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UNDERSTANDING HOW CONSUMER'S FNB ENGAGE WITH DIGITAL STOREFRONT

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Abstract. *The acceleration of information technology, the internet, the internet of things (IoT) and the application of artificial intelligence have changed all the faces of the industry from the conventional way of entering the transformation phase to digitalization. An era where digital devices have facilitated the mobility of business transactions to be more effective, efficient and unlimited. Due to the advancement of digitalization, smart shopping behaviour makes it easier for urbanites to look for references for various types of needs. This study aims to determine the effect of Digital Storefront, Ease of Use and Usefulness on Repurchase Intention moderated by e-Trust and e-Satisfaction. Data were collected using an online questionnaire to accurately 348 customers who were on the island of Java and some outside Java. The research model developed was analyzed using Structural Equation Modeling - Lisrel. The empirical results in this research model show that the Digital Storefront Hypothesis on e-Satisfaction and e-Trust on Repurchase Intention has no significant effect, while the rest states that it has a significant effect. Some of the practical implications drawn in this study can be used as recommendations to e-commerce companies to help them understand the behavioural intentions of consumers' buyers.*

Abstrak. Akselerasi teknologi informasi, internet, internet of things (IoT) dan penerapan kecerdasan buatan telah mengubah seluruh wajah industri dari cara konvensional memasuki fase transformasi menuju digitalisasi. Era dimana perangkat digital telah memudahkan mobilitas transaksi bisnis menjadi lebih efektif, efisien dan tidak terbatas. Karena kemajuan digitalisasi, perilaku belanja yang cerdas semakin memudahkan kaum urban untuk mencari referensi berbagai jenis kebutuhan. Penelitian ini bertujuan untuk mengetahui pengaruh Digital Storefront, Ease of Use dan Usefulness terhadap Repurchase Intention yang dimoderatori oleh e-Trust dan e-Satisfaction. Pengumpulan data dilakukan dengan menggunakan kuesioner online kepada 348 pelanggan secara akurat yang berada di Pulau Jawa dan sebagian di luar Jawa. Model penelitian yang dikembangkan dianalisis menggunakan Structural Equation Modeling - Lisrel. Hasil empiris pada model penelitian ini menunjukkan bahwa Digital Storefront Hypothesis terhadap e-Satisfaction dan e-Trust terhadap Repurchase Intention tidak berpengaruh signifikan, sedangkan sisanya menyatakan berpengaruh signifikan. Beberapa implikasi praktis yang ditarik dalam penelitian ini dapat digunakan sebagai rekomendasi bagi perusahaan e-commerce untuk membantu mereka memahami niat perilaku pembeli konsumen.*

INTRODUCTION

Acceleration of information technology, the internet, the internet of things (IoT) and the application of artificial intelligence have changed all the faces of the industry from the conventional way of entering the transformation phase to digitalization (Adner et al., 2019). An era where digital devices have facilitated the mobility of business transactions to be more effective, efficient and without limits. Due to the advancement of digitalization, smart shopping behaviour makes it easier for urbanites to look for references for various types of needs.

The emergence of business transformation from conventional to digital is characterized by having high flexibility and a wider scale (Monaghan et al., 2019) and delivering the sustainable transformation that is critical to the retail sector (Roux et al., 2020). Thus, a competitive business ecosystem was formed and developed in a link and match manner supported by a payment gate service system (Palmié et al., 2020).

The retail industry business processes in Indonesia, especially platform-based F&B, are having rapid growth. Over the last four years, the trend of ordering food trough online has increased. In 2020 also, we can see a comparison of food delivery from restaurants reaching 25 million users, while delivery via the platform with 19.1 million users. There is a possibility that in the future food and beverage companies can compete fiercely to attract more consumers in terms of choosing online purchasing channels and it is predicted that this will continue to increase in the coming years as shown in Figure 1. In fact, we can see that there is an adaptation process that consumers show has been captured by business actors caused by digital consumption transactions of goods and services through unlimited interactions with direct supply cycles to consumers and improve consumer experiences in augmented and virtual reality. The increase was well received by retailers as an
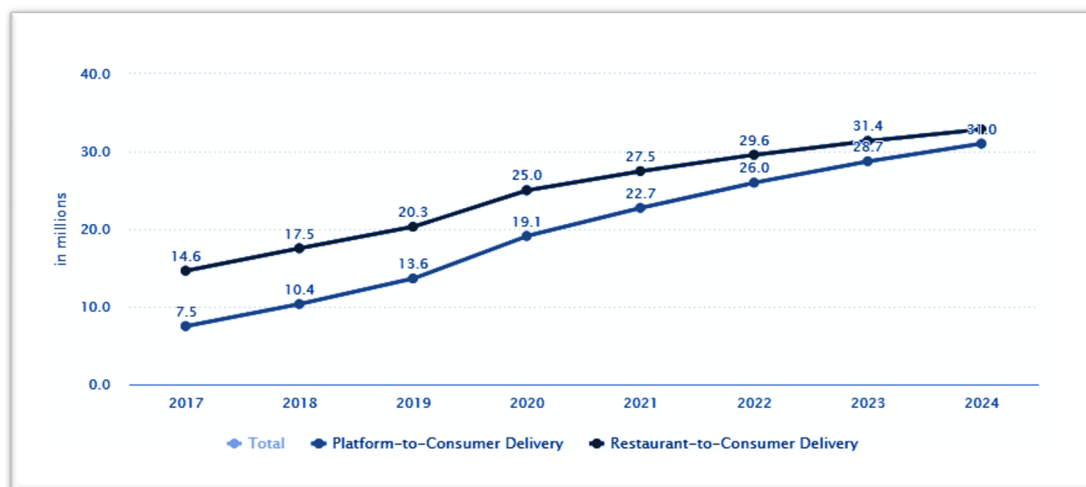
opportunity for business expansion in the future.

Figure 1. The number of users of the online food delivery market in Indonesia from 2017 to 2024, by segment. Source: statista.com (2020)

Furthermore, the phenomenon of millennials who are accustomed to coexisting with digital has resulted in changes in behaviour depending on digital connectivity created through social media networks. According to data compiled by Marketing Outlook from (inventure.id, 2020) has been 58 percent of Indonesians order food online, with a frequency of 2.6 times per week. A fairly large percentage will even be higher in line with the new normal life after the pandemic where consumers spend more activities at home. Based on data released by wearesocial.com, 2022 that currently, internet users in Indonesia reach 204.7 million. The penetration is quite drastic, thus opening up great opportunities for the industry in the future. Retail business modernity is a serious necessity in the era of society 5.0 to reconfigure customer relationship management as well as the base platform used in serving consumers. Indeed, the consumption of goods that occurs in the digital market does not interact directly with buyers (Hänninen & Smedlund, 2018). In line with what was conveyed by (Kneese & Palm, 2020) responding to various complaints and inquiries through digital storefronts to keep consumers from switching to other vendors. Therefore, companies must be able to make the nature of trust on a high scale to customers both in offline and online modes (Alhanatleh, 2021).

In current modernity, when the process of competitive economic dynamics, the accuracy of data is required where the production, promotion and marketing processes, as well as prices, depend on the ability of consumers. All platform-based retail activities must be packed with a product range and more favourable characteristics to fulfil consumer needs. This has a direct impact on marketing strategies and pricing in e-commerce. Therefore, the accuracy of the speed of information from consumers received by companies that have direct connectivity must be accompanied by the demands of rapidly changing digital marketing (Ivanov, 2019).

Operational activities that occur virtually for business actors, digital marketing of products through digital storefronts is to meet the needs of goods and services (Reuschke & Mason, 2020). In the process of fulfilling these needs, satisfaction and trust are the ends of a value that will be accepted by consumers, as stated (Liang et al., 2018). Therefore, consumers become more careful in seeing and knowing all the product features available in the digital storefront. Satisfaction and trust are two popular constructs that have been extensively explored by researchers to find out how they influence repurchase intentions in the context of online consumer behaviour in terms of online transaction activities involving delivery quality comprehensively. However, in this disruptive digital era, these variables are necessary to be tested in the context of current behaviour, so that researchers can gain a new understanding and their implications for the industry.

Furthermore, consumer recognition of the digital storefront as a whole must understand very well that finding the desired product profile takes time before making a transaction. Internet and e-commerce are a new channel for online storefronts in creating digital products and merchandise exhibitions that are directly connected to customers (Reuschke & Mason, 2020). Thus, interactively guiding consumers to become very familiar with retail (Pantano, 2016). Therefore, The integration of technology and e-commerce with buyers is a reason for their involvement with the company (Straker & Wrigley, 2016).

LITERATURE REVIEW

Digital Storefront

A digital storefront is one of the new digital marketing channels that focuses on targeting consumers directly (Izadpanah, 2021). In general, the features in digital storefronts consist of names, logos and all integrated information so as to assist search navigation (Noorian et al., 2020). In particular, digital storefronts are also part of e-retailing. According to (Hong, 2020) said that in the e-commerce literature it shows that trust is an intermediary rather than digital storefronts. In line with what (Ivanov, 2019) said that the digital storefronts structure was created to help provide fast and accurate information to marketers. According to (Sethi, 2020) Storefront is a collection of Business Intelligence (BI) assets related to business units or product lines. The Other characteristics of the digital storefront can be seen in interactivity, service aggregation, global access as well as information delivery capabilities and flexibility (Kim et al., 2006). Therefore, the hypothesis of this latent variable is as follows:

H1:   *digital storefront is positively correlated with e-Trust*

H2:   *digital storefront is positively correlated with influences on e-Satisfaction*

Usefulness and Ease of Use

Usefulness and Ease of Use is the dimension of the Technology Acceptance Model has proposed by Davis in 1989 (Maryanto & Kaihatu, 2021). Usefulness is defined as a condition of attitude toward the benefits obtained from the use of goods (Amijaya et al., 2021). Previous research explains that there is an effect of usefulness and ease of use on internet technology (Patma et al., 2021). The usefulness is also defined as the level of individual confidence in the use of certain object technology that can improve performance (Ismael et al., 2021), and can also bring benefits to himself (Sanaji et al., 2021). Usefulness is also a basic factor that can affect users (Zhou et al., 2015) and determine the behaviour of the intention to reuse (Alkali & Mansor, 2017).

Perceived ease of use is defined as the use of technological devices without obstacles (Akinwale & Kyari, 2020). The Ease of Use of technology is an indicator of assessment for buyers. For retail, the main task is how to guide customers to get to the desired destination, namely how the media is used by customers to buy products until the transaction process is complete. Moreover, the risk of electronic-based services can affect consumer assessments (Rachbini et al., 2019). Ease of Use shows that it can increase the intensity of sustainability Furthermore, users also do not need too long and mental pressure in using the application (Jatimoyo et al., 2021). The final result obtained from Usefulness and Ease of Use is satisfaction and trust, the implications of which can increase repurchase intention. Therefore, the hypothesis of these two latent variables is as follows:

H3: *Ease of use is positively correlated with e-Trust*

H4: Ease of use is positively correlated with e-satisfaction

H5: Usefulness is positively correlated with e-Trust

H6: Usefulness is positively correlated with e-satisfaction

E-trust

Trust is seen as a relationship's dependence on behaviour to meet its expectations (Taddeo & Floridi, 2011). Even though the trust has long been the driving force in many transaction relationships (exchange of goods and services between sellers and buyers) to fulfil satisfaction (Yousafzai et al., 2003). Therefore, trust is described as a consequence of customer choices and beliefs (Al-Bourini et al., 2021). Currently, in the context of electronic transactions for consumers, a new catalyst has emerged called electronic trust (e-trust). E-Trust is consumer confidence in shopping via the internet (Prakosa & Pradhanawati, 2020). E-Trust also relates to transactions that occur through e-commerce where settlement at storefronts will relate to long-term development (Giao et al., 2020). Therefore, the lack of personal interaction is common, so the e-trust platform was created to increase consumer trust (Ramanathan et al., 2020). According to (Suariedewi & Suprapti, 2020), it is emphasized that E-Trust is a form of attitude with the hope that sellers and consumers are convenient. The higher the value of online sales indicates the level of e-trust and e-satisfaction (al Daabseh & Aljarah, 2021). E-trust is also called a belief with the assumption that if it gives positive results for the company (Rahayu & Saodin, 2021). Furthermore, the importance of e-trust in online transactions to overcome the emergence of consumer concerns due to uncertainty (Chou et al., 2015). Therefore, the hypothesis of this latent variable is as follows:

H7: e-Trust is positively correlated with e-satisfaction

H8: e-Trust is positively correlated with Repurchase Intention

E-Satisfaction

E-Satisfaction is a consumer's assessment of products purchased online in meeting their needs and desires (Al-Bourini et al., 2021). Thus, (Annaraud & Berezina, 2020) emphasized that the question of satisfaction rests on a thorough evaluation of the use of goods and services with different levels of expectations and perceptions. (Trivedi & Yadav, 2020) also state that security, privacy and trust factors have a relationship with repurchase intention and e-satisfaction. (Alalwan, 2020) revealed that e-satisfaction is defined as consumer appreciation for their shopping experience through e-commerce. In line with what (Giao et al., 2020) said in the context of online shopping, the importance of e-satisfaction can strengthen consumer behaviour. E-satisfaction is the fulfilment of customer needs to be accumulated from the transaction experience of (Budiman et al., 2020). Therefore, customer satisfaction is closely related to the trust of (Armansyah & Armansyah, 2020). Thus, satisfaction is one of the keys to a personal assessment that can affect consumer expectations after comparing the performance of previous uses (Tran & Huy Vu, 2019); (Maryanto & Kaihatu, 2021). Therefore, the hypothesis of this latent variable is as follows:

H9: e-Satisfaction is positively correlated with Repurchase Intention

Repurchase Intention

According to Hellier et al in (Simanjuntak et al., 2020) Repurchase Intention is defined as a decision-making process repeatedly. Then, (Pramatatya et al., 2015) state that there was a purchase consideration more than once. Furthermore, (Curina et al., 2020) suggested that value, quality and customer satisfaction positively affect repurchase intentions. Further to (Du et al., 2020) brand awareness can affect repurchase intention on the basis of knowledge of online services. The power of WoM is also an instrument for determining online repurchase intention behaviour (Lăzăroiu et al., 2020). In the context of online shopping, repurchase intention is an opportunity for someone who will continue to do it in the future (Pham et al., 2018). In line with what was stated by (Hellier et al) in (Sullivan & Kim, 2018)that repurchase intention is the basic assumption of initial purchases through the website. According to (Fullerton) in (Halim, 2014) Repurchase intention is measured using three indicators, namely: 1) the first choice for the product, 2) will continue to buy the product, 3) will continue to be a loyal customer. Therefore, the decision to buy back to the same company is based on an assessment of current conditions (Aparicio et al., 2021)
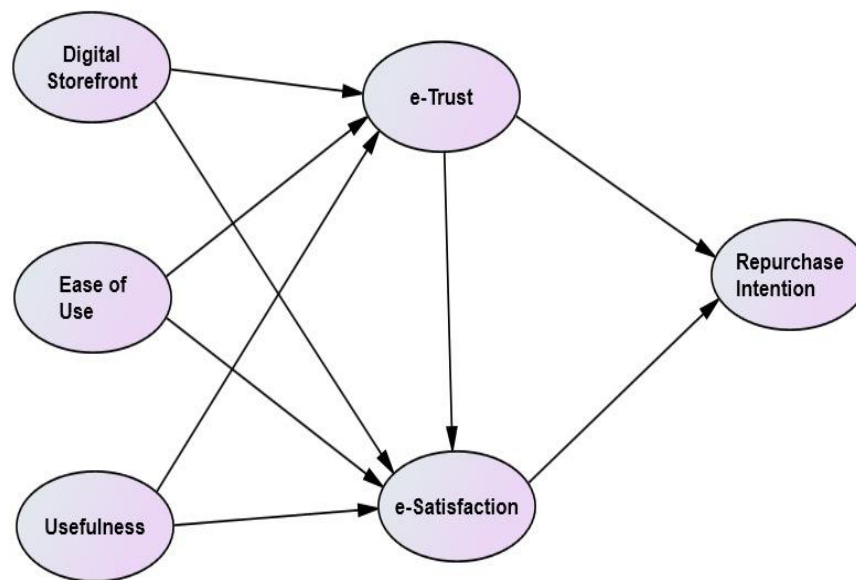

Figure 2. Research Theoretical Model

RESEARCH METHOD

The type of data used in this study is primary data obtained from surveys by giving questionnaires to respondents. Respondents in this study are those who have made online purchase transactions through platform applications or websites more than once. Data was collected using google Forms to all customers spread across Java and Outside Java, and the total data collected was 348 respondents. Based on previous research, the minimum sample for quantitative SEM studies is 200 samples. Therefore, the author's decision to determine the number of 348 samples. Then, the data

were analyzed using Structural Equation Modeling (SEM) with the help of Lisrel. SEM is a statistical approach used to study the relationship between variables based on variance (Sheykhfard & Haghighi, 2020). The statistical tests produced in this model are Confirmatory Factor Analysis (CFA) and Path Analysis.

RESULT AND DISCUSSION

Based on table 1 show the demographics of the respondents descriptively.

Table 1. Respondents Demographics

Classification	Characteristic	Total	Percentage
Sex	Female	212	60,9%
	Male	136	39,1%
Age	< 20th	60	17,2%
	20 to 30	208	59,7%
	31 to 40	48	13,7%
	41 to 50	12	3,4%
	> 50	20	5,7%
Educational Background	Students	248	71,3%
	Undergraduate	56	16%
	Post Graduated	44	12,7
Occupation	Students	116	33,4%
	Employee	192	55,2%
	Professional	12	3,4%
	Government Official	20	5,7%
	Others	8	2,3%
Origin City	Java	246	70,6%
	Outside Java	102	29,3%
Times Using E-Commerce For F&B Online Shopping	Seldom	96	27,5%
	Sometimes	172	49,5
	Often	80	23%

Source: Research Primary Data

Table 2 describes the measurement of Confirmatory Factor Analysis which includes the value of factor loading, composite reliability and Average. Based on the estimation of the value generated by the standardized loading factor, it shows that the indicators are able to measure the latent variables.

Table 2. Confirmatory Factor Analysis, CR dan AVE

Variables	Code	Paragraph	Standardized Solution	CR	AVE

Digital Storefronts	DISTRO1	buying or choosing food and drinks at Digital Storefront thru online can be trusted and safe (secure)	0,72		
	DISTRO2	all product information that I bought at the Digital Storefront (Website or Online Food Application) was as expected	0,79	0,78	0,475
	DISTRO3	buying food and drinks at the Digital Storefront (Website or Online Food Application) is easy and convenient	0,52		
	DISTRO4	the use of the Digital Storefront provided by the Online Food Website or Application really helps me in my daily life	0,70		
Ease of Use	EASE1	there is Ease of Use of Websites or Applications in ordering food and drinks online	0,70		
	EASE2	in my opinion, the use of the Website or Application in ordering food and drinks at the Digital Storefront runs smoothly without a hitch	0,65		
	EASE3	the use of the Website or Application in ordering food and drinks at the Digital Storefront is very easy to learn	0,72	0,82	0,488
	EASE4	the website or application for ordering food and drinks at the Digital Storefront is very clear and easy to understand	0,68		
	EASE5	become skilled as a result of using the Website or Application in ordering food and drinks at the Digital Storefront	0,74		
Usefulness	USEFULL1	the information available at the Digital Storefront selling food	0,71	0,82	0,535

		and beverages using the Website or Application is very useful		
	USEFULL2	searching for types of food and beverages in Digital Storefront either using the Website or Application is not difficult	0,65	
	USEFULL3	the whole process of ordering food and drinks through the Website or Application is more satisfying	0,77	
	USEFULL4	the selection and ordering of food and beverages at the Digital Storefront through the Website or Application is a faster process	0,79	
e-Trust	ETRUTST1	the Digital Storefront provided by the Platform-based Website or Application that I often use in ordering food and drinks always fulfills its promises and commitments	0,77	
	ETRUTST2	when choosing food and beverage products at the Digital Storefront provided by websites and other platform-based applications, confidentiality is maintained	0,82	0,85 0,588
	ETRUTST3	security when you want to buy food and drinks at Digital Storefront can be trusted	0,71	
	ETRUTST4	the product images (food and beverages) in the Digital Storefront when you want to buy through the Website or Application are very clear	0,73	
	ETRUTST5	all information provided on the Website or Application when ordering food and drinks at the	0,64	

		Digital Store is guaranteed safely		
e-Satisfaction	SATIF1	the decision to buy food and drinks on the Website or Online Food Application is due to the number of variants available at the Digital Store	0,82	0,85 0,594
	SATIF2	feel satisfied with the experience of buying food and drinks on the Website or Online Food Application available at the Digital Store	0,76	
	SATIF3	ordering accuracy, performance or speed of service through the Website or Online Food Application as expected	0,78	
	SATIF4	overall the process of buying food and drinks through the Website or Online Food Application available at the Digital Store is as expected	0,72	
Repurchase Intention	REPUR1	using Websites or Online Applications in buying food and drinks	0,82	0,87 0,586
	REPUR2	looking for Websites or Online Applications in buying food and drinks	0,88	
	REPUR3	planning to use the Website or Online Application in buying food and beverages	0,82	
	REPUR4	interested in using the website or application in buying food and drinks at the Digital Store	0,58	
	REPUR5	often talk to friends or colleagues or family about Websites or Online Applications in buying food and drinks	0,69	

Source: Research Primary Data

Table 3 shows that all the measurement criteria taken as minimum requirements in this research model resulted in a Goodness of Fit model at a good level so that the model in this study was declared appropriate or accepted.

Table 3. The Goodness of Fit Model

Measure	Estimate	Threshold	Interpretation
CMIN	835,62	-	-
DF	259	-	-
CMIN/DF	3,22	1 to 3	Good
RMSEA	0.080	0.05 to 0.08	Good
GFI	0.85	0.90	Marginal
CFI	0.96	0.90	Good
NFI	0.95	0.90	Good

Source: Research Primary Data

Table 4 shows the influence relationship between exogenous variables and endogenous variables expressed by the T-Values. Meanwhile, in the nine hypotheses that were build-up, there were seven that had an effect, while two hypotheses had no effect. Furthermore, it will be described in detail in the discussion

Table 4. Results of SEM Model

Relations		T-Values	Threshold	Interpretation
Digital Storefront	→ e-Trust	7,40	>1,96	Significantly
Digital Storefront	→ e-Satisfaction	1,72	>1,96	Unsignificantly
Ease of Use	→ e-Trust	2,70	>1,96	Significantly
Ease of Use	→ e-Satisfaction	6,43	>1,96	Significantly
Usefulness	→ e-Trust	4,52	>1,96	Significantly
Usefulness	→ e-Satisfaction	5,55	>1,96	Significantly
e-Trust	→ e-Satisfaction	2,80	>1,96	Significantly
e-Trust	→Repurchase Intention	0,30	>1,96	Unsignificantly
e-Satisfaction	→Repurchase Intention	7,42	>1,96	Significantly

Source: Research Primary Data

Discussion

Digital storefronts generally have a very high correlation to customer trust (e-Trust). The effect of digital storefront on e-Trust with T-Values is 7,40. The indicators built by the digital storefront, namely security, expectation, ease or comfort and usability (beneficial) are considered sufficient

to represent customer trust. The security of online transactions is the entry point for customers to continue their transactions (Kinasih & Albari, 2012). Furthermore, customer expectations in online shopping are actually because buyers' needs are met for the products they consume (Ayu et al., 2022). Henceforth, the ease and convenience of consumers in online shopping becomes the basis for making purchasing decisions (Wijaya et al., 2022). Then, the use or benefit for consumers of online shopping is primarily more practical and effective and cheaper. Therefore, the marketing strategy through digital storefronts displayed by retail outlets selling food and beverages needs to be improved.

Digital storefront has no significant effect on e-Satisfaction, while T-Values is only 1,72. The author's assumption is that this is due to the service process of food and beverage sales partners which cannot be controlled directly by retailers at the time of product delivery. Therefore, retailers must provide guarantees to consumers until the final service process.

Ease of Use has a significant correlation with e-Trust with a T-Value of 2,70. The latent of Ease of Use shows that a number of indicators are able to maintain buyer trust, such as ease of use, unimpeded, clear and easy to understand, as well as skills due to the habit of continuous use of websites or applications in ordering food and beverages through digital storefronts. This is driven by the knowledge of the community that has been well digitized.

Likewise, Ease of Use has a significant correlation to e-Satisfaction with a T-Values of 6,43. In the minds of consumers, usually what they want from a service is satisfaction. Ease of Use towards purchasing food and beverages through digital storefronts is satisfied.

The benefits felt by consumers in buying food and beverages through digital storefronts are quite high, as evidenced by Usefulness having a significant effect on e-Trust with a T-Values of 4,52. Consumers believe that the use of digital storefronts in conducting transactions is very practical wherever they are.

The satisfaction expected by consumers in online shopping through digital storefronts is quite high, as evidenced by Usefulness which is significantly correlated with e-satisfaction with a T-Values value of 5,55. Consumers' expectations of the benefits of digital storefronts in searching, selecting and ordering, and the process is so easy and fast.

Then, the correlation between e-Trust and e-Satisfaction in this model is quite significant with the contribution of the T-Values of 2,80. The e-Trust indicator is built to fulfil the commitment, privacy, security, clarity and assurance to consumers so that the satisfaction obtained when making transactions becomes an inseparable part.

Meanwhile, e-Trust does not have a significant correlation with Repurchase Intention, it is stated that the T-Values are very low at 0,30. In this section, of course, the indicators built do not adequately represent customer expectations in ordering food and drinks through digital storefronts.

Finally, e-Satisfaction has a significant correlation with Repurchase Intention with a T-Values value of 7,42. The consumer's decision to make repeat purchases is because it is built with excellent indicators by e-Satisfaction. In general, e-Satisfaction indicators such as product variants,

transaction experience, order accuracy, and suitability of expectations trigger consumers to repurchase food and beverage intentions through digital storefronts.

CONCLUSION AND SUGGESTION

Researchers have tested and built a proposed model of how customer decisions decide on repurchase intention online through a digital storefront. However, in this study, the authors found that digital storefront had an effect on e-Trust, while e-Satisfaction had no effect. Then the ease of use has an influence on e-Trust and e-Satisfaction. Furthermore, usefulness has an influence on e-Trust and also e-Satisfaction. While e-Trust on e-Satisfaction has a positive influence relationship, but on repurchase intention, there is no effect. Finally, the relationship between e-Satisfaction and repurchase intention has a positive relationship. The implication is that the retail industry makes digital storefronts one of the ideal promotional media facilities because they are in direct contact with consumers through websites or applications. Interestingly, the digital display case contains complete product information. Therefore, this research becomes the basis for the retail industry to continue to innovate.

The indicators or other factors that have not been included in this research will be suggestions and considerations for future researchers. However, the framework of the thought model can also be combined or added with the latest variables according to their relevance.

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