

FACTORS AFFECTING REPURCHASE INTENTION: THE CASE STUDY OF Rumah.com

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ABSTRACT

The year of the pandemic is the hardest year that everyone can imagine. Every industry got affected and one of them is property industry. Thus, this research examines Rumah.com as one of the big players in the property industry to see the intention to repurchase of property through its platform. In order to do that, this research had collected 418 respondents that have used Rumah.com. The result showed that every single variable to have a positive relation with intention to repurchase.

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1. INTRODUCTION

The year 2020 was the beginning of the pandemic in Indonesia. After nearly two years of pandemic, with threats to health and life still present, the world is entering a new normal phase that changes the way we work, how we communicate, and how we collaborate with each other so we can survive and thrive. Because of the pandemic, more and more people are exposed to the internet and used the internet to do all sort of things from communicating, working, and even meeting with each other, resulting in users and dependence on the Internet increased drastically. Internet penetration is growing faster than ever, the evidences are present in the increasing number of internet users in Indonesia. As of January 2021, Indonesia has 22.6 million Internet users and 345.3 million active mobile users, or 125 million of the total population (Hootsuite, 2021). Many online channels are used to obtain information (eg social networks, search sites). The search site is used for digital sales and commerce. Online commerce in Indonesia has grown significantly due to Indonesia's high population and the corona virus living at home.

When we talk about adoption of Internet use, Indonesia compared to other countries, according to a report informed by We Are Social, is at 73.7% of the total population in Indonesia and is ranked 37th and Indonesia is below other countries in Southeast Asia. Even though Indonesia is ranked 37th compared to other countries, the adoption rate for the internet has reached 70% of the total population and this can be good news for start-up companies. The increasing rate of internet adoption is enabling businesses to form and selling things online has never been easier and in order to become a fast-growing and successful start-up company, this company must be able to answer what consumers have complained about and also fulfil the expectations from the consumer side. Information or transactions carried out via digital media will save time, effort and costs.

When we talk about startups, they can be differentiated by sectors or types of business industries. Examples of Startups by Industries are Startups related to Travel, Media, E-Commerce, Food and Transportation. DailySocial informs that Startups in Indonesia are divided into E-commerce, Fintech (Companies that provide financial services), Healthtech (Providing health-related technologies such as consulting doctors and purchasing medicines), Edtech (Technology related to education), and finally is Property Technology (PropTech) as a company that provides services and products related to Online Property.

From the several types of startups mentioned above, PropTech is not as well-known as the others. Although it's not as popular as others, the property industry can contribute 7-9% of the National GDP. The Property Industry in question consists of the Upstream and Downstream sectors, such as the Housing Industry, Construction, transportation and warehousing, accommodation provision, financial services to insurance. The property industry can have a multiplier effect, there are 175 industries that are directly or indirectly related to property and the property industry employs at least 30 million workers.

Based on data from Rumah.com, the Indonesia Property Market Index in the third quarter of 2021 recorded the residential property price index at 114.8, up 1.80% on a quarterly basis (quarter-on-quarter/QoQ). Property price growth seems a bit slow when compared to the increase in the second quarter of 2021 (2.24%/QoQ). Based on the type of property, landed houses and apartments increased by

1.81% and 0.84% respectively compared to the previous quarter (QoQ). Meanwhile on an annual basis (year-on-year/YoY), overall property prices rose by 3.24%, landed house prices rose 4.39%, and apartment prices fell 2.57%.

The slow increase in residential property prices seems to be due to the abundant supply of residential properties in the third quarter of 2021. At 191.1, the supply index had increased by 9.58% on a quarterly basis. Previously, the supply of property had decreased by 2.13% on a quarterly basis in Q2 2021. Based on the type of property, the supply of landed houses increased by 9.44% while for apartments by 7.31% quarterly. This growth in prices and supply appears to have been driven by national economic conditions and government incentives for the property sector which is growing again. Regarding the Market Share of Technology-based Property Companies, Rumah.com itself is in second place, after 99.co.

The challenge that Rumah.com faces is how to increase its market share in Indonesia. Seeing what Rumah.com has done so far, it seems that there are more ways to increase market share in Indonesia by helping real estate seekers more easily get information related to real estate. Talking about proptech, there are many startups involved in proptech nowadays. Pinhome, Travelio, for example, can provide solutions to stakeholders. This could jeopardize Rumah.com position.

From previous studies, researchers have a desire to test whether there are differences in the results that will be obtained if the research is carried out with different samples, different demographic viewpoints, and is carried out on different platforms from the Social Commerce Website to the Rumah.com website. Therefore, this research can be said to be the modified research from a study conducted by Meilatinova in 2021 in Indonesia and is an observation made to ensure that research conducted in Indonesia regarding the Rumah.com website will yield the same results.

2. LITERATURE REVIEW

Concept Construct Variable

According to Li (2014), site reputation is considered a significant factor originating from organizational or corporate behavior. In general, reputation is defined as an individual's belief or perception of a person, business, or organization (Kim & Lennon, 2013). The website can be a platform for customers to find out information about the company that extends from the services or products provided, company background and even contacts that can be reached by customers if they need help. Site reputation can be describe as the reputation of the company's website for presenting its products, services or any other elements on the Internet and digital platforms (Thompson & Haynes, 2017). Moreover, information quality refers to the measurement of how high the quality of the information provided by the system is according to user needs (Tilly et al., 2017). Information quality is considered as one of the main determinants of the quality of organizational decisions and actions (Ighe et al., 2019). Apart from that, there is trust in which trust involves a person's willingness to behave in a certain way because of the belief that his partner will provide what he expects with the general expectation that someone who says guarantees or representations of others can be trusted (Utami, 2015). Trust can be interpreted as a hope that depends on a person or a collection of words, promises, statements, or written arguments from individuals or other groups that can be accounted for (Utami, 2015). There is also customer satisfaction that can be interpreted as an assessment of the buying process (Indrawati, 2013). Customers evaluate their level of satisfaction by trying to compare actual experience or performance with their expectations. Lastly, there is repurchase intention that can be defined as a customer's choice to purchase a product, goods or service from the same place, company or brand (Ali, 2019). The intention must be taken from the same company in the future. People who have repeatedly purchased and also decided to engage with the same website in the near future can be interpreted as an intention to repurchase (Sullivan & Kim, 2018).

Hypotheses Development

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites explains that site reputation has a positive effect on customer trust. Research conducted by Kharis (2018) on 250 respondents in Surabaya who shopped online using Lazada also revealed that site reputation had a positive effect on customer trust. Therefore, the following hypothesis is proposed:

H1: Site Reputation of Rumah.com has positive relationship towards Customers' Trust

Organizational reputation has critical importance and it can be said that a good company reputation brings positive customer attitudes and intended behavior from customers towards electronic service providers (Tjahjono, 2017). Research conducted by Meilatinova (2021) on 421 respondents in Indonesia

regarding e-commerce websites explains that site reputation has a positive effect on customer satisfaction. Therefore, the following hypothesis is proposed:

H2: Site Reputation of Rumah.com has a positive relationship towards Customers' Satisfaction

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites also explains that the quality of information has a positive effect on customer trust. Research conducted by Prastiwi & Ratnasari (2019) on 100 respondents who use Gojek who order food through Go Food shows that the quality of information has a positive effect on customer trust. Therefore, the following hypothesis is proposed:

H3: Information Quality has a positive relationship towards Customers' Trust of Rumah.com website

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites explains that the quality of information has a positive effect on customer satisfaction. Research conducted by Lumataw, et al. (2019) on 100 online business owner respondents in Manado explained that the quality of information has a positive effect on customer satisfaction. Thus, the following hypothesis is proposed:

H4: Information Quality has a positive relationship towards Customers' Satisfaction of Rumah.com website

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites explains that customer satisfaction has a positive effect on customer trust. Based on research conducted by Dhiranty (2017) on 211 respondents in Jakarta and Bogor who often shop online, it is explained that customer satisfaction has a positive effect on customer trust. Therefore, the following hypothesis is proposed:

H5: Customers' Satisfaction has a positive relationship towards Customers' Trust of website Rumah.com

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites explains that customer trust has a positive effect on repurchase intentions. Research conducted by Chinomona and Dubihlela (2014), on 151 retail respondents showed that customer trust has a positive effect on repurchase intentions. Therefore, the following hypothesis is proposed:

H6: Customers' Trust has a positive relationship towards Repurchase Intention using Rumah.com website.

Research conducted by Meilatinova (2021) on 421 respondents in Indonesia regarding e-commerce websites explains that customer satisfaction has a positive effect on repurchase intentions. Through research Fang, et al. (2011) on 211 respondents regarding online shopping behavior, it was found that customer satisfaction has a positive effect on repurchase intention. Therefore, the following hypothesis is proposed:

H7: Customers' Satisfaction has positive relationship towards Repurchase Intention using Rumah.com website.

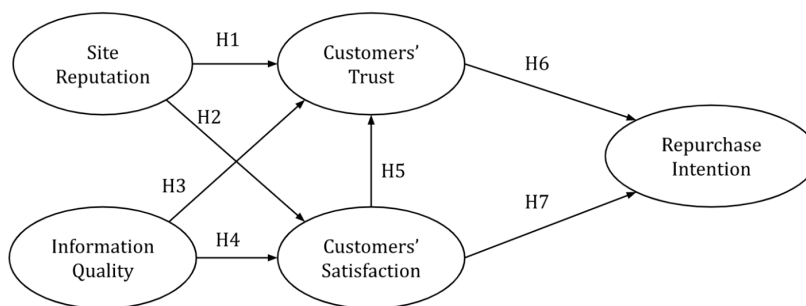


Figure 1 Research Model

3. METHOD

The objective of this research is a Startup Proptech (Property Technology), namely Rumah.com. This research focuses on the factors that influence Repurchase Intention at Rumah.com. There are three types of variables used in this study. These variables are dependent, independent, and mediating. The dependent variables in this study are Repurchase Intention because they are the main variables of the study. While

Website Reputation, Information Quality, Customer Trust, Customer Satisfaction, and Customer Loyalty are categorized as Independent Variables.

This study uses the Individual Analysis Unit because the data is collected from individuals and this study will treat each data set as a unique piece of information. This research chooses the individual as the unit of analysis because this research focuses on consumers' personal experiences when using the Rumah.com website as a place for them to find new housing.

This study uses Indonesian people as a population and in order to facilitate research and narrow down the subject of research, the samples are Rumah.com users that domiciled in Indonesia.

1) Determination of the Number of Samples

As stated by Lock & Seele (2015) regarding the sample size for an equivalent study, if you follow the conditions given, then if you use a sample size which is 5 to 10 times the multiple of the number of indicators used, then the sample size is sufficient. Therefore, with indicators totaling 26 indicators, 260 samples are sufficient for these provisions, but this research manage to get 418 respondents.

a. Data collection technique

- 1) The primary data sources in this study are Jabodetabek people that use Rumah.com
- 2) This study also uses secondary data from websites and articles

b. Data analysis method

This study employs multivariate analysis, which can examine multiple variables that influence other variables at the same time. The multivariate analysis can be carried out using the Structural Equation Model with Partial Least Square modeling (SEM-PLS), which can simultaneously examine the mediating influence of the variables. The data collected for this study was analyzed using SmartPLS 3.2.9 software.

4. RESULT AND DISCUSSION

The research began on October 19, 2022 and ended on October 23, 2022. The questionnaire used was in the form of a google form which was distributed online using whatsapp direct message and groups.. The number of respondents who were successfully obtained in the research conducted was 418 people, but there were 7 respondents who never visited rumah.com and bought property from the website. Also, there were 45 Respondents who bought or rented office spaces, so they could not be used in the study. Therefore, the number of respondents who were screened were 366 people who had bought or rented houses from rumah.com. in which there are 224 males and 122 females contributed to this research. There are 160 respondents that are in 21-30 age range, 169 in 31-40 age range, 35 in 41-50 age range, and lastly, there are 2 respondents that are in >50 age range. Moreover, 231 of them are private sector employee, 27 of them are government employee, 104 of them are entrepreneurs, and lastly 4 of them are housewives.

1) Composite Reliability Value

Table 1 Composite Reliability Values of Research Variables

Construct	Composite Reliability	Results
Customers' Satisfaction	0.872	Reliable
Customers' Trust	0.908	Reliable
Information Quality	0.886	Reliable
Repurchase Intention	0.894	Reliable
Site Reputation	0.922	Reliable

Source: Results of research PLS-SEM data processing (2022)

Hair et al. (2019) menyatakan bahwa merupakan aturan umum dalam analisis data bahwa reliabilitas komposit variabel harus memperoleh nilai yang lebih tinggi dari 0.7 agar dapat dianggap reliabel. Pada Tabel 1, semua variabel lebih tinggi dari 0.7, sehingga semuanya dapat diandalkan. Nilai komposit tertinggi adalah Site Reputation dengan nilai 0.922

2) Value of Average Variance Extracted and Outer Loadings

The value of Average Variance Extracted (AVE) for each variable that has been studied can be seen in Table 2 which provides the minimum requirement that the value (AVE) is at 0.5, so that a research

instrument can be used and valid. Based on the provisions that have been determined, the AVE value obtained from each variable is in the range of 0.618 - 0.703, then all research instruments on each variable are categorized as valid and can be used.

Table 2 *Average Variance Extracted* and Outer Loadings Values of Research Variables

Construct	Outer Loadings
Information Quality (AVE = 0.618)	
IQ1	0.778
IQ2	0.824
IQ3	0.780
IQ4	0.762
Repurchase Intention (AVE = 0.629)	
RI1	0.810
RI2	0.786
RI3	0.801
RI4	0.778
RI5	0.789
Customers' Satisfaction (AVE = 0.631)	
SA1	0.774
SA2	0.791
SA3	0.807
SA4	0.804
Site Reputation (AVE = 0.703)	
SR1	0.856
SR2	0.824
SR3	0.842
SR4	0.839
SR5	0.830
Customers' Trust (AVE = 0.690)	
TR1	0.796
TR2	0.894
TR3	0.911
TR4	0.923
TR5	0.904
TR6	0.966

Indicators with outer loading greater than 0.7 are valid, while those lower than 0.7 are considered invalid (Ghozali & Latan, 2015). Table 2 shows that all indicators are valid. The indicators with the highest Outer Loadings are TR6 indicators with the same value of 0.996, while the lowest value is SA1 of 0.774

3) Heterotrait-Monotrait Discriminant Validation Value

Table 3 shows the discriminant validation value of each variable that has met the heterotrait-monotrait (HTMT) criteria.

Table 3 Value of Discriminant Heterotrait-Monotrait Validation of Research Variables

	SA	TR	IQ	RI	SR
Customers' Satisfaction					
Customers' Trust	0.443				
Information Quality	0.813	0.757			
Repurchase Intention	0.749	0.689	0.889		
Site Reputation	0.783	0.505	0.721	0.617	

Heterotrait-monotrait (HTMT) serves to explain the correlation between constructs. Values below 0.9 are considered valid while values 0.9 and above are invalid (Henseler, 2017). The data obtained from the questionnaire has also been tested for the HTMT ratio and all indicators have a ratio below 0.9 which indicates that the results are valid and these variables are not correlated with each other as described.

4) Multicollinearity

Structural model testing begins with the first step, namely the correlation test by determining the VIF value. The value of the inner variance inflation factor (VIF) to perform the ideal multicollinearity test is that no problems are found if the value obtained is less than five (5). The results of the VIF test are shown in table 4.5. Where the value of the inner and outer VIF from the test results in a value of less than 5 so that

it shows that there is no correlation between variables and it can be said that the research is acceptable in terms of multicollinearity. After there are no problems in collinearity, the test can be continued.

Table 4 Inner VIF Research Results

	Customers' Satisfaction	Customers' Trust	Repurchase intention	Results
Customers' Satisfaction		2.201	1.196	Acceptable
Customers' Trust			1.196	Acceptable
Information Quality	1.600	1.948		Acceptable
Repurchase Intention				Acceptable
Site Reputation	1.600	1.998		Acceptable

Multicollinearity statistics are obtained by calculating the value for the Variance Inflation Factor / VIF, where as a rule, the value of VIF must be lower than 5. The purpose of calculating Multicollinearity Statistics is to determine that there is no correlation between one independent variable and another (Ghozali & Latan, 2019). Table 4 above shows that each variable has a value of less than 5, which indicates that the variables are valid and there is no correlation between the independent variables.

5) Coefficient Determinant R Squared

Table 5 R-Squared Research Values

VARIABLE	R ²	RESULTS
Customers' Satisfaction	0.546	Moderate
Customers' Trust	0.469	Moderate
Repurchase Intention	0.584	Moderate

R-Squared with a value of 1.0 means that the data obtained is very suitable for the linear model, even though this value is actually difficult to obtain. The R-Squared value is usually less than 1.0, because it varies widely depending on the nature of the analysis and the research environment. As we can see from Table 4.6, the R-Squared owned by Repurchase Intention is the R-Squared with the highest value. Repurchase Intention has an R-Squared of 0.584, so it can be seen in this study, Repurchase Intention can be explained by Customer Trust, and Customer Satisfaction of 58,43%. While the lowest R-Squared value is owned by Customer Trust which is only explained by Customer Trust of 46.9% while the remaining 53.1% is explained by other variables outside of this study.

6) Hypothesis Testing

Table 6 Results of The Research Hypothesis Test

Hipotesis	Original Sample	T-Statistics	P Value	Kesimpulan
H1. Rumah.com's Site Reputation has a positive effect on Customer Trust.	0.135	2.486	0.007	Accepted
H2. Rumah.com Site Reputation has a positive effect on Customer Satisfaction	0.388	6.149	0.000	Accepted
H3. Information Quality has a positive effect on Customer Trust in Rumah.com.	0.693	8.852	0.000	Accepted
H4. Information Quality has a positive effect on Customer Satisfaction on Rumah.com.	0.464	6.503	0.000	Accepted
H5. Customer Satisfaction has a positive effect on Customer Trust in Rumah.com.	0.147	1.963	0.025	Accepted
H6. Customer Trust has a positive effect on the Customer's Repurchase Intention at Rumah.com.	0.350	6.648	0.000	Accepted
H7. Customer Satisfaction has a positive effect on the Customer's Repurchase Intention at Rumah.com.	0.363	8.168	0.000	Accepted

According to the results of bootstrapping processing carried out to test the hypothesis in this study, it can be seen that all the hypotheses in this study are accepted. The first hypothesis which suspects that Rumah.com site reputation has a positive influence on customer trust is accepted and supported by the results of the research hypothesis test with a t-statistics value above 1.65, namely 2.486. In addition, the first hypothesis, namely the site reputation of Rumah.com has a positive effect on customer trust is proven to be true. This is in line with research conducted by Lowry, Wilson, & Haig (2014), Meilatinova (2021), Kharis (2018) which stated the same thing.

The second hypothesis which assumes that Rumah.com site reputation has a positive influence on customer satisfaction is also accepted with a t-statistics result of 6,149, greater than the lower threshold specified for this research which has a margin of an error of 5%. Furthermore, the second hypothesis which states that Rumah.com site reputation has a positive effect on customer satisfaction is proven to be true, this is in line with previous research put forward by (Ngo & Nguyen, 2016), Alqurashi (2019), Meilatinova (2021) which states that site reputation has a positive effect on customer satisfaction.

The third hypothesis stated at the beginning of this study suspected that Information Quality had a positive influence on Customers' Trust in Rumah.com, was accepted. With a t-statistics value of 8,852, which is greater than the specified minimum t-statistics value of 1.65. The third hypothesis in this study states that information quality has a positive effect on customer trust and is proven to be true. This is in line with previous research conducted by Meilatinova (2021) and Prastiwi, et al (2019) which states that the quality of information has a positive effect on customer trust in Rumah.com.

The fourth hypothesis regarding which reads information quality has a positive effect on customer satisfaction on Rumah.com" is also accepted. With a t-statistics value of 6.503, it has a value greater than 1.65. In the fourth hypothesis it is stated that the quality of information has a positive effect on customer satisfaction on Rumah.com is proven to be true. This is also supported by previous research conducted by Patma et al. (2021), Meilatinova (2021), Lumataw, et al. (2019). Where these studies state that the quality of information has a positive effect on customer satisfaction.

The fifth hypothesis regarding the assumption at the beginning of the research on customer satisfaction, which has a positive influence on customers' trust in Rumah.com, is accepted, with a t statistics value of 1.963. This value is greater than the minimum t-statistics value specified for the margin of error of 0.05, which is 1.65. The fifth hypothesis states that customer satisfaction has a positive effect on customer trust in Rumah.com is proven to be true. This statement is also supported by previous studies conducted by Hayati (2011), Meilatinova (2021), Dhiranty (2017), where all of these studies reveal that customer satisfaction has a positive effect on customer trust in Rumah.com.

The sixth hypothesis which reads customer trust has a positive effect on the customer's repurchase intention (Repurchase Intention) at Rumah.com." also accepted in this study. With a t-statistics value that is greater than 1.65, namely, 6.648. Based on the sixth hypothesis, customer satisfaction has a positive effect on the customer's repurchase intention at Rumah.com which is proven to be true. This is also reinforced by previous research by Hsiao, Chang, and Tang (2016), Ashfaq et al. (2019), Meilatinova (2021), and Fang, et al. (2011) that customer satisfaction has a positive effect on repurchase intentions.

The seventh hypothesis which reads customer satisfaction has a positive effect on customer repurchase intention of customers at Rumah.com" with a t-statistics value of 8.168 is also accepted. The eighth hypothesis states that customer trust has a positive effect on customer repurchase intention at Rumah.com proven to be true. This is also in line with research that was conducted by Upamannyu et al. (2013), Meilatinova (2021), and Chinomona and Dubihlela (2014), where previous research also stated that customer trust has a positive effect on repurchase intention.

5. CONCLUSION

After testing the hypotheses presented in the previous chapter, researchers can examine that site reputation and information quality have an indirect effect on customer trust, customer satisfaction, and will ultimately lead to Repurchase Intentions from customers or site users. Therefore, the Rumah.com website, even though it already has a very good Site Reputation and Information Quality, is still expected to be able to maintain and improve these two things to increase the number of visits from the website which is expected to increase sales activity on the Rumah.com website.

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