the outside effect is as much as 0.305.

The Path Coefficient Value

First: the path coefficient value from the Consumer Behavior independent latent variable accompanied by the indicators to Repeat Buying Decision with its indicators The path coefficient value from the Consumer Behavior independent latent variable together with its indicators to the Repeat Buying Decision dependent variable of together with the indicators is 0.689 meaning that the amount of effect of the Consumer Behavior independent latent variable together with the indicators on the Repeat Buying Decision endogenous variable together with the respective indicators. When the value of the Consumer Behavior exogenous latent variable with its indicators changes within one unit increase, then the endogenous variable of Repeat Buying Decision value with its indicators increases as much as 0.689. The hypothesis testing is as follows:

H0: Consumer behavior does not affect Repeat Buying Decision significantly with its indicators
H1: Consumer behavior affects Repeat Buying Decision significantly with its indicators
The criteria of hypothesis testing is as follows:
When t_o (the observed value of t) > $t\alpha$ (critical values); H0 is rejected and H1 is accepted. Otherwise, when t_o (the observed value of t) < $t\alpha$ (critical values); H0 is accepted and H1 is rejected.
The t_o as seen in the figure 4.2 above is 2.689. The table can be calculated with the following provisions: the value of the Degree of Freedom (DF) is the number of the data minus 2 or $100 - 2 = 98$; with the confidence level as much as 95%; accordingly, the value of error tolerance (σ) is 0.05. Using such provisions, the value of t table is 1.96.
The decision is that t observation (to) as much as 2.689 as seen the figure 4.2 above is more than t table ($t\alpha$) as much as 1.96 meaning that we must reject H0 and accept H1. This decision conveys meaning that Consumer behavior affects Repeat Buying Decision significantly with its indicators.

The Indicators' Effect of the Problems of Online Purchase on Consumer Behavior

The indicators' effect of the problems of online purchase on consumer behavior are as follows: First. the effect of the cancelation on consumer behavior is 0.702 x 0.751 = 0.527 meaning that the effect is moderate. Second, the effect of the inconvenient goods on consumer behavior is 0.712 x 0.751= 0.535 meaning that the effect is moderate. Third, the effect of the COD problems on consumer behavior is 0.698 x 0.751= 0.524 meaning that the effect is moderate. In this case the trust of the consumers towards the online shops in important due to the inconvenience of the consumers in making the online purchase. This has been proved before by the study showing that easiness and trust of the e-commerce platforms (Badir, A & Andjarwati, A.L, 2020).

The Influence of the Online Purchase Problems towards the Indicators of the Consumer Behavior

The influence of the behavior of the consumer on the indicators of the buying decision is: First, the influence of the problems of online purchase on cultural factor is 0.751 x 0.699 = 0.525 meaning that the effect is moderate. Second, the effect of the problems of online purchase on social factor is 0.751 x 0.687= 0.516 meaning that the effect is moderate. Third, the effect of the problems of online purchase on personal factor is 0.751 x 0.747 = 0. 561 meaning that the effect is moderate. Fourth, the influence of the behavior of the consumer towards psychological factor is 0.751 x 0.755= 0.567 meaning that the effect is moderate.

The Indicators' Effect of the Consumer Behavior on Repeat Purchase Decision

Indicators' influence of the behavior of the consumer towards repeat purchase decision are as follows: First, the effect of the cultural factor on repeat buying decision is 0.699 x 0.689 = 0.482 meaning that the effect is low. Second, the effect of the social factor on repeat buying decision is 0.687 x 0.689 = 0.473 meaning that the effect is low. Third, the effect of the personal factor on repeat buying decision is 0.755 x 0.689 = 0.520 meaning that the effect is moderate. Fourth, the effect of the psychological

factor on repeat buying decision is 0.747 x 0.689 = 0.515 meaning that the effect is moderate.

The Effect of the Consumer Behavior on Repeat Purchase Decision Indicators

The influence of the behavior of the consumer on the indicators of the repeat buying decision, namely First, the influence of the behavior of the consumer variable towards the selection of the product is 0.689 x 0.643 = 0. 443 meaning that the effect is low. Second, the influence of the behavior of the consumer towards the selection of the brand is 0. 689 x 0.623 = 0.429 meaning that the effect is low. Third, the influence of the behavior of the consumer towards the selection of the distribution is 0. 689 x 0.621 = 0.428 meaning that the effect is low. Fourth, the influence of the behavior of consumer towards the purchase time is 0. 689 x 0.516= 0.356 meaning that the effect is low. Fifth, the influence of the behavior of consumer towards payment method, namely 0. 689 x 0.529 = 0.364 meaning that the effect is low.

Problems of the online purchase affects the repeat buying decision through the consumer behavior as much as 0.751 times 0.698 which is equal as much as 0.517 meaning that the effect of the problems of the online purchase on the repeat buying decision falls into moderate effect.

The Model Fit

Fitness of the model of variable relationship is evaluated by employing the discriminant reliability and validity values towards the latent variables (constructs).

Reliability and Validity of the Constructs of Online Purchase Transaction, Behavior of Consumer, and Buying Decision

As we know that the values of validity and reliability refer to the number of values from latent variable of the independent variable and the intervening variable as well as the dependent variable underlie each indicator. In order to test whether they are valid or not, we will use the values of Rho_A that must be bigger than 0.5 while they are reliable or not, we will use the Cronbach's alpha values with minimum value is as much as 0.7 (Sarwono, Jonathan., 2018). The following is the values concerned.

Table 4.1 Construct Reliability and Validity.

Latent Variables	Values of Alpha Cronbach	Values of Rho_A
X	0.891	0.832
Z	0.862	0.853
Y	0.827	0.815

First, the latent variable of Problems of online purchase transaction (X) has met the validity requirement due to the value of Rho_A as much as 0.832 > 0.5. It has met the reliability as well due to the Alpha value as much as 0.891 > 0.6. Second, the Behavior of consumer variable (Z) has met the validity as well due to Rho_A value as much as 0.853 > 0.5. It has met the reliability as well because the Alpha value as much as 0.862 > 0.6. Third, the latent variable of Decision of Repeat Buying (Y) has met the validity as well because the value of Rho_A as much as

0.815 > 0.5. It has met the reliability as well due the Alpha value as much as 0.827 > 0.6.

Values of the Discriminant Validity of the Indicators of Problems of Online Purchase, Consumer Behavior and Buying Decision

Values of the discriminant validity shows how much the reflection of the indicators their latent variables belong to. The following table is the result of the discriminant validity.

	Fornell-Larcker
X1	0.768
X2	0.851
Y	0.724

Table 4.2 Discriminant Validity.

First, the Fornell – Larcker's value of X as much as 0.768 is more than 0.5. Second, the Fornell – Larcker's value of Z as much as 0.851 is more than 0.5. Third, the Fornell – Larcker's value of Y as much as 0.724 is more than 0.5. In conclusion, all indicators of the three latent variables of problems of online purchase, consumer behavior, and repeat buying decision have met the validity because the value from Fornell – Larcker's is bigger 0.5. This shows that they have reflected their respective latent variables correctly.

Discussion
Based on the descriptive result above, it can be explained as follows: First. indicators' effect of the problems of online purchase on consumer behavior falls is moderate. Second, the effect of the behavior of the consumer towards the indicators from the buying decision is moderate. Third, the effect of indicators of the behavior of consumer on repeat buying decision ranges from low to moderate effect. Fourth, the effect of the behavior of consumer towards the indicators originating from repeat buying decision is low. The some of the determinant factors of buying decision are payment method, buying time, product selection and brand selection which imply the customers' online buying platforms. That is why convenience, control, technology and ease of information affect the customers' buying intention and decision (Panse, C., et al., 2019).
Problems of online purchase affects Consumer behavior significantly with its indicators. This means that when consumers find difficulties in buying a certain product, they then conduct an online purchase. The shifting of this behavior from the traditional purchase behavior into the digital behavior can encounter a new problem. One of the serious problems is that the product that they buy many times are not the same as what they expected. As it is said by Milenia, N (2021) that sometimes products that have been bought can be faulty, broken, imitative, and is not the same as the sellers exposed. This opinion is strengthened by the research findings stating that there some problems that will emerge on e-commerce transaction, namely 1) the goods that the consumers receive are not the same as what they have ordered previously; 2) there is potentiality that the customers do not accept the products that they have ordered and payed; 3) there is false promotion in order to tantalize the consumers to buy; 4) there is leak of the consumers' account to hacked (Kurnia, I & Martinelli, M, 2021). Moreover, in e-commerce the digital brand under the content marketing affects the online consumer behavior meaning that the online purchase indirectly affects the online consumer behavior (Plessis, C.D, 2022).
Consumer behavior affects significantly the Repeat buying decision. Consumer behavior in buying decision implies that the consumers' perceived values towards the online shops will cause the consumers to conduct the repeated buying transaction. This has been proved in the study done by Zhang, N., et.al., (2021) proving that repeat buying decision are caused by the online review of the consumers on the online entity in which the online purchase activity will be carried out. Furthermore,
Problems of the online purchase affects the repeat buying decision through the consumer behavior. Meaning that problems encountered by the consumers during the online purchase transaction changes the consumer behavior in which it finally affects the repeat buying decision (Havidz,

HVH et.al., 2021). One of the most important of matters that the consumer will buy only is the existence of the trusted web site that represents the seller existence online. Accordingly, the trust that the consumer will never obtain the problems during the online transaction is determinant whether or not they will repeat to conduct the online buying activities (Sfenrianto et al., 2018). Another study about quality of the logistics services that has been done online towards the satisfaction of the customers in order to enhance the buying behavior reports that the qualified service and the qualified delivery show the effect significantly towards the satisfaction of the customers, which, then, affects significantly on repeat purchasing behavior (Choi, D., et.al., 2019).

Conclusion
As the conclusion of this study: First, indicators' effect of the problems of online purchase on consumer behavior falls is moderate. Second, the influence of the behavior of the consumer on the indicators of the buying decision is moderate. Third, the influences of the indicators from the behavior of the consumer towards repeat buying decision ranges from low to moderate effect. Fourth, the influence of the behavior of the consumer towards the indicators from repeat buying decision variable is low. Sixth, Problems of online purchase affects Consumer behavior significantly with its indicators. Seventh, Consumer behavior affects significantly the Repeat buying decision. Eight, problems of the online purchase affect the repeat buying decision through the consumer behavior.

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