THE INFLUENCE OF SERVICE QUALITY AND PRODUCT QUALITY ON REPURCHASE INTENTION AT KOPI KENANGAN MANADO TOWN SQUARE

PENGARUH KUALITAS LAYANAN DAN KUALITAS PRODUK TERHADAP NIAT BELI ULANG DI KOPI KENANGAN MANADO TOWN SQUARE

> By: Fairus Akbar Ali Mokoginta¹ Willem J.F.A. Tumbuan² Regina T. Saerang³

¹²³International Business Administration, Management Department Faculty of Economics and Business Sam Ratulangi University, Manado

E-mail:

¹akbarmokoginta041200@gmail.com ²alfatumbuan@unsrat.ac.id ³regina.saerang@unsrat.ac.id

Abstract: This is a quantitative study, which aims to understand, analyze and prove the influences of service quality and product quality on repurchase intention. This study uses people who have bought Kopi Kenangan as the research population. We use 100 respondents as samples in this study. In this study, we used non-probability sampling method and purposive sampling technique. The data we used in this study are collected with questionaries distribution. The data analysis in this study are multiple regression analysis methods processed with SPSS 20 program. The results of the study shows that both service quality and product quality has influences on customers' repurchase intention.

Keywords: Service quality, product quality, repurchase intention

Abstrak: Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk memahami, menganalisis dan membuktikan pengaruh kualitas pelayanan dan kualitas produk terhadap niat beli ulang. Penelitian ini menggunakan orang yang pernah membeli Kopi Kenangan sebagai populasi penelitian. Kami menggunakan 100 responden sebagai sampel dalam penelitian ini. Dalam penelitian ini, kami menggunakan metode non-probability sampling dan teknik purposive sampling. Data yang kami gunakan dalam penelitian ini dikumpulkan dengan penyebaran kuesioner. Analisis data dalam penelitian ini adalah metode analisis regresi berganda yang diolah dengan program SPSS 20. Hasil penelitian menunjukkan bahwa kualitas layanan dan kualitas produk memiliki pengaruh terhadap niat beli ulang pelanggan.

Kata Kunci: Kualitas layanan, kualitas produk, niat beli ulang

INTRODUCTION

Research Background

Coffee is something that is very closely related to the activities of the Indonesian people. Nowadays, drinking coffee at coffee shops has become a habit, not just drinking coffee, but usually coffee shops are also the destination of certain activities, such as meeting with clients, as a place for socialization, or as a place to study. In the current era, the proliferation of coffee shops in Indonesia prove that people need a place to interact with the coffee-connecting media. Factors that influence consumers to consume coffee, include service quality and product quality. Both of these factors have an influence on consumers' repurchase intention.

Repurchase intention is an intention in purchases that have been made in the past (Abdullah and Francis, 2012). In this case, it can be said that the results of the previous buying experiences are very influential with the next purchase. The decision to adopt or reject a product arises after consumers try a product and then a feeling of liking or disliking the product arises. The feeling of liking the product arises when consumers have the perception

that the products they bought have good quality and can meet or even exceed the wishes and expectations of consumers.

Service quality also influence consumers in consuming coffee, because consumers have expectations of the performance of the quality of services provided. The more service quality increases, the consumer's repurchase intention will also increase and have impacts on increasing coffee consumption (Magdalena et al, 2019). The quality of coffee products is currently very much considered by consumers. Even the menu for coffee drinks is also the target of consumers to just be a companion to their main coffee drink. Because coffee drinks have now become a lifestyle for people, especially in Indonesia. The factors that influence lifestyle are taste, income, social position and globalization.

Kopi Kenangan is a coffee shop retailer that does not use a franchise system with the aim of maintaining quality control in order to maintain product quality so that the taste is always consistent. One of the advantages of Kopi Kenangan is that although the selling price of the product is below the price of international coffee retailers, the quality of Kopi Kenangan's products cannot be underestimated. Kopi Kenangan uses the best espresso machines from Italy, namely La Marzoco or Victoria Arduino. Another goal of establishing Kopi Kenangan is to fill the gap between the expensive coffee served at international coffee retailers, which is not affordable for most Indonesians, and the instant coffee tis so many roadside kiosks. Since arriving in Manado, North Sulawesi on November 13, 2021, Kopi Kenangan has become a new coffee shop for young people. Kopi Kenangan now has 6 outlets in Manado, such as in Manado Town Square, Sam Ratulangi Shophouse, Megamas Area, Yos Sudarso Paal Dua Shophouse, Transmart Kawanua and Bahu Malalayang Shophouse. Of the approximately 30 drink variants presented at Kopi Kenangan, Kopi Kenangan Mantan is the best seller. Compared to others, Kopi Kenangan Mantan can sell 50% of the menu presented by Kopi Kenangan.

Research Objectives

- 1. To identify the partial influence of service quality on repurchase intention at Kopi Kenangan (Manado Town Square)
- 2. To identify the partial influence of product quality on repurchase intention at Kopi Kenangan (Manado Town Square)
- 3. To identify the simultaneous influence of service quality and product quality on repurchase intention at Kopi Kenangan (Manado Town Square)

THEORETICAL FRAMEWORK

Marketing

Marketing is a process that consists of two stages, namely social marketing and managerial marketing. Social marketing shows the role of a marketer in society. While managerial marketing is described as the art of selling products. According to Kotler and Keller (2012), marketing is a social and managerial process by which individuals and groups obtain what they give and want through creating, offering and freely exchanging products and services of value with others.

Service Quality

According to Abdullah and Francis (2012), service quality is the overall characteristics and characteristics of a product or service that affect its ability to satisfy stated or implied needs. Meanwhile, according to Lewis and Booms (1983), service quality is defined as a measure of how well the level of service provided is able to meet customer/user expectations. Based on another definition, service quality can be realized through the fulfillment of customer needs and desires as well as the accuracy of delivery to balance customer/user expectations. There are two main factors that affect service quality, namely expected service and perceived service.

Product Quality

According to Kotler and Keller (2012), product quality is the product's ability to carry out its functions including durability, reliability, ease of use and repair and other valuable attributes. Meanwhile, according to Prawirosentono (2006), the quality of a product is the physical condition, function, and nature of a product concerned that can satisfy the tastes and needs of consumers satisfactorily according to the value of money that has been spent. Products are everything that can be offered in the market to get attention, demand, use or consumption that can meet consumer wants or needs (Sumarni and Supranto, 1997 in Tjiptono, 2008:105).

Repurchase Intention

Repurchase intention refers to the possibility or opportunity to reuse a previous service provider in the future (Upamannyu et al., 2015). Gounaris, Bimitraids and Stathakopoulos (2010) define repurchase intention as a customer's tendency to buy a product from the right manufacturer over an extended duration of time. Repurchase intention, is the repeated process of purchasing certain goods and services from one particular store (Hellieret et al., 2003) and the main reason is the post-shopping experience. Moreover, repurchase intention is a behavioral element, in which there is an ongoing desire and interest to buy a product or brand (Pather, 2016).

Previous Research

Sari and Giantari (2020) explained the effect of product quality on consumer satisfaction and repurchase intention Berrybenka.com consumers in the city of Denpasar. The sample used was Berrybenka.com consumers in the city of Denpasar with a total of 105 respondents with a sample collection technique using purposive sampling. This research uses PLS (Partial Least Square) analysis technique. The results found that the quality of the product had a significant positive effect on repurchase intentions. Product quality has a significant positive effect on customer satisfaction. Consumer satisfaction has a significant positive effect on repurchase intentions. Consumer satisfaction acts as a partial mediating variable on the effect of the relationship of product quality on repurchase intentions. The implications of this study indicate that to increase the repurchase intention of its products, Berrybenka.com should need to pay attention to the factors of product quality and customer satisfaction. To maintain and increase market share, Berrybenka.com needs to maintain the quality of its products. Good product quality will increase customer satisfaction and encourage repurchase intentions of Berrybenka.com consumers in the future.

Mensah and Dei Mensah (2018) examinev the effects of service quality and customer satisfaction on the repurchase intentions of customers of restaurants on University of Cape Coast Campus. The survey method was employed involving a convenient sample of 200 customers of 10 restaurants on the University of Cape Coast Campus. A modified DINESERV scale was used to measure customers' perceived service quality. The results of the study indicate that four factors accounted for 50% of the variance in perceived service quality, namely; responsiveness-assurance, empathy-equity, reliability and tangibles. Service quality was found to have a significant effect on customer satisfaction. Also, both service quality and customer satisfaction had significant effects on repurchase intention. However, customer satisfaction could not moderate the effect of service quality on repurchase intention. This paper adds to the debate on the dimensions of service quality and provides evidence on the effects of service quality and customer satisfaction on repurchase intention in a campus food service context.

Rizki, Juliati, and Praharjo (2021) examined and analyzed the effect of product quality on repurchase intention, service quality on repurchase intention at Café Pesenkopi Malang. The population in this study were all consumers who had bought at a coffee shop using samples is 100 consumers. The sampling technique used snowball sampling and the data collection technique used an online questionnaire through social media. The analysis tool uses Smart PLS 3.0. The results of this study indicate that there is a positive and significant effect of product quality on repurchase intention, and service quality on repurchase intention. The dominant variable on consumer repurchase intention is product quality.

Conceptual Framework

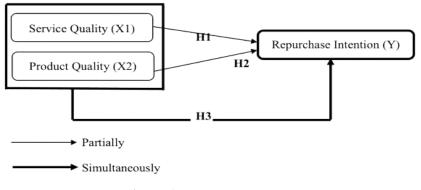


Figure 1. Research Model Source: Data Analysis Method (2022)

Research Hypothesis

- H₁: Service Quality has an influence on Repurchase Intention at Kopi Kenangan (Manado Town Square) Partially.
- H₂: Product Quality has an influence on repurchase intention at Kopi Kenangan (Manado Town Square) Partially.
- H₃: Service Quality and Product Quality have an influence on Repurchase Intention at Kopi Kenangan (Manado Town Square) Simultaneously.

RESEARCH METHOD

Research Approach

This is a quantitative research method. According to Sujarweni (2014:39), quantitative research is a type of research that produces findings that can be achieved (obtained) using statistical procedures or other means of quantification (measurement).

Population, Sample and Sampling Technique

The population used in this study are people who consume Kopi Kenangan to drink on the spot or dinein. The sample in this study were customers who had purchased Kopi Kenangan products more than 2 times, totaling 100 respondents. The sampling method used is non-probability sampling because the size of the population is unknown (Abdillah and Hartono, 2015). While the type of sampling used is purposive sampling. Purposive Sampling is a sampling technique with certain considerations, where researchers have made certain criteria based on the characteristics of the subject that will be used as research samples. The criteria used in the selection of the sample are:

- 1. Respondents are people who live in the city of Manado
- 2. Respondents are from 17 years old
- 3. Respondents who have purchased Kopi Kenangan products more than 2 times

Data Collection Method

The primary data in this study were obtained using a research instrument, in the form of a questionnaire (questionnaire) and secondary data obtained using library research (library research).

Operation Definition of Research Variables

- 1. Service Quality (X1): Fulfillment and consumer expectations or consumer needs for the services provided
- 2. Product Quality (X2): Consumers' perceptions or statements about the overall product superiority
- 3. Repurchase Intention (Y): Consumers' considerations about the products and services

Data Analysis Method Validity and Reliability Test

Validity Test is used to measure whether or not a questionnaire is valid (Ghozali, 2006). One questionnaire is declared valid if the questions on the questionnaire are able to reveal something that will be measured by the questionnaire. Reliability testing in this study will use the Cronbach Alpha formula. A questionnaire is said to be reliable 663 tis gives a value of > 0.6.

Multiple Linear Regression Analysis

Multiple linear regression is used to model the relationship between one numerical outcome or response or dependent variable (Y), and multiple (multiple) explanatory or independent or predictor or regression variables (X). The multiple regression model formula in this study is shown below:

 $Y = \alpha + \beta 1X1 + \beta 2X2 + \mu$

Where:

Y = Repurchase Intention

X1 = Service Quality

X2 = Product Quality

 $\beta 1$ = Regression coefficient of Service Quality variable $\beta 2$ = Regression coefficient of Product Quality variable

 α = Constant, when all independent variables = 0

u = Error term

RESULT AND DISCUSSION

Result

Validity Test

All the total value for each indicator for independent variables and dependent variables is above 0.196. It means all the indicators are valid.

Reliability Test

Table 1. Reliability Test Result

Variable	Cronbach's Alpha	
Service Quality	0.700	
Product Quality	0.652	
Repurchase Intention	0.797	

Source: Data Processed (2022)

Based on the results of the reliability test above, it can be seen that each item of the questionnaire statement managed to get a Cronbach'ch Alpha value above 0.6 so that it can be said that the questionnaire used in the study was reliable.

Classical Assumption Test

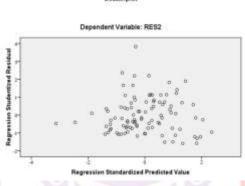


Figure 2. Normality Test Source: Data Processed (2022)

From the figure shows that data (points) spread out around the diagonal lone, and the spread is along the diagonal line.

Normal P-P Plot of Regression Standardized Residual

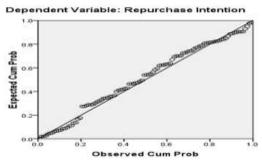


Figure 3. Heteroscedasticity Test Source: Data Processed (2022)

Based on the results of heteroscedasticity testing using the Scatterplot Graph, it shows that all independent variables do not occur heteroscedasticity, because it can be seen from the scattered points that they do not form a certain pattern.

Table 2. Multicollinearity Test

Coefficients^a

Model	Colinearity Statistics		
	Tolerance	VIF	
1 (Constant)			
SERVICE QUALITY (X1)	.991	1.009	
PRODUCT QUALITY (X2)	.991	1.009	

a. Dependent

b. Variable: REPURCHASE INTENTION (Y)

Source: Data Processed (2022)

Based on the results of the table above, the independent variable has a Tolerance Value > 0.100 and a VIF < 10, so the assumption of multicollinearity has been met or there are no symptoms of multicollinearity.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Analysis

Coefficients"				
Model	Unstandardized B	Coefficients Std. Error	Standardized Coefficients Beta	
1 (Constant)	1.131	.990		
SERVICE QUALITY (X1)	.353	.126	.313	
PRODUCT QUALITY (X2)	.447	.126	.396	

a. Dependent Variable: REPURCHASE INTENTION (Y)

Source: Data Processed (2022)

From a result in Table, a multiple regression equation can be drawn up as follows:

$$Y = 1,131 + 0,353 + 0,447$$

Based on the results of the regression model above, it can be concluded that the positive constant value is 1.131. These results indicate that the Service Quality (X1) and Product Quality (X2) variables have a positive value of 1.131. The Service Quality variable (X1) has a positive coefficient value of 0.353, and the Product Quality variable (X2) has a positive coefficient value of 0.447. This illustrates that each increase in Service Quality (X1) and Product Quality (X2) by one unit will increase Repurchase Intention (Y) by the value of the beta coefficient on the independent variable multiplied by the magnitude of the increase. For example, each increase in Service Quality (X1) by one unit will increase Repurchase Intention (Y) by 0.353, and an increase in Product Quality (X2) by one unit will increase Repurchase Intention (Y) by 0.447.

Hypothesis Testing

Table 4. T-test

Coefficients^a

Coefficients			
Model	T	tTable	Sig.
1 (Constant)	1.142		.256
SERVICE QUALITY (X1)	2.806	1.984	.006
PRODUCT QUALITY (X2)	3.551	1.984	.001

Dependent Variable: Repurchase Intention (Y)

Source: Data Processed (2022)

- 1. Based on the table above, it can be seen that the Service Quality (X1) variable has a significance value of 0.006 < 0.05 then the value of tcount > ttable is 2.806 > 1.984 which is obtained on the Service Quality variable (X1), so it can be concluded that Service Quality (X1) has an influence on Repurchase Intention (Y), so that H1 is accepted, namely "Service Quality has an influence on Repurchase Intention of Kopi Kenangan (Manado Town Square) Partially".
- 2. Product Quality variable (X2) has a significance value of 0.001 < 0.05, then the value of tcount > ttable is 3.551 > 1.984 which is obtained on the Product Quality variable (X2) so it can be concluded that Product Quality (X2) has an influence on Repurchase Intention (Y), it can be stated that the Product Quality (X2)

variable has an influence on Repurchase Intention (Y) so that H2 is accepted, namely "Product Quality has an influence on Repurchase Intention of Kopi Kenangan (Manado Town Square) Partially".

Table 5. F-Test

ANOVA^a

Mo	odel	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3.341	2	1.670	6.921	.002ª
	Residual	23.409	97	.241		
	Total	26.750	99			

a. Predictors: (Constant), Product Quality, Service Quality

b. Dependent Variable: Repurchase Intention

Source: Data Processed (2022)

Based on the data in the table above, it can be seen that the significance value in the F test is 0.002 < 0.05, then the Fcount > Ftable is 6.921 > 3.09 which is obtained on the Service Quality (X1) and Product Quality (X2) variables. This shows that there is a significant influence of the independent variable simultaneously on the dependent variable, so that the Service Quality (X1) and Product Quality (X2) variables influence the dependent variable Repurchase Intention (Y) simultaneously.

Discussion

Service Quality on Repurchase Intention

The test results in this study state that service quality has a significant influence on repurchase intentions and has a positive value. This shows that the better the quality of Kopi Kenangan's service, the higher the intention to repurchase at Kopi Kenangan. This is indicate with previous research, namely from research conducted by Wilson, Keni, and Tan (2019) which states that service quality has a significant positive influence on repurchase intentions. However, from the respondent's analysis, a total of 10% chose neutral answers to the indicators given by Kopi Kenangan, while no respondents chose the answers to disagree and strongly disagree. This indicates that customers are satisfied with the services provided by Kopi Kenangan. When customers feel that the quality of service provided by the company is good (and exceeds their expectations), customers will be satisfied, thereby increasing the likelihood that they will make more purchases in the future. However, if the quality of service provided by the company is considered poor, it will disappoint and make customers dissatisfied, thereby increasing the possibility that customers will not buy products or services from that company again, and therefore will buy from other companies.

Product Quality on Repurchase Intention

Based on the test results in this study state that product quality has a significant influence on repurchase intentions and has a positive value. This shows that the better the quality of Kopi Kenangan products, the higher the intention to repurchase at Kopi Kenangan. The results of this study are in line with research conducted by Rizki, Juliati, and Praharjo (2021) in a coffee shop which states that product quality has a positive and significant effect on repurchase intentions. However, from the analysis of respondents, as many as 20% chose neutral answers to the indicators given by Kopi Kenangan, while no respondents chose the answers to disagree and strongly disagree. This indicates that customers are satisfied with the products served by Kopi Kenangan. Customers will be satisfied if the quality of the product received matches or even exceeds their expectations, otherwise customers will be disappointed if the product does not meet their expectations. Product quality also affects the competition in the coffee shop industry which is increasing day by day.

Service Quality and Product Quality on Repurchase Intention

These results are supported by research conducted by Hilal and Top (2019) showing that service quality has a significant influence on repurchase intentions and product quality also has a significant influence on repurchase intentions. This shows that the higher the quality of service and efficiency provided to customers, it will directly influence the level of repurchase intention. This also applies to product quality, the better the quality of Kopi Kenangan products, the higher the customer's repurchase intention, they will be willing to come at another time, recommend Kopi Kenangan to others and trust Kopi Kenangan products more than other coffee products.

CONCLUSION AND RECOMMENDATION

Conclusions

- 1. There are partial influences of service quality on repurchase intention in Kopi Kenangan.
- 2. There are partial influences of product quality on repurchase intention in Kopi Kenangan.
- 3. There are simultaneous influences of service quality and product quality on repurchase intention in Kopi Kenangan.

Recommendations

- 1. In terms of service quality, the researcher recommends that Kopi Kenangan invent a membership loyalty card, in the form of a physical card with a contemporary design. Thus, customers feel more exclusive and more personal with physical membership card ownership as international coffee retailer Starbucks does. With customers who feel exclusive and personal, it is hoped that customers will have repurchase intentions.
- 2. In terms of product quality, the researcher suggest that Kopi Kenangan maintain and improve the existing recipe. Some non-coffee drinks are still too sweet for some customers even though they have asked the servers for less sugar. Kopi Kenangan also doesn't have signature beverages that make Kopi Kenangan different from the other Coffee Shops. Therefore, the researcher suggests that Kopi Kenangan periodically collaborate with other businesses that can create suitable signature menus such as Fore Coffee in collaboration with Magnum ice cream.
- 3. For further researchers, it is hoped that they can conduct research specifically on Kopi Kenangan. In future researches, it is also necessary to use other variables such as price, sales promotion, and customer satisfaction so that it can enrich the information obtained.

REFERENCES

- Abdillah, W., & Hartono, J. (2015). Partial Least Square (PLS): Alternative. Structural Equation Modeling (SEM) in Business Research. Yogyakarta: CV Andi Offset
- Abdullah, T., & Francis, T. (2012). Marketing Management. Jakarta: PT Raja Grafindo Persada
- Ghozali, I. (2006). Aplikasi Analisis Multivariate dengan Program SPSS. Semarang Badan Penerbit Universitas Diponegoro
- Gounaris, S., Dimitriadis, S., & Stathakopoulos, V. (2010). An Examination of the Effects of Service Quality and Satisfaction on Customers' Behavioral Intentions in E-Shopping. *Journal of Services Marketing*, 24(2/3), 142-156. Available at: https://pureportal.strath.ac.uk/en/publications/an-examination-of-the-effects-of-service-quality-and-satisfaction. Retrieved on: March 14, 2022
- Hellier, P. K., Geursen, G. M., Carr, R. A., & Rickard, J. A. (2003). Customer Repurchase Intention: A General Structural Equation Model. European Journal of Marketing, Vol. 37, No.11/12, 1762-1800. Available at: https://www.researchgate.net/publication/242342933 Customer Repurchase Intention A General Structural Equation Model. Retrieved on: June 1, 2022
- Hilal, D and Top, C. (2019). Impact Of Product And Service Quality of Gated Communities On The Repurchase Intentions: Case Study in Kurdistan Region of Iraq. International Journal of Economics, Commerce and Management United Kingdom, Vol. 7, Issue 6. Available at: https://www.researchgate.net/publication/333786922 IMPACT OF PRODUCT AND SERVICE QUALITY OF GATED COMMUNITIES ON THE REPURCHASE INTENTIONS CASE STUDY IN KURDISTAN REGION OF IRAQ. Retrieved on: March 2, 2022.
- Kotler, P., & Keller, K. L. (2012). Marketing Management. 14th Edition, Pearson Education
- Lewis, C., & Booms, B. (1983). *The Marketing Aspects of Service Quality*. In: Berry, L.L., Shostack, G. and Upah, G., Eds., Emerging Perspectives in Service Marketing, American Marketing Association, 99-107.

- Mensah, I., & Dei Mensah, R. (2018). Effects of Service Quality and Customer Satisfaction on Repurchase Intention in Restaurants on University of Cape Coast Campus. Journal of Tourism, Heritage & Services Marketing, Vol. 4, No. 1, 27-36. Available at: https://zenodo.org/record/1247542#. YtgT1y-Mz-Y. Retrieved on: May 4, 2022.
- Pather, P. (2016). Brand Equity as A Predictor of Repurchases Intention of Male Branded Cosmetic Products in South Africa. Business & Social Science Journal, Vol. 1, No. 3, 193-247. Available at: https://journals.co.za/doi/abs/10.10520/EJC-933cbe532. Retrieved on: April 9, 2022
- Prawirosentono, S. (2007). Filosofi Baru Tentang Mutu Terpadu. Edisi 2. Jakarta: Bumi Aksara
- Rizki, E. F., Juliati, R., & Praharjo, A. (2021). The Effect of Product Quality and Service Quality on Repurchasing Intention. Journal of Business Management and Entrepreneurship, Vol. 1, No. 4. Available at: http://ejournal.umm.ac.id/index.php/jamanika. Retrieved on: May 20, 2022
- Sari, D. A. T., & Giantari, I. G. A. K. (2020). Role of Consumer Satisfaction in Mediating Effect of Product Quality on Repurchase Intention. International Research Journal of Management, IT & Social Sciences, Vol. 7, No. 1, 217-226. Available at: https://sloap.org/journals/index.php/irjmis/article/view/839/1364. Retrieved on: June 9, 2022.
- Sujarweni, V. W. (2014). Research Methods: Complete, Practical, and Easy to Understand. Yogyakarta. New Library Press
- Tiiptono, F. (2008). Strategi Pemasaran. Edisi III. Yogyakarta: CV. Andi Offset
- Upamannyu, N. K., Gulati, C., Chack, A., & Kaur, G. (2015). The Effect of Customer Trust on Customer Loyalty and Repurchase Intention: The Moderating Influence of Perceived CSR. International Journal Research in IT, Management and Engineering, Vol. 4, No.5, 1-31. Available http://www.indusedu.org/pdfs/IJRIME/IJRIME_384_64993.pdf. Retrieved on: March 8, 2022
- Wilson, N., Keni., & Tan, P. H. P. (2019). The Effect of Website Design Quality and Service Quality on Repurchase Intention in the E-commerce Industry: A Cross-Continental Analysis. Gadjah Mada 21, International Journal of Business, Vol. No. 2, 187-222. Available at: https://pdfs.semanticscholar.org/e949/b7d3fc7346128283df47b853a8ba7b649587.pdf. Retrieved on: February 20, 2022