

ANALYSIS OF FACTORS INFLUENCING TRUST AND ITS IMPACT ON REPURCHASE INTENTION IN C2C E-COMMERCE IN INDONESIA

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Abstract

The use of the internet has transformed individual shopping behaviors, shifting from traditional shopping patterns or visiting physical stores to shopping through online platforms or e-commerce. This behavioral change has undeniably had a significant impact on the retail industry and consumers at large. With the increasing number of e-commerce users, especially in the C2C (consumer to consumer) sector, market competition is becoming more intense. This study focuses on analyzing certain factors such as website appearance, ease of use, free shipping policy, return policy, POD mode of payment, and security that can influence customer trust and its impact on repurchase intention. Data collection was conducted through the distribution of online questionnaires in the Jabodetabek area to customers who had made online purchases in the last three months, using a purposive sampling method with a total of 228 respondents. The research method analysis used the PLS-SEM method. The results of this study indicate that website appearance, free shipping policy, return policy, and security have a positive and significant effect on trust. Meanwhile, ease of use and POD mode of payment have a positive but not significant effect on trust. Furthermore, trust has a positive and significant impact on repurchase intention. This study plays a role for C2C e-commerce management in increasing consumer trust, especially among the millennial generation, and its impact on repurchase intention.

Keywords: C2C e-commerce, online shopping, trust, repurchase intention

Introduction

The use of the internet has significantly increased various conveniences for humans, including in the economic sector. As many as 212.9 million Indonesians access the internet, spending an average of 7 hours and 42 minutes per day for various purposes, one of which is shopping for products or services online (We Are Social, 2023). Consumers now rely more on digital devices to shop through e-commerce rather than visiting traditional shopping places (Vasic et al., 2019).

Currently, e-commerce has become an integral part of the lifestyle of people in various countries, including Indonesia. Indonesia is among the top ten countries with the largest e-commerce growth, with a growth rate of 78%, placing it first in the world (Kominfo, 2019). According to the e-commerce report by Badan Pusat Statistik (2022), the number of e-commerce businesses in Indonesia in 2022 was 2,995,986. Additionally, the number of users has also increased, with the number of e-commerce users in Indonesia projected to reach 137.74 million by the end of the fourth quarter of 2024 (Badan Pusat Statistik, 2024). With the increasing number of businesses and users of C2C e-commerce in Indonesia, the e-commerce industry is entering a more competitive business situation to capture the market.

With the projected significant market value growth and the dynamic increase in e-commerce visitors, focusing on C2C can provide substantial profit opportunities for investors and business players. Moreover, focusing on the C2C business model in e-commerce is an attractive option for various reasons that strengthen its relevance in the current global market context (DHL, 2023). Given this consideration, focusing research on C2C e-commerce has the potential to provide valuable insights into market dynamics in the rapidly growing C2C e-commerce industry.

Every C2C e-commerce company has its own strategies to maintain relationships with buyers to keep them trusting and making continuous purchases. Therefore, trust is considered a crucial element in the relationship between buyers and sellers (Poon et al., 2017; Roberts-Lombard et al., 2017). If a customer does not trust a store, it is highly likely that they will not visit that store again, whether it is an offline or online store (Zhu et al., 2020). When buyers do not have the confidence to make repeat purchases online, it can result in various negative impacts on the company, such as a decline in sales and long-term profits (Firmansyah et al., 2019). Thus, examining the trust factor is a crucial aspect for online business players (Zaman et al., 2016).

Previous research on the factors influencing trust and impacting repurchase intentions on C2C e-commerce has been widely conducted in overseas markets such as India and Thailand, and also on Generation Y (Trivedi and Yadav, 2020; Zhu et al., 2019). Research on repurchase intention in e-commerce has been conducted in Indonesia, but there has not been much research on the variable of trust affecting repurchase intention; most research focuses on customer satisfaction (Rahayu et al., 2016; Oktarini et al., 2018; Hasniati et al., 2021). Research on factors influencing trust, such as the appearance of an e-commerce site (Zhu et al., 2020), ease of use (Trivedi & Yadav, 2020), free shipping policy (Shao, 2017; Tandon et al., 2021), return policy (Oghazi et al., 2018; Tandon et al., 2021), POD payment method (Tandon et al., 2021), and security (Trivedi & Yadav, 2020; Zhu et al., 2020) on customer trust has been conducted. However, previous research is still fragmented in validating a single construction model that impacts trust and repurchase intention in the context of online shopping in C2C e-commerce. This study aims to develop a construction model mentioned above in the C2C e-commerce market in developing countries, particularly Indonesia, which has the potential for C2C e-commerce growth, and to analyze the relationship between customer-perceived trust, seen from several factors such as website appearance, ease of use, free shipping policy, return policy, POD payment method, security, and customer repurchase intention in C2C e-commerce.

Hypothesis Development

E-commerce

E-commerce is a term that describes the activity of buying and selling products and services over the internet, not only involving economic transactions but also the exchange of information and post-sale support (Gijón et al., 2011). E-commerce has become a profoundly transformational force, significantly altering business processes from design and production to the receipt of products and services, while also affecting the dynamics of trust between consumers and sellers (Aparicio et al., 2021). E-commerce involves the exchange of products and services and includes various types of markets, such as Business to Consumer (B2C), Business to Business (B2B), Social Commerce (s-commerce), and Consumer to Consumer (C2C) (Leonard & Jones, 2019). According to Rintasari and Farida (2020), the most commonly used type of e-commerce by the

Indonesian public is C2C, where transactions are conducted between users, while the marketplace provider acts as an intermediary and service provider. Lim (2014) argues that C2C e-commerce businesses can be considered virtual communities where customers interact, effectively performing both social and business functions.

Repurchase Intention

Repurchase intention, or the desire of consumers to buy again the products or services they have previously purchased, is based on the evaluation of the performance of the products or services they have experienced, which is then compared with their expectations (Widjajanta et al., 2020). Repurchase intention refers to the probability or desire of consumers who have completed an initial purchase and continue to use and buy from the same site or company in the future, considering current and potential future situations (Chang et al., 2020). Someone who frequently buys goods or services from an e-commerce site and then chooses to transact again with the same site in the near future can be considered to have repurchase intention (Bayraktar et al., 2012). The behavior of repurchase intention is viewed as more advantageous than mere new purchase intention, as it indicates a tendency to continue purchasing in the future (Zeithaml et al., 2013).

Trust

According to Ba and Pavlou (2002), trust is the belief that the other party is honest, reliable, and competent. Trust is a fundamental principle in every business relationship (Corbitt, 2003). Trust can be understood in two different stages: pre-purchase and post-purchase (Effendi et al., 2023). Post-purchase trust differs from pre-purchase trust because, at the post-purchase stage, consumers have substantial direct experience, which they use to decide whether to transact in the future with the same seller (Kim, 2009). Several previous studies have shown that trust plays an important and significant role in determining customers' intention to repurchase online (Jarvenpaa et al., 2000; Sullivan et al., 2018; Bernarto et al., 2019).

Website Appearance

Website appearance is a type of design intended for the development and arrangement of objects within the internet information environment, featuring consumer characteristics and aesthetic quality (Japariato & Adelia, 2020). Website appearance refers to the visual appeal of the site (Chen & Dibb, 2010). The appearance of a site involves a simple yet visually attractive layout arrangement, without neglecting important information for users (Putri et al., 2023). Website appearance in the online business world is highly valuable as it can reach various customers, including domestic and international markets. Therefore, website appearance becomes one of the crucial factors in business (Piarna, 2016). According to Berlianto (2017), high-quality information design on a site has a positive impact on customer trust. Previous research by Putri et al. (2023) also states that website appearance has a positive effect on trust in e-commerce customers. Therefore, this study will test the following hypotheses;

H1: Website Appearance has a significant positive effect on Trust.

Ease of Use

Ease of use is often associated with users' perceptions during their experience, referring to the level of effort perceived by individuals when using the technology (Peña-García et al., 2020). Consumers' experiences and views while shopping are closely related

to the extent of ease of use (Li et al., 2020). The ease of use of e-commerce platforms, such as effective websites or applications, plays a crucial role in connecting sellers and buyers in the context of e-commerce (Chen et al., 2017). Ease of use for potential customers in accessing relevant information on e-commerce sites, social media accounts, and so on can affect how much they feel in control of a site (Kandampully et al., 2016). The easier a system is to use, the more likely it is that users will accept it (Trivedi & Yadav, 2020). Aghdaie et al. (2011) found that ease of use has a positive effect on trust levels. Previous research by Faizah (2022) shows that ease of use has a positive impact on trust levels in the context of the e-commerce industry. Therefore, this study will test the following hypotheses;

H2: Ease of Use has a significant positive effect on Trust.

Free Shipping Policy

The physical distance between online buyers and sellers results in costs incurred in the online market (Huang et al., 2019). Shipping costs are a major reason why customers choose to abandon their shopping carts when shopping online (Lewis, 2006). Typically, these costs must be borne by the buyer, so the price of the received product may be higher due to additional shipping costs. Tandon et al. (2021) also emphasize that online buyers pay attention to the total product price, including low additional costs such as shipping fees. A common promotion in C2C e-commerce practice is free shipping provided to customers if their order total exceeds a certain amount (Boone et al., 2013). Tandon et al. (2021) stated that free shipping policies significantly influence the level of trust in shopping in e-commerce. Therefore, this study will test the following hypotheses;

H3: Free Shipping Policy has a significant positive effect on Trust.

Return Policy

Return policy serves as a tool to reduce the risk faced by consumers and is often used by sellers to enhance consumer demand (Mukhopadhyay et al., 2005; Janakiraman et al., 2016). Other researchers argue that return policies not only include money-back guarantees, exchanges, and credit issuance for goods but also set minimum limits for consumers engaging in return activities (Bonifield et al., 2010). Although there are costs involved in logistics, an effective return experience can enhance the positive reputation of online retailers by demonstrating a high level of trust (Tandon et al., 2021). According to Oghazi et al. (2018), leniency in return policies for online purchases plays a significant role in consumer trust. This is reinforced by research conducted by Tandon et al. (2021), stating that return policies have a positive effect on trust. Therefore, this study will test the following hypotheses;

H4: Return Policy has a significant positive effect on Trust.

POD Mode of Payment

When shopping online, customers can pay for their orders upon delivery or upon receiving the goods, either in cash or using other payment methods (Tandon et al., 2021). Payment through credit and debit cards in online purchases is one of the main barriers resulting in consumer distrust (Tandon et al., 2021). Therefore, online retailers have designed alternative methods, such as cash on delivery payment methods (Tandon et al., 2021). This is supported by Hossain (2019), who suggests that buyers in developing countries tend to prefer paying with cash rather than using credit or debit cards. This is further reinforced by research from Tandon et al. (2021), which found that POD payment

mode significantly influences trust in C2C e-commerce. Therefore, this study will test the following hypotheses;

H5: POD (Payment on Delivery) mode of payment has a significant positive effect on Trust.

Security

Maintaining customer privacy and security is a crucial factor when assessing the quality of online services compared to measuring the quality of other telecommunications services such as mobile phones and televisions (Thaichon et al., 2014). According to Jelassi et al. (2020), implementing security measures on corporate websites can help increase sales and overall site performance. This is supported by research from Sarkar (2020), which found a significant positive correlation between perceived security and trust in e-commerce. Therefore, this study will test the following hypotheses;

H6: Security has a significant positive effect on Trust.

To ensure continuous transactions, customer trust is crucial for any company. Trust is considered a critical element in the relationship between buyers and sellers (Poon et al., 2017; Svensson et al., 2017). Trust can create a sense of security for consumers when issues arise with orders, such as damaged goods or items not matching their description, enabling them to rely on C2C e-commerce platforms to resolve such problems. Therefore, this study will test the following hypotheses:

H7: Trust has a significant positive effect on Repurchase Intention.

Research Method

Measurement Development

The approach used in this research is quantitative, obtaining data through a structured set of questions to consumers who have made online purchases on C2C e-commerce platforms, and then analyzing and presenting the data through statistical processing. Based on the type of questions, this research is a descriptive study aimed at exploring and analyzing the factors that play a role in shaping customer trust towards repeat purchases on C2C e-commerce platforms in Indonesia. The time dimension approach of this research uses a cross-sectional time dimension approach, where data collection is conducted only at a specific point in time.

The subjects of this research are adult residents in the Greater Jakarta area (Jabodetabek) aged 18 to 64 years, who are users of C2C e-commerce and have made purchases on C2C e-commerce in the last three months. The research will take a sample of 200 respondents by distributing online questionnaires in the form of Google Forms with a total of 38 variable statement items adapted from previous research on website appearance (Kim & Stoel, 2004; Lee et al., 2016), ease of use (Trivedi & Yadav, 2020; Peña-García et al., 2020), free shipping policy, return policy, POD mode of payment (Tandon et al., 2021), security (Zhu et al., 2020), trust (Trivedi & Yadav, 2020), and repurchase intention (Trivedi & Yadav, 2020; Tandon et al., 2020). The data analysis method used for this research is the Structural Equations Model (SEM) method, which aims to check whether the created model can be accepted or rejected (Purba et al., 2021). To comprehensively evaluate the final results or the PLS-SEM model, two separate assessment steps need to be conducted, namely measurement models and structural model (Hair et al., 2017).

Data analysis and Findings

Demographic Profile and Characteristics of Respondents

The results of this study indicate that out of 228 respondents, the study is dominated by respondents aged 25-35 years, accounting for 54.82% or 125 individuals. There are more female respondents than male respondents, with females accounting for 62.72% or 143 individuals, while males account for 37.28% or 85 individuals. The highest level of education attained by respondents in this study is a bachelor's degree (S1), with 70.18% equivalent to 170 individuals. In terms of average monthly income, the majority of respondents fall into the category of < IDR. 10,000,000, representing 67.11% or 153 individuals. The marital status is predominantly unmarried respondents, accounting for 60.53% or 138 individuals.

Looking at the types of items commonly purchased, respondents in this study often buy skincare/body care/cosmetic products, accounting for 33.33%, followed by fashion products at 23.25% and electronic devices at 16.67%. The data also shows that the most common payment method used by respondents in this study for online purchases on C2C e-commerce platforms is bank transfer (including virtual accounts), at 51.57% or 118 individuals. Based on the respondents in this study, 168 individuals or 73.68% answered that they frequently use Shopee as their C2C e-commerce platform for online shopping, followed by 46 individuals or 20.18% who mentioned Tokopedia.

Table 1. Characteristic of Respondent

Characteristic	Category	Total Respondent	Percentage
Age of Respondent	18 - 24 years old	74	32,46%
	25 - 35 years old	125	54,82%
	36 - 45 years old	22	9,65%
	46 - 56 years old	6	2,63%
	57 - 64 years old	1	0,44%
Gender Respondent	Man	85	37,28%
	Woman	143	62,72%
The Last Education	Junior High School	41	17,98%
	Diploma	12	4,95%
	S1	160	70,18%
	S2	12	5,26%
	S3	0	0,00%
	Others	3	1,32%
Occupation	Student College	26	11,40%
	Entrepreneur	42	18,42%

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Characteristic	Category	Total Respondent	Percentage
	ASN/Civil Servant	19	8,33%
	Public Sector Employment	118	51,75%
	House Wife	14	6,14%
	Others	9	3,95%
Average Monthly Income	< Rp10.000.000	153	67,11%
	Rp10.000.001 - Rp20.000.000	50	21,93%
	Rp20.000.001 - Rp30.000.000	12	5,26%
	> Rp30.000.001	13	5,70%
Marital Status	Not yet Married	138	60,53%
	Married	90	39,47%
Products frequently purchased through C2C e-commerce	Staple food items (example: rice, flour, sugar, eggs, etc.)	15	6,58%
	Snack	16	7,02%
	Body Care / Skin Care / Cosmetic	76	33,33%
	<i>Fashion</i>	53	23,25%
	Electrical Tools	38	16,67%
	Household Appliances	13	5,70%
	Others	17	7,46%
The payment methods frequently used	Transfer/Virtual Account	118	51,75%
	Pay on Delivery/COD	19	8,33%
	Credit card	17	7,46%
	e-wallet	66	28,95%
	Cash retail	8	3,51%
The C2C e-	Shopee	168	73,68%

Characteristic	Category	Total Respondent	Percentage
commerce platforms frequently used for online shopping	Tokopedia	46	20,18%
	Blibli	5	2,19%
	Bukalapak	4	1,75%
	Lainnya	5	2,19%

Results of Validity and Reliability Test

Validity testing is a method that determines whether the measured variables truly reflect the variables the researcher intends to study (Cooper & Schindler, 2006). Meanwhile, reliability testing, according to Ghozali (2009), is a tool to assess the consistency of a questionnaire that functions as an indicator of a construct. Validity and reliability tests aim to evaluate the measurement model used in a study. In this research, there are a total of 38 items used as indicators, consisting of 5 items for the website appearance variable, 5 items for the ease of use variable, 4 items for the free shipping policy variable, 5 items for the return policy variable, 4 items for the POD mode of payment variable, 5 items for the security variable, 5 items for the trust variable, and 5 items for the repurchase intention variable.

Table 2. Results of Validity and Reliability Test

Variable	Item	Factor Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
Website Appearance (WAP)	WAP1	0,827	0,697	0,920	0,892
	WAP2	0,834			
	WAP3	0,838			
	WAP4	0,852			
	WAP5	0,824			
Ease of Use (EOU)	EOU1	0,868	0,727	0,930	0,906
	EOU2	0,822			
	EOU3	0,808			
	EOU4	0,898			
	EOU5	0,866			
Free Shipping Policy (FSP)	FSP1	0,764	0,618	0,866	0,793
	FSP2	0,732			
	FSP3	0,822			

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Variable	Item	Factor Loading	Average Variance Extracted (AVE)	Composite Reliability	Cronbach's Alpha
	FSP4	0,823			
Return Policy (RTP)	RTP1	0,851			
	RTP2	0,844			
	RTP3	0,792	0,730	0,931	0,907
	RTP4	0,895			
	RTP5	0,866			
POD Mode of Payment (POD)	POD1	0,896			
	POD2	0,851			
	POD3	0,899	0,784	0,936	0,908
	POD4	0,896			
Security (SCR)	SCR1	0,873			
	SCR2	0,919			
	SCR3	0,916	0,785	0,948	0,931
	SCR4	0,902			
	SCR5	0,815			
Trust (TRS)	TRS1	0,867			
	TRS2	0,840			
	TRS3	0,870	0,749	0,937	0,916
	TRS4	0,870			
	TRS5	0,879			
Repurchase Intention (RPI)	RPI1	0,877			
	RPI2	0,822			
	RPI3	0,894	0,762	0,941	0,922
	RPI4	0,820			
	RPI5	0,831			

The analysis results of this testing will be evaluated based on several criteria, including the convergent validity test which requires factor loading values > 0.7 and AVE (average variance explained) values > 0.5 to be considered valid. The data processing results indicate that all indicators have factor loading exceeding > 0.7 , with values ranging from 0.732 to 0.919. This testing also yielded AVE values indicating > 0.5 , with a range of values from 0.793 to 0.931. Therefore, all items or indicators and constructs used are declared valid. Furthermore, reliability testing was conducted through assessment of Cronbach's alpha values which should be > 0.7 and composite reliability > 0.7 to be considered reliable. The data processing results show that all variables have Cronbach's alpha values ranging from 0.793 to 0.931, thus can be considered reliable

Table 3. The Result of Hypothesis

Hypothesis	Path	Path Coefficient	T-Statistics	P-Values	Conclusion
H1	WAP \rightarrow TRS	0,303	4,959	0,000	Accepted
H2	EOU \rightarrow TRS	0,063	1,102	0,135	Rejected
H3	FSP \rightarrow TRS	0,128	1,926	0,027	Accepted
H4	RTP \rightarrow TRS	0,180	2,796	0,003	Accepted
H5	POD \rightarrow TRS	0,073	1,288	0,099	Rejected
H6	SCR \rightarrow TRS	0,293	4,857	0,000	Accepted
H7	TRS \rightarrow RPI	0,704	15,713	0,000	Accepted

Out of the total 7 hypotheses tested, there were 2 hypotheses that were rejected, namely ease of use on trust and POD mode of payment on trust. This is because the p-value for both variables was greater than 0.05 and the t-statistics value was greater than 1.65, thus deemed rejected. Meanwhile, for the other hypotheses such as website appearance, free shipping policy, return policy, and security on trust, they were accepted as they met the criteria for structural model testing, which is a p-value < 0.05 and t-statistics value < 1.65 , thus the hypotheses were accepted.

Table 4. Result of R-Square (R2)

Variable	R-Square	R-Square Adjusted
Trust (TRS)	0,689	0,681
Repurchase Intention (RPI)	0,495	0,493

To determine the extent of the influence of trust on repurchase intention, an R-square calculation is necessary. If the value is equal to or greater than 0.50, it indicates a moderate influence, whereas if the value is 0.25 or lower, the influence can be considered weak (Hair et al., 2017). Based on the calculation results, an R-square value of 0.689 was obtained, indicating a moderate influence. This value shows that 68.9% of the variance in the trust variable is explained by variables such as website appearance, ease of use,

free shipping policy, return policy, POD mode of payment, and security, while the remaining variance is explained by other variables not examined in this study.

Discussions

The study's findings demonstrate that website appearance, free shipping policy, return policy, and security significantly and positively influence trust, and trust, in turn, significantly and positively impacts repurchase intention. The results of the website appearance test align with research conducted by Japariato and Adelia (2020), which explains that website appearance positively and significantly influences customer trust. This is supported by the characteristics of the study's respondents, where the majority are female. Women tend to pay more attention to aesthetics and visual comfort (Putrianto & Suryawijaya, 2023). Women are generally more critical of website appearance and design, so an attractive website is more likely to influence their level of trust. However, there are differing results regarding the variable ease of use, which has a positive but not significant effect on trust, leading to the rejection of H2. This is evidenced by a p-value > 0.05 of 0.135, t-statistics < 1.65 of 1.102, and a path coefficient of 0.063 indicating a positive value, thus rejecting this hypothesis. These results contrast with previous studies observing the relationship between ease of use and trust, such as Trivedi and Yadav (2020), which found that ease of use positively and significantly influences trust. The insignificant influence of ease of use in this study is supported by the fact that the majority of respondents are from the millennial generation. Millennials are skilled and flexible in dealing with technology (Salsabila et al., 2022). They often use technology to simplify all activities, including shopping (DJKN Indonesia, 2020). From this, it can be said that millennials are already accustomed to online shopping, so ease of use may no longer be a determining factor for their trust.

Next, the free shipping policy significantly positively influences trust, leading to the acceptance of H3 in this study. This result aligns with previous research by Tandon et al. (2021), which found a positive influence between free shipping policy and trust. Based on the study's results, it was found that the majority of respondents' average monthly income is $< \text{Rp } 10,000,000$, indicating that they would consider free shipping in online purchases. Free shipping is an attractive promotion that increases trust and interest in online shopping among many Indonesians (Sasmita & Efendi, 2021). Subsequently, H4 in this study is accepted, showing that the return policy has a significant positive effect on trust. This result is supported by research conducted by Oghazi et al. (2018), which analyzed the return policy's impact on consumer trust in online shopping. A fair and easy return policy by online retailers can be seen as a risk reducer for consumers (Greatorex and Mitchell 1994; Janakiraman et al., 2016).

The fifth hypothesis in this study is rejected, indicating that the POD (Pay on Delivery) mode of payment has a positive but not significant influence on trust. This is evidenced by a p-value > 0.05 of 0.099, t-statistics < 1.65 of 1.288, and a path coefficient of 0.073 indicating a positive value. These results do not align with previous research by Tandon et al. (2020), which found that the POD mode of payment positively and significantly influences trust. Although the flexibility of the POD mode of payment is highly valued by respondents, their real preference remains bank transfers. This is supported by the finding that few respondents in this study use the POD mode of payment with cash for online shopping; the majority prefer to use bank transfers (virtual accounts).

Next, security significantly positively influences trust, leading to the acceptance of H6 in this study. This result aligns with previous research by Zhu et al. (2020), which

found a significant positive influence between security and trust. Sarkar et al. (2020) state that the most important factor consumers consider when making a purchase is the security of storing and transferring financial information during transactions. The final hypothesis in this study is accepted, indicating that trust has a significant positive effect on repurchase intention. This result aligns with research by Das (2016), showing that trust has a significant positive impact on repurchase intention. Kim et al. (2012) emphasize that when customers start shopping online and feel trust, it also affects their desire to make subsequent purchases. This is reinforced by research conducted by Zboja and Voorhees (2006), which shows that trust plays a crucial role in determining whether customers will return for repurchase intentions.

Conclusions

This study analyzes the influence of various variables such as website appearance, ease of use, free shipping policy, return policy, POD mode of payment, security, and trust on repurchase intention among consumers aged 18-64 in the Jabodetabek area. Based on the research results, out of the seven hypotheses proposed, five were accepted while two were rejected. The five accepted hypotheses are that website appearance, free shipping policy, return policy, and security have a positive and significant effect on trust. Furthermore, the study finds that trust has a positive and significant effect on repurchase intention. On the other hand, the hypotheses that were rejected are ease of use and POD mode of payment, which have a positive but not significant influence on trust. This research shows that consumer trust can influence their decision to repurchase products on C2C e-commerce platforms. When consumers feel that the C2C e-commerce platform is trustworthy, offers quality products, provides satisfactory service, and keeps its promises, they tend to have a stronger intention to make repeat purchases. Repeat purchases are very important and highly desirable because companies incur significant costs in acquiring new customers, and there is substantial economic value in customer trust and loyalty (Reichheld et al., 2000).

Based on these factors, it was found that website appearance, as a visual aspect, has the greatest influence on customer trust. This is because a well-designed website can create a pleasant and reassuring shopping experience for customers, making them more likely to trust the platform and return for future purchases. The results of this study are in line with previous research, which indicates that an attractive, visually pleasing website, with good organization of information and easy-to-understand layout, positively affects consumer trust (Kim and Stoel, 2004; Lee et al., 2022).

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