

# Analysis of Factors Affecting Online Repurchase Intention of Millennial Consumers Through Tokopedia Mobile Application

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## ABSTRACT

This study is aimed to examine the impact of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, and Return Policy on Online Repurchase Intention of Millennial consumers through Tokopedia Mobile Application. The study was conducted on Millennial respondents who have purchased the product at least 1 time in the last 6 months using Tokopedia's mobile application. In total, there were 163 valid responses. This study is a quantitative research, and data analysis was conducted using multiple regression analysis method with SPSS version 23. The results show that Perceived Usefulness of mobile application was found positively and significantly affect the Online Repurchase Intention of Millennial consumers in Tokopedia. Perceived Ease of Use, Trust, and Return Policy of mobile application were found to have no significant impact on Online Repurchase Intention of Millennial consumers in Tokopedia. Perceived Risk of mobile application was found to have a negative and significant impact on Online Repurchase Intention of Millennial consumers through Tokopedia mobile application

## Keywords

Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, Return Policy, Online Repurchase Intention, Millennial Generation.

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## Introduction

Global trading and digitalisation have led consumers to see beyond their online capability (Huang & Chang, 2017). Meanwhile, commercially trading companies are now seeing how they can easily explore the global market through the internet (Lee, Eze & Ndubisi, 2011). Based on the 2016 statistics acquired from the Ministry of Communication and Information Technology of the Republic of Indonesia, a sum of 32% of internet users in Indonesia are individuals within the age range of 26 to 35 years old, while a lower sum of 24.70% consists of older individuals in the age range between 56 to 65 years old, 24.40% in the age range of 36 to 45 years old, 22.10% in the age range of 46 to 55 years old, 21.60% in the age range of 16 to 25 years old, and lastly 7.30% in the age range of 9 to 15 years old (Ministry of Communication and Information Technology of Republic of Indonesia, 2016). Online shopping refers to the purchase of goods or services through the use of the internet (Ali, 2016). According to Vaghela (2017), online shopping allows consumers to directly buy goods, products, or services from sellers via the internet or via mobile phones.

Electronic Commerce, as popularly acknowledged as "e-commerce" is a sale and purchase through the use of electronic media including credit receipts and internet payments, internet-based banking transactions, and the selling of commodities or information using the World Wide Web (www) (Kidane & Sharma, 2016). According to Chaffey (2015), e-commerce refers to all types of electronic transactions between organizations and stakeholders, be it financial transactions or exchange of information, or other services. E-commerce can also be distinguished by the transactions and interactions that occur (Radovilsky, 2015).

The common transaction types are Business-to-Business (B2B) and Business-to-Consumer (B2C). Business-to-Business (B2B) is a terminology applied on transactions, communications, and interactions between business partners, where such transactions include the selling of goods or products and business services, the outsourcing from suppliers, logistics, product distribution to companies, financial transactions, and others (Radovilsky, 2015). Business-to-Consumer (B2C) is a terminology applied on transactions, communications, and interactions with consumers (end users), where companies sell their products or services to consumers on online platforms (Radovilsky, 2015).

In Indonesia, various online stores compete to seize the market, and based on the 2017 survey conducted by SimilarWeb on the top 10 e-commerce websites in Indonesia, Tokopedia was ranked first with the estimate monthly traffic of 106,500,000 visitors (Asean Up, 2018). Tokopedia offers conveniences for users, one of which points out at the push notification feature, which is accessible through smartphone. On Tokopedia, customers are able to directly upload photos from the mobile phone camera, scan receipts, and sort the products by price, store, location, and relevance according to their shopping needs (Yusuf, 2014; Erlangga, 2014).

With the presence of the internet and e-commerce, consumer shopping preferences have shifted from conventional to online (Ali, 2016). The measurement of success for online stores is the intention to repurchase by consumers (Lee, Eze & Ndubisi, 2011), which is understood to display more complex shopping behaviour as online environments change very quickly (Bulut, 2015). In response, a number of researches on factors affecting online buying intentions by consumers have been conducted using the main framework

of TAM, or “Technology Acceptance Model” (Thang & Huong, 2017).

Perceived Usefulness was noted to have significant impacts on Online Repurchase Intention (Al-Maghrabi & Dennis, 2011; Lee, Eze & Ndubisi, 2011; Wen, Prybutok & Xu, 2011; Rezaei & Amin, 2013; Moeini & Fard, 2014; Hussein, 2016; and Thang & Huong, 2017). Ali (2016) found a negative impact in Perceived Usefulness as it does not significantly affect Online Repurchase Intention. Perceived Ease of Use has instead been found to significantly influence Online Repurchase Intention (Al-Maghrabi et al, 2011; Lee, Eze & Ndubisi, 2011; Rezaei & Amin, 2013; Moeini & Fard, 2014; Ali, 2016; Hussein, 2016; and Thang & Huong, 2017). On the other hand, a research conducted by Wen, Prybutok & Xu (2011) found that Perceived Ease of Use indirectly affects Online Repurchase Intention through the mediation of Perceived Usefulness and Trust.

Perceived Risk and Repurchase Intention was not found to have a significant relationship (Rezaei & Amin, 2013). On the other hand some studies found that there is a positive affect (Chen, Yan & Fan, 2015), and negative affect (Leeraphong & Mardjo, 2013; Thang & Huong, 2017).

Trust has positive effects on Online Repurchase Intention (Ling, Chai & Piew, 2010; Lee, Eze & Ndubisi, 2011; Karami, Khan, Saeidi & Saeidi, 2012; Leeraphong & Mardjo, 2013; Kyauk & Chaipoo Pirutana, 2014; Moeini & Fard, 2014; Bulut, 2015; Kidane & Sharma, 2016; Huang & Chang, 2017; and Thang & Huong, 2017). In addition to that, Trust was found to have significant indirect impact on Continuance Intention, through Perceived Usefulness and Enjoyment (Al-Maghrabi & Dennis, 2011). The findings on Trust was inconclusive. For example, Trust was found to have no significant impact on the Online Repurchase Intention (Wen, Prybutok & Xu, 2011; and Ali, 2016). Another widely discussed variable in e-commerce is Return Policy. Kidane & Sharma (2016) found that Return Policy can influence consumer purchasing decisions strongly, therefore e-commerce business can benefit.

Previous studies related to e-commerce are inconclusive, suggesting that there is a gap in the research. For example, the studies have not incorporated generational differences that may have influence toward their online purchase intention. The Millennial Generation is one of the first generation to know the technology and the internet from an early age (Petra, 2016). They were those who were born between 1980 to 2000 (Philips, 2014), or according to Ordun (2015) who were born between 1981 to 2000. This generation belongs to the group that became the main force of the market (Ordun, 2015). There is also the belief that this group is the largest group with people who use the internet for shopping (Muda, Mohd & Hassan, 2016). Therefore, the researcher wanted to examine the factors that could affect the Online Consumer's Repurchase Intention, that is Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, and Return Policy on Online Repurchase Intention of Millennial consumers in Tokopedia.

Our study is purposed to know whether or not Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, and Return Policy have any impact on Online Repurchase Intention of Millennial consumers on Tokopedia. This study will not only contribute to the theoretical implications, but also to managerial implications that can be useful for

Tokopedia, and development of e-commerce companies in Indonesia.

## Literature Review

### Technology acceptance model (tam)

The TAM theory is essentially a theory of information systems that elaborates how users receive and use a technology (Vaghela, 2017). The purpose of TAM is to provide users with explanations of the general determinants of computer reception, then to be able to explain their behavior towards end-user technologies (Davis, Bagozzi & Warshaw, 1989).

In TAM model introduced by Davis (1989), two beliefs namely, Perceived Usefulness and Perceived Ease of Use are the important factors of relevance for computer acceptance behavior. Almost similar to the TRA (Theory of Reasoned Action), the TAM (Technology Acceptance Model) mentioned that computer users are determined by Behavioral Intention to Use, but Behavioral Intention to Use is determined by Attitude Toward Using and Perceived Usefulness. TAM distinguishes two basic mechanisms in which Perceived Ease of Use affects attitudes and behaviors: self-efficacy and instrumentality. The easier a system interacts, the greater the user's sense of efficacy. Perceived Usefulness can be affected by some various external variables.

### Customers Repurchase Intention

Purchase Intention can be classified as one of the components of consumer cognitive behavior (Ling, Chai & Piew, 2010). According to Vaghela (2017), this intention measures consumers in repeating the intention of purchasing online. The repurchase or repurchase behavior is beneficial for the online business (Lee, Eze & Ndubisi, 2011). In marketing many researchers have noticed the importance of repeat purchases (Ali, 2016). All sellers are interested in knowing how consumers make their purchasing decisions and what motivates them to repurchase (Ali, 2016).

### Millennial Generation

Millennial Generation, is also referred to as Y Generation, Echo Boomers, Why Generation, Net Generation, Gen Wired, We Generation, DotNet, Ne (x) t Generation, Nexters, First Globals, iPod Generation and iYGeneration (Ordun, 2015). The Millennial Generation or the Y Generation is a generation born between the 1980s and early 1990s (Muda, Mohd & Hasan, 2016), between 1980 and 2000 (Petra, 2016), or between 1981 and 2000 (Ordun, 2015). The tendency to download all new applications to mobile phones is high, and mobile phones are also used to download information (Petra, 2016).

### Hypothesis Development

Lee, Eze & Ndubisi (2011) conducted research on the determinants of online repurchase intention through survey by using questionnaire. It was found that Perceived Usefulness, Perceived Ease of Use, and Trust affect the

Online Repurchase Intention. Lack of Trust can reduce the chances of shoppers to buy online as they do not want to deal with vendors they do not trust.

Wen, Prybutok & Xu (2011) examine the key determinants of online repurchase intention. It was found that Perceived Usefulness directly affect Repurchase Intention positively. Perceived Ease of Use indirectly affect the Online Repurchase Intention through mediation of Perceived Usefulness and Trust. There is no direct relationship between Trust and Online Repurchase Intention, may affect with mediation of Perceived Usefulness.

Rezaei & Amin (2013) conducted a research using sample of students from 4 universities in Malaysia, Multimedia University, University Kebangsaan Malaysia, University Technology Malaysia, and University Putra Malaysia. It was found that there is a significant relationship between Perceived Usefulness on Online Purchase Intention at pre-purchase. Perceived Ease of Use is an important factor and there is a significant and positive relationship to repurchase intention. It was also a significant relationship between Perceived Risk on repurchase intention.

Moeeni & Fard (2014) conducted a research to examine the factors affecting online repurchase intention. They found that Perceived Ease of Use impact on online repurchase intention directly. Trust has a direct impact on online repurchase intention. Increase of Trust in online shopping will increase the intention of online repurchase and intensity of relationship between seller and customers.

Ali (2016) conducted a study to examine the impact of determinants of online repurchase intention. It was found that Perceived Usefulness has no significant affect on Online Repurchase Intention and has a negative relationship with the online repurchase intention. Perceived Ease of Use has a positive impact on Online Repurchase Intention. Trust was not found to be significant against the online repurchase intention.

Kidane & Sharma (2016) conducted a research to see the factors that influence consumer purchase decisions through e-commerce. It was found that Trust and Return Policy can influence consumer purchasing decisions strongly. The availability of Return Policy and their return management provides a psychological advantage to resolve purchasing remorse issues. In addition, Return Policy shows itself to the mind of the consumer as improving the quality of a company's services, and the perception of a company's quality influence the consumption decision.

Huang & Chang (2017) conducted a research on factors affecting consumer's intention to shop in foreign online stores. It was found that the intention to shop online at foreign online stores was influenced by the Perceived Trust. Consumer Perceived Trusts are affected by index and information signals provided by vendors.

Thang & Huong (2017) conducted a research who have experience using the internet for online shopping in Vietnam. It was found that Perceived Usefulness and Trust positively affects Consumer's Online Shopping Intention. To build trust, retailers need to make clear and transparent policies on warranty, compensation, and feedback for consumers.

### **Perceived Usefulness affects Online Consumer's Repurchase Intention**

Perceived Usefulness is a subjective probability of prospective users using an application system, where specific usage will improve its performance in the organizational context (Davis, Bagozzi & Warshaw, 1989). According to Davis (1989), the Perceived Usefulness here is the extent to which a person believes that using a particular system are able to improve his performance. A system that has a high usability is its users believe in a positive performance relationship usage. This is supported by Thang & Huong (2017), Lee, Eze & Ndubisi (2011); Rezaei & Amin (2013); Wen, Prybutok & Xu (2011); Hussein (2016); Al-Maghrabi & Dennis (2011) that against the positive and significant influence of Perceived Usefulness on the repurchase intention of consumers online. Hussein (2016) examines the Millennial repurchase intention in Malaysia in terms of mobile shopping. It was found that Perceived Usefulness significant positively affect on mobile online shopping intention. Thus, it can be hypothesized that:

H1: Perceived Usefulness of Tokopedia mobile application positively affects the Online Repurchase Intention of Millennial consumers in Tokopedia.

### **Perceived Ease of Use affects Online Consumer's Repurchase Intention**

Perceived Ease of Use refers to the extent to which potential users expect the system to be free of effort (Davis, Bagozzi & Warshaw, 1989). According to Davis (1989), Perceived Ease of Use is the extent to which people believe that using a particular system will be free from effort. Applications that are perceived to be easier to use than others are likely to be accepted by users. Studies conducted by Lee, Eze & Ndubisi (2011); Ali (2016); Moeeni & Fard (2014); Rezaei & Amin (2013); Hussein (2016) that Perceived Ease of Use has a positive and significant effect on the intention of repurchase of consumers online. Thus, it can be hypothesized that:

H2: Perceived Ease of Use of Tokopedia mobile application positively affects the Online Repurchase Intention of Millennial consumers in Tokopedia.

### **Perceived Risk affects Online Consumer's Repurchase Intention**

According to Cox & Rich (1964), Perceived Risk refers to the nature of the risks felt by consumers in making certain purchasing decisions. In marketing research, risk is conceptualized into two elements, namely uncertainty and consequences (Chen, Yan & Fan, 2015). Perceived Risk is a very powerful variable to explain the buying behavior by consumers, where the more risk they receive, the less likely they will be to buy online (Chen, Yan & Fang, 2015). This is supported by Thang & Huong (2017) that retailers need to find ways to reduce perceived risk by consumers, such as financial risk, in which many consumers are worried about losing their money and not receiving goods back through pre-payment method. Similarly, by Chen, Yan & Fan (2015) that the higher the consumer's perception of the risks associated with shopping over the internet, the higher their



perception of the uncertainty in the benefits gained. Chen, Yan & Fan (2015) in their research on various perceived risk sources can affect consumer buying behavior in China. It was found that Perceived Transaction Cost Risk negatively affects satisfaction but has a significant affect on repurchase intentions. Perceived Individual Anxiety Risk is strong negatively affect on satisfaction and repurchase intention. These results suggest that consumer satisfaction largely stems from transaction cost risks and physical and psychological stress, unrelated to product risks. Therefore, it can be hypothesized that:

H3: Perceived Risk of Tokopedia mobile application negatively affects the Online Repurchase Intention of Millennial consumers in Tokopedia.

### Trust and Online Consumer's Repurchase Intention

Trust is seen as a series of specific beliefs that are primarily concerned with the virtues, competencies, and integrity of others (Al-Maghrabi et al, 2011). According to Vaghela (2017), Trust is trust, truth, or someone's ability to do something. Trust has more important role in online transactions than in conventional businesses, where trust refers to consumer confidence that sellers will meet their expectations and trust is motivating to receive and complete transactions online (Ali, 2016). Some ways to develop Trusts with buyers are to provide more secure payments, data security and privacy policies. Kidane & Sharma (2016); Kyauk&Chaipooipirutana (2014); Ling, Chai &Piew (2010); Huang & Chang (2017) found that Trusts have a positive and significant impact on the intentions of consumer to repurchase online.

Karami, Khan, Saeidi&Saeidi (2012) conducted a study in Malaysia to see the impact of online shopping factors on customers repurchase intention. It was found that Trust has an influence on online repurchase intention. Guarantees on privacy information can create trust and added value. Leeraphong&Mardjo (2013) conducted a research in Thailand. It was found that Trust positively affect on Online Repurchase Intention. Perceived Risk has a negative affect on Online Repurchase Intention. Respondents feel there is a little assurance from the sellers on Facebook that they will received products that match the description and displayed images. Personal information collected during the shopping process such as e-mail, address, phone number, and financial information also causes concerns as they do not how secure and how Facebook will use their datas.

Kyauk&Chaipooipirutana (2014) conducted a research on factors related to the intention of buying online to xyz.com website in Myanmar. It was found that Trust has a positive and significant relationship with repurchase intention at the xyz.com website in Myanmar. Consumers will feel secure when they shop online and information about credit cards is not stolen. Bulut (2015) conducted a research on the factors that affect the online repurchase intention. It was found that there is a significant positive influence of E-Trust on customer repurchase intention of online shopping. Satisfied customers believe in the information presented accurately on the website and believe in the security of personal information can increase the loyalty of the website. Thus, it can be hypothesized that:

H4: Trust of Tokopedia mobile application positively affects the Online Repurchase Intention of Millennial consumers in Tokopedia.

### Return Policy affects Online Consumer's Repurchase Intention

Return Policy is the main differentiator between traditional and online consumer behavior, where it is very important in influencing consumer buying behavior and repurchase behavior (Wang & Qu, 2017). Wang & Qu (2017) argues that traditional returns can be classified into two categories, that is, the problem of returns between retailers and suppliers, and between retailers and consumers. The availability of return policies and return management provides a psychological advantage to solve the problem of regretful purchases (Kidane & Sharma, 2016). In addition, return policy shows itself to the mind of the consumer as improving the quality of a company's services, and the perception of a company's quality influence the consumption decision. Thus, it can be hypothesized that:

H5: The Return Policy of Tokopedia mobile application positively affects the Online Repurchase Intention of Millennial consumers in Tokopedia.

## Research Methodology

The study is a descriptive research utilizing quantitative approach. Primary data were used in this study. The method of this study is using survey method by distributing questionnaires to respondents via e-mail, Whats App Messenger, Facebook, and Instagram collected in a one-time (cross-sectional) for duration of 1 month on March 2018. The population of this study is the people who have shopped online using Tokopedia's mobile application. The sample design is a non-probability sampling, with judgment sampling technique. Samples were selected based on criteria. The respondents have to be Indonesian citizens who are based in Jakarta and Denpasar city, and who have purchased product at least 1 time using Tokopedia's mobile application in the last 6 months. They are Millennial Generation who were born in 1980 to 2000. Our study uses Perceived Usefulness, Perceived Ease of Use, Perceived Risk, Trust, and Return Policy as the independent variables meanwhile the Online Consumer's Repurchase Intention as the dependent variable.

## Results And Discussions

In total of 217 responses were collected and only 163 samples were used as 8 respondents are above 38 years, and 46 respondents did not purchase product using Tokopedia's mobile application in the last 6 months.

### Coefficient of Determination Test Result

Table 1 presents the test result of coefficient of determination.

**Table 1** Coefficient of Determination Test Result  
Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.834 <sup>a</sup>	.696	.686	.44082

a. Predictors: (Constant), RP, RIS, PU, TRUST, PEOU

The result shows the coefficient of determination is 0,696 (69,6%). This shows that as much as 69,6% INT can be explained by 5 independent variables of PU, PEOU, RIS, TRUST, and RP. While the rest of 30,4% can be explained by other factors outside the model.

## Multiple Linear Regression Analysis Test Result

Table 2 presents the test result of multiple linear regression.

**Table 2** multiple linear regression test results  
Coefficients<sup>a</sup>

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.358	.539		4.376	.000
PU	.296	.099	.284	3.000	.003
PEOU	.187	.106	.182	1.761	.080
RIS	-.336	.080	-.361	-4.177	.000
TRUST	.003	.098	.003	.034	.973
RP	.093	.054	.103	1.718	.088

a. Dependent Variable: INT

The results show that Perceived Usefulness (PU) has regression coefficient with positive direction equal to 0,296 and it is significant. Thus, H1 in this study was accepted, that Perceived Usefulness of mobile application positively affected on Online Repurchase Intention of Millennial consumers in Tokopedia. This result is supported by previous studies such as Thang & Huong (2017); Lee, Eze & Ndubisi (2011); Rezaei & Amin (2013); Wen, Prybutok & Xu (2011); Hussein (2016); Al-Maghrabi & Dennis (2011). The use of application system will increase the user's specificity to improve its performance, where the Perceived Usefulness is the extent to which a person believes that using a particular system can improve his performance, and be able to be used profitably (Davis, Bagozzi & Warshaw, 1989).

Perceived Ease of Use (PEOU) has regression coefficient with positive direction equal to 0,187, but it is not significant. Thus, H2 in this study was rejected, that Perceived Ease of Use of mobile application had no affect on Online Repurchase Intention of Millennial consumers in Tokopedia. This result is not in accordance with Lee, Eze & Ndubisi (2011); Ali (2016); Moeeni & Fard (2014); Rezaei & Amin (2013); Hussein (2016) that found Perceived Ease of Use has an affect on Online Repurchase Intention. Probably that Millennial consumers in Tokopedia do not feel the use of applications to easier to use.

Perceived Risk (RIS) has regression coefficient with negative direction equal to -0,336 and it is significant. Thus, H3 in this study was supported. Perceived Risk of mobile

application was shown to negatively affects the Online Repurchase Intention of Millennial consumers in Tokopedia. This result is supported by Chen, Yan & Fan (2015) and Thang & Huong (2017) that Perceived Risk is explained consumer's buying behavior strongly. If the higher consumer perceptions of risks associated with online shopping, the higher their perception of the uncertainty in the benefits gained. If they think that online shopping is risky, then the expectations in online shopping do not fit with what they can obtained. Trust (TRUST) has regression coefficient with positive direction equal to 0,003, but it is not significant. Thus, H4 in this study was rejected, that Trust of mobile application had no affect on the Online Repurchase Intention of Millennial consumers in Tokopedia. This result is not in accordance with the research of Bulut (2015); Kidane & Sharma (2016); Kyauk & Chaipoo Pirutana (2014); Ling, Chai & Piew (2010); Huang & Chang (2017). It is possible that the users do not feel that trust is an important factor that may drive their repurchase intention, this can happen as they already believe so no need to grow trust anymore.

Return Policy (RP) has regression coefficient with positive direction equal to 0,088, but it is not significant. Thus, H5 in this study was rejected, that Return Policy of mobile application had no affect on the Online Repurchase Intention of Millennial consumers in Tokopedia. This result is not in accordance with the research of Wang & Qu (2017) and Kidane & Sharma (2016) who revealed that the availability of return policies and return management provides a psychological advantage to overcome the problem of buyer regrets.

## Conclusions

In conclusion, it is evident that the Perceived Usefulness of mobile application has positive influence on Online Repurchase Intention of Millennial consumers in Tokopedia. Perceived Ease of Use of mobile application was found have no affect on Online Repurchase Intention of Millennial consumers in Tokopedia. Perceived Risk of mobile application was found to negatively impact Online Repurchase Intention of Millennial consumers in Tokopedia. Trust and Return Policy of mobile application were found have no affect on Online Repurchase Intention of Millennial consumers in Tokopedia. For further research, it is suggested that researchers should utilize larger sample size over a wider range of consumers belonging to different generational cohorts, such as Y Generation, X Generation, and Z Generation to see how their repurchase decision by using Tokopedia's mobile application will be. To increase the accuracy of the results, it is also advisable that future research also include other factors outside this study to see the affects on Online Repurchase Intention. It is also suggested to expand the factor of Trust in online shopping. How online sellers can build and increase online confidence in their customers.

It is important for Tokopedia to update features in their mobile applications, as what Millennial consumers want is the ease of purchasing products using a mobile application, for example the chat feature between seller and buyer. Currently Tokopedia has a message template to help consumers chat without the need to type the same message repeatedly, but is limited to only 5 templates. We recommend that to added 10 templates with the message choices provided so that consumers do not need to create their own templates.

In terms of Trust, security in transactions such as the provision of information and personal data online, is still a matter of doubt by consumers. It is advisable that Tokopedia improve the security of transactions for consumers, for example by providing Trust Badge to sellers at Tokopedia and data encryption technology.

In conclusion, this study is by no means exhaustive. More studies need to explore to get more insight and information, which will be useful for e-commerce companies in Indonesia in formulating their marketing strategies.

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