

## THE FACTORS INFLUENCING CUSTOMERS' REPURCHASING INTENTION IN B2C- E-COMMERCE IN VIETNAM AND TAIWAN

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### Abstract

*Rapidly expanding of Internet technology in recent years has made tremendous changes in "Digital economy" that is an absolutely necessary development, matching with the new trend, digital economy brings to us high efficiency and profitability while the traditional economy is becoming saturated. Nevertheless, as the previous research of experts, Vietnam's digital economy has only emphasized on communication, amusement and information aspects, while many other fields such as e-commerce are still challenging. Vietnam is a country using the internet more and more popular and the number of subscribers using smart phones or some kind of smart devices is getting higher. In additions, the e-commerce business in here is hoping to be very potential and will explode in the near future. According to the trend, this study provides the significant factors that have influence on repurchasing intention of customer; the reasons make them made up their mind to back the website again. This study was conducted by survey giving out to 280 Vietnamese and 158 Taiwanese as well as all hypotheses were examined by using STATISTIC 10 ver. and LISREL 8.8 with covariance Matrix. The results showed that only herd mentality with significant positively effects on customers' perceived trust. But the website usability, functionality, security, and service quality insignificantly influenced on customers' satisfaction. Perceived trust significant positively effects on customers' satisfaction. Customers' satisfaction and perceived trust significant positively effects on consumers' repurchase intention.*

**Keywords:** *Digital economy, E-commerce, online shopping, repurchase intention, loyalty, perceived trust, customer satisfaction, herd mentality, security, functionality*

## 1. INTRODUCTION

### *1.1 Research background*

E-commerce is sometimes used to represent the trade of corporeal merchandise through internet buying way, as well as to describe any type of commercial transactions that are smooth the way through the internet. E-business relates to all factors running a business online but e-commerce accurately represents the product's transaction.

Electronic commerce in many Asian countries is predicted to have double-digit growth within the next almost 5 to 10 years. Three countries are India, Indonesia, and Malaysia who are among the fastest developing e-commerce retail country in the world at a rate of over 20% annually. E-commerce in China is also developing at an average annual percent of almost 17%. From 2015 to 2021, the region's total revenue from e-commerce will increase about 320 billion USD to more than 900 billion USD. With such development, Asia will definitely be the global focal point for e-commerce by 2025. There is evidence as follows; over 25 billion dollars in total sales and purchases are processed within 1 day through Alibaba's online retail market in 2017. With these parameters, Asia is gradually becoming the focus of global e-commerce (Chen, 2017). Also mentioned on her research, Vietnam is not exception on online shopping. Nowadays, Vietnam's electronic-commerce sales revenue in 2017 reached around 6 billion USD, increase up 24% compared to last year at the same period. E-commerce companies, especially Shopee, Lazada, and Tiki, three of e-commerce biggest in Viet Nam, are competing fiercely in the competition for users and establishing a leading position in the digital economy.

Market research firm Asia Plus had published an in-depth report on the development of Vietnam's e-commerce in 2018 compared to 2016 and 2017. This study was carried out annually with a sample more than 1,000 people in two big cities, Ho Chi Minh and Hanoi. According to brandsvietnam.com, the penetration of e-commerce now reaches 80%. That means Vietnam is a likely market for e-commerce that we cannot ignore (Ly, 2018). E-commerce service websites participating in the survey included three types of websites: E-commerce trading floor with the rate of 88%; online promotion website group accounts for 16%; and online auction website group is 2%. The cost for advertising is the principal source of revenue for maximum e-commerce service websites (nearly 70%), around 56% of websites are charged based on successful order amount. Besides, other fees such as the fees for messaging, membership, consulting and other added service ones account for a small percentage, ranging from 13 to 27%. 81% of surveyed websites provide product filtering and search utility on the website (Ly, 2018).

Likewise, according to Export.gov (2018), Taiwan is a country with a growing B2B e-commerce, e-commerce association run by Taiwan External Trade Development Council (TAITRA) are Taiwan Trade and iDealEZ Online Marketplace. These are e-commerce gateways that allow companies to find supply chains for business models including: raw material suppliers, carriers, distribution units, and customers. In Taiwan in recent years, the most developed sectors in B2C e-commerce with a market scope of USD 42.69 billion in 2017, and a 5-year medium maturity rate of 10-20% are the IT, chemical and textile industries started in the beginning of 2000s. Top 3 major online shopping websites of participants in Taiwan include Momoshop, Yahoo! Taiwan, and PChome. For foreign websites, China is the most developed market with 69.5% where participants access for shopping annually.

76% had integrated yahoo or Skype chat, online support for customers. Cooperation of social networks and short messaging services on websites was also a new gadget of interest of businesses in recent times, with the proportion of 53% and 50% respectively. The group of 5 most traded products on e-commerce service websites included: fashion (44%); computers and networks (43%); clothes, shoes, cosmetics (43%); phone (41%); Refrigeration and household appliances (25%). 45% of websites support delivery and collection services (Cash on delivery - COD). The form of accepting payment when buying directly at the company was well-liked, accounting for 75%. In the meantime, the form of payment by online bank transfer was still executed by many businesses at the rate of 77%. The grasp of customer psychology will make E-commerce in Vietnam will have extremely strong steps, bringing abundant revenue for businesses in the future (Avis, 2017).

### *1.2 Research purposes and objectives*

The number of researchers focused on analyzing the factors affecting customer acquisition behavior through social networks, via the E commerce website, and providing useful results that help the business. These works provided more knowledge and convenient for B2C online shopping companies.

The answer to the question: How do you get customers to find you again - is always a difficult question for businesses, so the study of repurchasing behavior is extremely necessary in the near future. Researching on which factors affect customers' satisfaction, such as website usability, functionality, security, service quality, herd mentality and as well as customer satisfaction, and perceived trust identifying them to promote positive factors, minimizing negative factors, developing strengths, improving weaknesses, and improving company stature in the e-commerce market.

The key purposes of this research is in order to understand customers' repurchase intentions in B2C website and identify website characteristics that affect customer perceived trust, customer satisfaction, finally how that characteristics effect on customer repurchase intention.

### *1.3 Research structure*

To get the measure of the factors that influence on purchasing intention of customer as desirable model, the research would be gather data by using survey tool through distribute method in university and online method.

All data would be examined by LISREL 8.8 ver. and STATISTIC 10 ver. To get the measure of which factor has a meaningful impact on the intention to reject and what factors they consider and make the final decision to buy goods online through the B2C website. Based on the abundance of nationality data, age, education, gender, occupation, and income, statistics would be made in accordance with this study.

Firstly, the study would mention to the definition of E-commerce, the background, now and future of shopping on the internet (B2C). Objectives and purposes of the research are presented on this chapter as well.

The second chapter includes an overview of the literature of previous researchers who also discussed about Repurchase Intention and the factors affecting it, namely customer satisfaction (influenced by usability, functionality, security, and service quality), and perceived trust (influenced by herd mentality) which are main variables in this study.

Methodology that would be used in this study mentioned in Chapter 3. After that, we have questionnaire growth, survey participant selection, and data analysis technique that would be used for get the measure of the anticipated framework.

Chapter 4 presents the Results of the research and explain it and, Chapter 5 is conclusion and discussion, limitations of this research. For the suggestion of next research in the future would be mentioned in the chapter five and this is also the last chapter.

## 2. LITERATURE REVIEW

### 2.1 Website design quality

High quality website design means that it includes the website's ability to navigate or visually appeal (Cyr, 2008). Customers' satisfaction on shopping online through B2C website is directly connected to the website design's quality - (Cho and Park, 2001). Besides, Lee and Lin (2005) have demonstrated that website design confidently impacts customers' satisfaction in general and the quality of services perceived in particular. The proven results show that the navigation, image and information design have a positively impact on customers' satisfaction.

#### 2.1.1 Usability – Ease of Use

Usability definition refers to the attempt to use maturity on the website to perform a successful purchase.

Normally, it often relates to the ease on using when accessing the website for purchases and meanwhile, it is also considered an important element in the development of e-commerce (Flavián, Guinalu, and Gurrea, 2006; Davis, 1989).Nielsen (1994) point outs that usability is ability to learn to manage the system.

Usability is a quality property that gets the measure ease of use of the user interface, how easy the user interface is. The term "usability" also refers to a method of improving ease of use in the design process.

Usability was defined by evaluating 5 elements: acquire ability, how uncomplicated for the user to complete the basic accomplishments, accomplish basic tasks, with the design of the product or service at the first time they interact, effectiveness, when someone has been learning about how to use the design, how quick could they perform tasks, perform tasks, the ability to remember, errors ,how many user errors have been made, how serious are these errors, and how easy is it to fix, recovering those errors, and the last one is satisfaction, a pleasant level when using the design.

#### 2.1.2 Functionality

In term of definition of Functionality of a website, that is the interactive constituent of the website, which let the viewer respond in their own way, therefore make the viewer become a customer. There are many types of functionality such as shopping cart, form mail, database form, viral form, and online credit/debit card processing.

More specifically, almost all consumers prefer a payment procedure which is more secure rather than more convenience. Online customer hopes websites to keep secret their personal information, looking forward to the website providing services or products that meet the requirements of secure

payment and maintaining the privacy and security of online communication (Franzak, Pitta, and Fritsche, 2001). In addition, Lin and Sun (2009) also stated that when customers spend long time to comprehend get acquainted themselves with the procurement and payment processes at a specific shopping website, the expense of holding specific pay for unseen related things would grow. Consequently, making easy payment procedures is one of the important issues for online retail units to retain customers and increase consumers' satisfaction (Lin and Sun, 2009).

### 2.1.3 Security

An indispensable constituent influencing online purchasing pleasure is security. Cheung and Lee (2006) described that security is the web. The ability of consumers to shield private data was gathered from electric performances from unauthorized use. Consumers consider about the privacy, responsibility and isolation of online sites (Gefen, 2000). Understanding as a simply way, privacy anxieties in e-commerce could be categorized toward cares about users' authentication and data security and transactions (Ratnasingham, 1998 and Rowley, 1996). As previous research (Elliot and Fowell, 2000; Szymanski and Hise, 2000), due to reduced perception of security dangers, customers' satisfaction with information services of online shops is anticipated to progress. Understanding as other way, powerful security variables make customer satisfaction higher. Cheung and Lee (2006), they recognized three types of factors that are main points to effect on electronic satisfaction which incorporate technology, procurement and specific commodity elements. Security is determined by technological factors. They also confirmed a convinced relationship between security and E-commerce satisfaction.

As researched by Kimery and McCord (2002), Miyazaki and Krishnamurthy (2002), site security can be interpreted as an important type of function or activity that is essential in the process of using and operating the website. Security guarantees relate to enlarge to which the website gives security for customers' money and general private information.

### 2.2 Service quality

According to the research which conducted by Zeithaml, Parasuraman, and Malhotra (2002), they developed SERVQUAL scale (that's called service quality), estimated the websites of many online retailers by electric-SERVQUAL scale with many sizes such as: effectiveness, honesty, completion level, isolation, responsiveness, coverage and connection. In addition, Li, Tan, and Xie (2002) implemented the scope of expression and information essence, as well as the basic characteristics of the Internet. In addition, they comprehensively identified site quality from a pre-purchased period, including usability, product data, order data, and protection of private information, for the post-purchase period, including shipping, shopper support, implementation and replacement policy). Ladhari (2010) additionally proposed six unfluctuating aspects: honesty and accomplishment, responsiveness, usability, privacy and security, website design, information quality, whether it is clear and detail to understand or not, and the content. Website service quality has 5 factors: reliability, assurance, tangibles, empathy, and responsiveness.

### 2.3 Herd mentality

Research driven by the University of Exeter has demonstrated that people have developed to be excessively impacted by their neighbors, as opposed to depend without anyone else nature. Subsequently, bunches become less receptive to changes in their regular habitat. In term of choice to

purchase on a site, the crowd attitude is the amount of perspectives, the great remarks from different purchasers (University of Exeter, 2014).

#### *2.4 Customers' satisfaction*

Li and Zhang (2002) elucidated consumer loyalty as the degree to which online customers view of the internet shopping background affirm their desires. EUPAN (2008) – The European Public Administrative Network clarified in all respects obviously that purchaser fulfillment with a model utilizing the protestation hypothesis, in which proposes that buyer fulfillment with an administration was identified with the extent of the protestation experience; where protestation is identified with the individual's underlying desires. In the event that experience of the administration extraordinarily surpasses the desire customers. They cleared up consumer loyalty as the degree to which expends' view of the web based shopping background declare their aspirations. EUPAN (2008) additionally clarified consumer loyalty with a model utilizing the protestation hypothesis, in which recommends that purchaser fulfillment with an administration was identified with the span of the protestation experience; where protestation was identified with the individual's underlying desires. In the event that experience of the administration enormously surpasses the desire customers had of the administration, at that point fulfillment would be high.

Customers must be happy with their ecommerce shopping background before gaining more merchandise and enterprises on the web. Shankar, Smith, and Rangaswamy (2003) had additionally referenced that given administration on and subsequent to acquiring process are important to online client continue buying activity.

Also, Schaupp, Bélanger, and Fan (2009) had indicated three categories of determinants that could impact on consumers' loyalty towards web based shopping through B2C site. They are innovation factors, including security, convenience, web composition, protection, item esteem, and item customization. This study analyzed three factors influence on Customers' fulfillment, there are Website structure quality, Service quality, and Perceived trust.

#### *2.5 Perceived trust*

Gefen (2000) pointed out that beliefs and shopping habits affect decision making in e-commerce of customers. Kim and Ferrin (2008) approached and developed a theoretical framework for investigating the credible process consumers' use when purchasing from any website. The proposed framework was examined by the Structural Equation Model (SEM) technique. Test results show that customers who are fully confident and aware of the risks strongly influence their decision to buy goods through the Internet. Trust in the Site is incredibly affected by purchasers' convictions about trust, distinction, protection concerns, data nature of the Site, and the organization's notoriety.

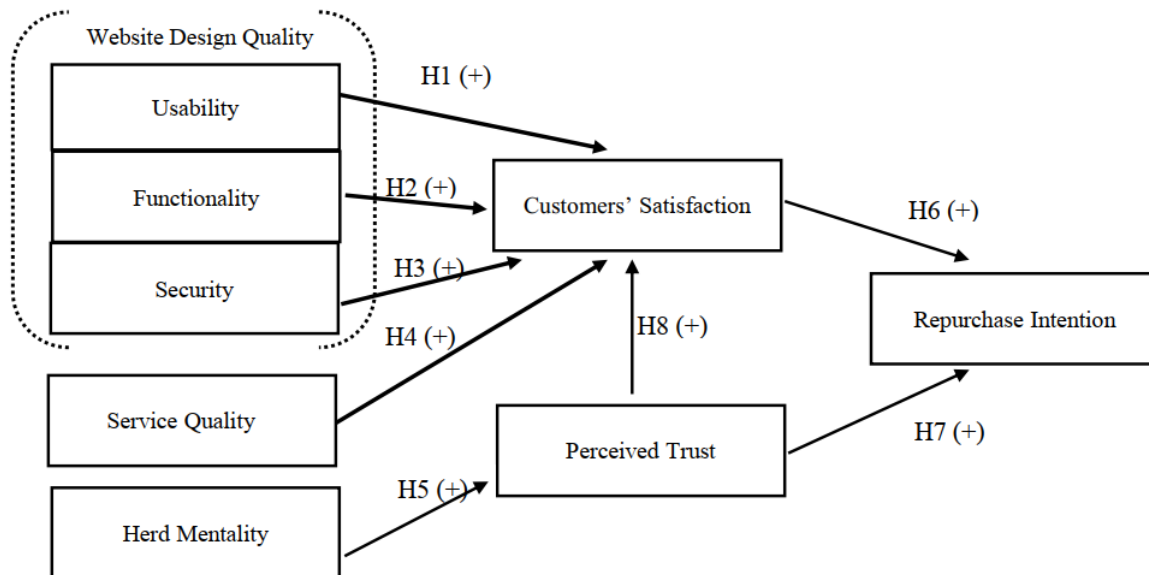
#### *2.6 Repurchase intention*

As indicated by Ibzan, Balarabe, and Jakada (2016), repurchase is portrayed as a genuine activity of client in purchasing or utilizing the item once more. It implies that clients over and again expend comparable administrations or items from comparative dealers. Though repurchase is the real activity, repurchase goal displays client's selection to cooperate in eventuality exercises with the retailer or provider (Hume, Mort, and Winzar, 2007). Client repurchasing goal has been conceptualized in some ongoing examinations based on two angles in particular the expectation to re-purchase (repurchase) and

the goal to take part in positive verbal exchange and proposal (Fitzgibbon and White, 2005). In this study, the repurchase intention focuses on customers' intention when they make their decision to come back purchase at the same website and the factors influence on that.

- H<sub>1</sub>** Website Usability positively effects on Customers satisfaction
- H<sub>2</sub>** Website functionality positively effects on Customers' satisfaction
- H<sub>3</sub>** Website security positively effects on Customers' satisfaction
- H<sub>4</sub>** Website service quality positively effects on Customers' satisfaction
- H<sub>5</sub>** Herd mentality positively effects on Customers' Perceived trust
- H<sub>6</sub>** Customers' satisfaction positively effects on their Repurchase Intention
- H<sub>7</sub>** Perceived trust positively effects on their Repurchase Intention
- H<sub>8</sub>** Perceived trust positively effects on Customers' satisfaction

**Figure 2.1** Conceptual Model



### 3. RESEARCH METHODOLOGY

In order to understand more clearly about the factors that influence on the repurchasing intention, this study used the survey method to demonstrate hypothesis in conceptual model. The survey was conducted from January 10<sup>th</sup> to February 15<sup>th</sup>, with 438 surveys distributed in parallel with the online survey (Google Docs Tool).

#### 3.1 Questionnaire

To accomplish a profoundly compelling poll, the specialists made a survey by talking Taiwanese and Vietnamese understudies who need to purchase items on the B2C site routinely to get thoughts generally speaking before making speculations. Members in this examination were individuals whose agents have a unique interconnection to avert the perplexity of the respondents and collide with keep

running into the social favoritism. Every single open inquiry was recorded before the meeting starts. The significance and meaning of the affecting elements were obviously disclosed to maintain a strategic distance from misconceptions. Amid the season of meeting, all partakers were opened to reply, shared their very own conclusions on acquiring choices on any site. The information acquired from the members helped the analysts to comprehend top to bottom of every factor and got a many momentary plan to structure the up and coming survey as per the built up theory.

In order to supply the most legitimacy of the overview and an abnormal state of data accumulation, we have every one of the 48 questions and test inquiries of every factor. Our survey was comprised of 2 parts of shut inquiries. The principal segment contains proclamations to check for significant elements that may influence the craving to profit to obtaining for the equivalent B2C site. Every member was asked to quantify the inquiries and grade the understanding/difference level as per the Likert 5-point level. Number 1 speaks to in all respects unequivocally concur while 5 agents oppose this idea. In the second piece of the study members were approached to fill the data, for example, nationality, age, training, sex, occupation and pay. All together get great criticism and to lessen the culturally diverse errors and to ensure that the respondents comprehend the poll totally the overview was planned in English and afterward converted into Vietnamese. Past testing was a test analyzes to guarantee the honest inquiries that have a genuine association with the objective model.

### *3.2 Selecting research participants*

Selected participants are those who have regular and irregular shopping needs through e-commerce transactions. They may differ in demographics, monthly income, careers, etc. but their needs and psychological effects on their purchasing decisions are all correlated. The participants are mainly from Vietnam and Taiwan, most of them are students who have relatively large online shopping needs. Researchers send online shoppers the questionnaires via email and collect results from them, and also from online collaborators.

### *3.3 Data analysis*

The test in this overview utilized the scale estimated from level 1 to dimension 5 was kept running with LISREL 8.8 adaptation to assess the relationship between the components and potential factors in the theoretical system. The majority of the factor investigation investigated in this examination was utilized for the covariance lattice. The covariance model was utilized to gauge the farthest point of the factor model for every speculation and after that is additionally surveyed by Cronbach's Alpha coefficient and CFA result.

### *3.4 Confirmatory Factor Analysis*

Confirmatory Factor Analysis is a strategy that is utilized to dissect the unwavering quality of the figure viewpoints that would control their dormant factors. Direct Structural Relationships (LISREL) was utilizing from when it was reasonable for working with the complex and staggered models, for example, multi-bunch evaluation by giving the assessed mean an incentive among the many target gatherings. LISREL gives diverse sorts of measurement instruments that would be valuable to decide the legitimacy of information. One among them is the integrity of fit that would know the level of wellbeing of the normal model and it would likewise give the vital data to know whether the normal model ought to be acknowledged or dismissed. To get the proportion of how appropriate the model is and the sufficiency spasm of the normal model to the given information, one explicit instrument may insufficient. Various estimations would be get the measure at the same time so



as to join every one of the points of view of information and It would extend scientists' viewpoint to finish the model's entire picture.

### *3.5 Descriptive Statistics*

With the assistance of STATISTICA 10 expressive Statistics was additionally used in this investigation because of the decent variety of statistic information accumulation in age, instructive foundation, Occupation, Income and Nationality. Descriptive Statistics is characterized as the pointer that portrays and encourage the quantitative information into the synopsis structure. The regular informational collection of members in this examination was partitioned and displayed in rate as called proportions of fluctuation assessment. This technique would dissect the spread of the dissemination information and help to comprehend the extent of target test information of this examination.

## **4. RESULTS**

### *4.1 Descriptive Analysis*

Table 4.1 shows details about the descriptive analysis with major items namely nationality, age, occupation, income, and gender and education. Among 434 samples, Vietnamese took the majority with 280 samples (63.93%), and Taiwanese with 158 samples (36.07%). Most of samples (352 samples, 81.11%) were under 35 year-old, 36-45 year-old group had 68 samples (15.67%) and only 14 samples (3.22%) were over 46 year-old. In terms of occupation, students made up 53% (230 samples), company employees account for 139 samples (32.03%), self-business are 37 samples (8.53%) and others consist of 28 samples (6.45%). Most of samples had the monthly income under USD 500 (235 samples, 54.15%), followed by USD 500-1000 group with 121 samples (27.88%), 78 samples (17.97%) have monthly income over USD 1000.

**Table 4.1. Description of the response's background**

Characteristics	Categories	Frequency	Percentage
<b>Nationality</b>	Vietnamese	280	63.93%
	Taiwanese	158	36.07%
<b>Age</b>	Under 18 years old	9	2.10%
	18-25 years old	205	47.24%
	26-35 years old	138	31.77%
	36-45 years old	68	15.67%
	46-55 years old	9	2.07%
	Over 55 years old	5	1.15%
<b>Occupation</b>	Self-business	37	8.53%
	Student	230	53.00%
	Company Employees	139	32.03%
	Housewife	7	1.61%
	Others	21	4.84%
<b>Income</b>	Less than \$250	112	25.81%
	\$500 - \$1000	121	27.88%
	\$250 - \$500	123	28.34%
	\$1000 - \$2500	78	17.97%
<b>Gender</b>	Male	197	45.39%
	Female	237	54.61%
<b>Education</b>	Bachelor	314	72.35%
	Master	55	12.67%
	Doctor	1	0.23%
	PhD	6	1.38%
	Others	58	13.36%

In terms of gender, male account 45.39 % with 197 samples, while female made up 54.61% with 237 samples. About education background, those who got Bachelor degree account for 72.35% as majority (314 samples), followed by other education group with 13.36 % (58 samples), then was master group with 12.67% (55 samples) and Doctor and PhD group account for 1.61% (7 samples).

#### 4.2 CFA results

Table 4.2 gives insights concerning CFA results. The normal factor stacking ought to be over 0.5 (Bagozzi, 2011). As can be seen, all remained things have factor stacking over suggested estimation of 0.6. Also, Cronbach's alpha was utilized to survey unwavering quality, Bagozzi (2011) proposed Cronbach's alpha ought to be over 0.7. The outcomes demonstrated all develops have acknowledged Cronbach's alpha. Testing reliability of scale with Cronbach's Alpha coefficient:

This technique enables experts to evacuate unsatisfactory factors and breaking point refuse factors amid the investigation and assess the dependability of the scale through the Cronbach's Alpha coefficient. Cronbach's Alpha coefficient is utilized to quantify the inside consistency of the scale. The higher the Alpha coefficient means the higher the consistency of the factors, and the higher the level of relationship of the estimation factors. A scale has good reliability when Cronbach's Alpha  $\alpha$  varies within the range. If Cronbach alpha  $\geq 0.6$  is an acceptable measure of reliability. However, Cronbach's Alpha does not indicate which measurement variables need to be removed and which measurement variables need to be retained, so we consider the correlation coefficient of variables. Variables with total correlation coefficients less than 0.3 are considered "garbage" variables and would be removed from the scale. That's reason why the researchers use CFA including T-value and Estimate value to evaluate variable's suitability.

**Table 4.2. CFA results and reliability test**

Factor Analysis		Standardized	Mean	Cronbach's
Variables and measurement items		loading <sup>a</sup>	(Total)	Alpha
RI 1-7	Repurchase Intention	> 0.6	1.829493	0.8206
CS 8-13	Customers' Satisfaction	> 0.6	1.749616	0.7409
PT 14-18	Perceived Trust	> 0.6	1.859447	0.7301
US 19-24	Usability	> 0.6	1.873656	0.8923
FUN 25-30	Functionality	> 0.6	1.964286	0.7358
SEC 31-35	Security	> 0.6	1.864055	0.8745
SQ 36-42	Service Quality	> 0.6	1.966425	0.8824
HM 43- 47	Herd Mentality	> 0.6	1.957604	0.8657

#### 4.3 Covariance matrix

The covariance matrix depicts the covariance between two constructs. Positive values in the covariance matrix indicate show an expanding straight connection between two constructs; whilst negative qualities demonstrate diminishing direct relationship.

**Table 4.3. Covariance Matrix of the Measure Variables**

	RI	CS	PT	US	FUN	SEC	SQ	HM
RI	0.14016							
CS	0.05069	0.136162						
PT	0.05622	0.042556	0.17595					
US	0.06771	0.050856	0.072193	0.42658				
FUN	0.08072	0.063721	0.094045	0.37365	0.506612			
SEC	0.07489	0.056337	0.082557	0.35061	0.38197	0.463416		
SQ	0.07825	0.060418	0.085141	0.33947	0.384314	0.350687	0.411275	
HM	0.07825	0.060418	0.085141	0.08514	0.339474	0.384314	0.350687	0.411275

4.4 LISREL results: Goodness of fit testing

**Figure 4.1. Lisrel Result of structural hypothesized framework**

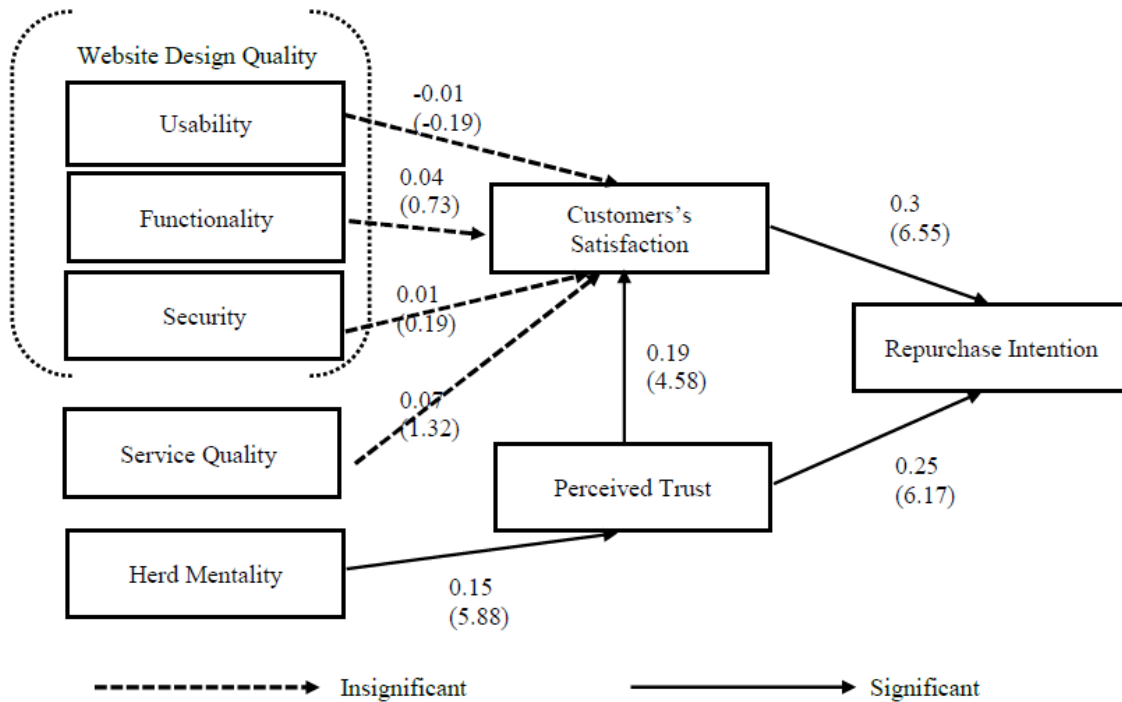


Figure 2 and Table 4.4 depicted the LISREL results. T-value should be over 1.96 or under -1.96 to conclude a hypothesis is supported. In particular, Website design quality which includes usability (T-value = -0.19), Functionality (T-value = 0.73), and Security (t-value = 0.19) have insignificant influences on Customers' satisfaction. Therefore,  $H_1$ ,  $H_2$ , and  $H_3$  are rejected. Service quality with T-value (= 1.32) under 1.96 also has insignificant influences on Perceived Trust. Hence,  $H_4$  is also rejected. Herd Mentality (T-value =5.88) has significant influences on Perceived trust, therefore hypothesis  $H_5$  is supported. Customers' satisfaction (T-value=6.55) and Perceived Trust (T-value=6.17) have significant influence on repurchase intention, therefore hypotheses  $H_6$  and  $H_7$  are supported. Finally, Perceived trust (T-value=4.58) has significant influences on Customers' satisfaction, which mean hypothesis H8 is also supported.

For fit index,  $X^2=37.24$ , RMSEA=0.079 (RMSEA should be less than 0.08), RMR=0.012 (RMR should be less than 0.05), GFI=0.98, AGFI=0.92, CFI=0.99 (CFI, GFI, and AGFI should be over 0.9) indicate the research has good model fit.

**Table 4.4. Test of hypotheses**

Hypothesis	Estimate	T-value	Result
$H_1$ Website Usability positively effects on Customers satisfaction	-0.01	-0.19	Unsupported
$H_2$ Website functionality positively effects on Customers' satisfaction	0.04	0.73	Unsupported
$H_3$ Website security positively effects on Customers' satisfaction	0.01	0.19	Unsupported
$H_4$ Website service quality positively effects on Customers' satisfaction	0.07	1.32	Unsupported
$H_5$ Herd mentality positively effects on Customers' Perceived trust	0.15	5.88	Supported
$H_6$ Customers' satisfaction positively effects on their Repurchase Intention	0.3	6.55	Supported
$H_7$ Perceived trust positively effects on their Repurchase Intention	0.25	6.17	Supported
$H_8$ Perceived trust positively effects on Customers' satisfaction	0.19	4.58	Supported

## 5. CONCLUSION AND DISCUSSION

### 5.1 Conclusion and discussion

This study aimed to investigate the factors which are determinants of E-commerce Repurchase Intention (E-RI) through the B2C website. Accordingly, the impact of website usability, functionality, security, service quality, herd mentality and as well as customers' satisfaction and perceived trust impact on E-RI has been tested in an integrated view. Therefore, this study contributed material focusing on the many effects of the premise of E-RI.

The discoveries of the present examination can draw suggestions for professionals. This examination proposed that both e-fulfillment and e-trust have a noteworthy positive effect on e-steadfastness. The discoveries further showed that the positive impacts of e-fulfillment and e-trust on E-RI are noteworthy. These outcomes inferred that a fulfilled client who confides in the genuineness of data exhibited by the site and is persuaded about the protection of individual data would produce a sentiment of devotion towards the site. The examination likewise uncovered the positive impact of e-steadfastness on E-RI. It is observationally exhibited that steadfast clients will expect to repurchase from a similar site later on. Nonetheless, herd mentality has not the largest amount of impact on E-RI. This exploration demonstrates that customers' satisfaction and perceived trust affects E-RI and perceived trust affects customers' satisfaction. In particular, herd mindset of clients has a positive and measurably critical effect on customers' perceived trust. Accordingly, client's perceived trust is a critical middle of the road relationship in herd mentality's effect on customers' purchasing intention. Thus, so as to acquire benefit in business, the organizations need to fortify and improve their upper hand by concentrating assets on working together in an online situation. Organizations that need to pull in potential clients are required to build client trust and after-deals approaches, just as obtaining together arrangements, and build up the program "old client present new ones will get less expensive cost or appealing rebate". With respect to autonomous components, four of them are website usability, functionality, security, service quality impact irrelevantly on customers' satisfaction while herd mentality affects perceived trust.

Follows are explanation for four factors which is unsupported from this paper.

Firstly, nowadays, the level of participants' education is getting higher and higher, so most of them are not care about how the website's usability and functionality effect on shopping. They know very clearly about accessing to a website and don't feeling difficult, hence, usability and functionality don't matter to them for make decision to come back again.

Secondly, Security has insignificant influence on customers' satisfaction. As far as you know, most of companies those who trade through their website always public their policy related to payment method, compensation if the customers' information is leak out. So, it's the reason why participants don't care too much about this factor and its Hypothesis is unsupported too. It's familiar toward service quality.

From that outcome, it is additionally appeared planning a site is definitely not a key issue to pull in clients to purchase the second time. Henceforth, online stores should initially concentrate on apparent trust against both web based shopping and their sites. There are a few different ways to create trust with e-customers. One is to give increasingly verify installment frameworks, information security and protection approaches. Likewise, they utilize increasingly adaptable guarantee and return disclaimer, stay in touch with client in 7/24, present call/goals focuses and references to put e-trust. Second, online stores

ought to react to clients' messages and protests immediately and envision their necessities sooner than contenders to fulfill and awe their clients. The clients will have returned to buy once again, thusly, be influenced by Perceived trust for the organization just as having certain believability for this site originates from the nature of the past buy. In augmentations, the organization should concentrate on structure an organization's notoriety, concentrating on after-deals approach and deal with the old client repurchase by giving advancement codes, markdown codes, gift vouchers, giving tweaked offers and day by day bargains.

### *5.2 Limitation*

This study has some certain limitations. In the first place, the vast majority of the examination information originates from e-commerce customers and those clients just live in Taiwan, Vietnam, in this way, research may not speak to every single online client on the world. Future investigation could gather information from various online clients and a diverse report ought to be led. Second, this examination underlined on seven factors that sway on E-RI. The next research can develop more detailed on model and add more valuable information that can explain more factors that may impact on E-RI and collect more samples come from many countries and that samples can cover all classes over the world.

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