



The Influence Of Determinant Factors On Consumer Satisfaction That Mediates Repurchase Intention In Online Shopping Of Multivitamin Supplements During The Covid-19 Pandemic In Indonesia

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ABSTRACT

The online purchase of multivitamins during the COVID-19 pandemic has increased significantly because of not only the fact that until now there is no specific treatment for the infection but also the fear of being infected. This study aims to investigate the direct influence of determinant factors of customer satisfaction, and the mediating factors of customer satisfaction and fear of COVID-19 in increasing repurchase intentions during the pandemic on multivitamin and micronutrient. This study used quantitative research and data collection was collected using questionnaire. The target population of this research were people that have purchased online multivitamin in e-commerce in Indonesia during pandemic COVID-19. The number of samples were determined to be which 254 samples. The sampling technique use was purposive sampling. Partial Least Square-Structural Equation modelling (PLS-SEM) is applied to this study. The study result indicated that the repurchase intention was positively affected by customer satisfaction that effected by site design, product price, time saving, product information linked to customer satisfaction and directly influenced by the fear of COVID-19. Practical implication of this study suggests that to retain repurchase intention during this pandemic, practitioner of m-commerce should increase their customer satisfaction by improving the determinant factors of e-commerce and taking emotional factor into consideration.

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1. Introduction

COVID-19 pandemic has changed the lifestyles of society as a whole. The online purchase of vitamins during the COVID-19 pandemic has increased significantly owing to the fact that until now there is no specific treatment for the COVID-19 virus (Wong et al., 2021). Recommendations are only in the form of such preventions as wearing masks, maintaining distance, and washing hands (World Health Organization, 2021). Fortunately, based on recent research, multivitamins and micronutrients have been proven to have a positive effect in increasing the immune system in the process of preventing and recovering from COVID-19 patients (Calder, 2020). The potential contents of the vitamins and micronutrients that help in the prevention and treatment of COVID-19, include zinc, vitamins C, D, and E (Kim et al., 2021; Martineau et al., 2017).

The government is taking drastic steps to prevent the spread of COVID-19 by regulating social distancing, crowd avoidance, and implementing a policy of activity restriction (stay at home). This policy has made online buying and selling becomes an option to meet the needs of goods and/or services (Wicaksono Banu, 2020). In addition, fear contributes to psychological and emotional stress during the pandemic. It is associated with the risk of infection with rapid transmission, high rates of morbidity and mortality. Fear has been found to influence the perception, choice, and purchase of a product. For example, the fear and uncertainty of COVID-19 has increased consumer awareness of certain products, like the tendency to choose the right dietary supplements to strengthen their immunity against infection. This may partly explain the positive relationship between their level of fear of the pandemic and their intention to purchase dietary supplements repeatedly (Kim et al., 2021).

The change from traditional market to digital-based market to develop a business by creating a new platform is a strategy that needs to be reviewed carefully, especially in determining the factors that affect consumer satisfaction in shopping online. Assessing the determinants that affect customer satisfaction when shopping online has been carried out in previous studies, including security factors, availability of information, price, product quality, time, web design, and delivery (Blut, 2016; Rita et al., 2019a; Vasic et al., 2019). However, the direct influence of consumer satisfaction and fear of COVID-19 as a mediating factor in increasing repurchase intentions during the pandemic in which there has been a change in consumer behaviour has not been widely reviewed.

This study will conduct a survey based on the experience of consumers who have made transactions on an e-commerce platform that sells multivitamins and micronutrients. The purpose of this study is to determine the most influential determinants of e-commerce consumer satisfaction during the COVID-19 pandemic, as well as the relationship between consumer satisfaction and fear of exposure to COVID-19 on repurchase intention of multivitamins and micronutrients.

2. Literature Review

Website's ability to protect consumer's personal data from unauthorized revelation of information during electronic transactions. Security is deemed an important factor that is taken seriously by online purchasing consumers. This is due to the fact that security and privacy issues play an important role in creating trust during online transactions. Consumers' willingness to visit online stores and buy there is directly related to consumer confidence in providing personal information and credit card payments (Vasic et al., 2019). Based on a study conducted by Udo 2001, it was reported that 70% of online shoppers will make online transactions when they feel being protected in terms of privacy and security (Udo, 2001). In another study, 61% of survey participants would not continue internet transactions unless their privacy and personal data were highly protected. All of the above shows the significance of security in online transaction as one of the main factors that consumers bear in mind when deciding to do online purchase (Vasic et al., 2019). Therefore, websites that offer and guarantee security shall have loyal and satisfied consumers. Based on the above, the following research hypothesis was established, **Hypothesis 1: Safety is positively related to customer satisfaction.**

Site design is the first dimension of the quality of electronic service (E-service) which has been a topic of discussion in the scientific literature in the last decade. Past research did not consider that the quality of the site design would affect the overall buying process. E-service quality measurement consists of four dimensions including website design, customer service, security/privacy, and fulfillment. Website design is described as all elements of the customer experience over a website, including information quality, website aesthetics, purchasing process, website convenience, product selection, price quotes, website personalization, and system availability (Blut, 2016). A website is considered to be efficient if it contains three main content categories: information-oriented, transaction-oriented, and customer-oriented. A good website design should highlight usability by providing a design aesthetic, reflect a strong and associative brand image, and be able to increase consumer perceptions of products and services. Perceptions of website design directly contribute to insights of overall service quality (Rita et al., 2019a). Considering the above, the second hypothesis is established, **Hypothesis 2: Site design is positively related to customer satisfaction.**

The delivery process is a matter that is directly related to the supply chain that affects and supports customer satisfaction (Novialeta & Slamet, 2021). Delivery is a crucial process in online shopping (Putri Handoko, 2016). Product delivery service is a precondition for consumer satisfaction. The ordered product must be packaged properly, the quantity, quality, and specifications must be in accordance with the order, and the time and place of delivery are to be set in such a way to meet the consumers

expectations (Vasic et al., 2019). In online shopping, the delivery, which is reliable, safe, and timely is one of the basic and essential goals for online consumers. Consumers tend to buy products from their homes, and therefore demand safe, reliable, and fast delivery of the desired products to their destinations. In the online environment, timely and reliable delivery plays a key role in fulfilling consumer expectations and creating customer satisfaction (Rita et al., 2019b; Vasic et al., 2019), especially during a pandemic where limited outside activities are enforced. With one click, consumers can instantly shift away from one website to another when they are not satisfied due to the delayed and unsecured delivery. Therefore, delivery must be realized according to consumer needs. Based on the above statement, the third hypothesis is, **Hypothesis 3: Delivery has a positive effect on customer satisfaction.**

Perceived product quality refers a consumer's assessment of the superiority or inferiority of a product as a whole (Jusoh MS, 2020). According to Keneey, minimizing product costs and maximizing product quality are considered the main factors in the success of e-commerce. The performance of product perceived is the most powerful determinant associated with satisfaction (Novialeta & Slamet, 2021). Furthermore, a number of studies related to E-commerce argue that service quality has influence positively on customer satisfaction. Service quality determines whether strong and loyal relationships with online retailers will be developed by the consumers (Vasic et al., 2019). Based on the above, the following hypothesis is established, **Hypothesis 4: Product quality has a positive effect on customer satisfaction.**

Based on some literatures, price is an important factor in customer satisfaction, due to the fact that consumers always direct their attention to the price when assessing the product and service value (Ali & Bhasin, 2019; Novialeta & Slamet, 2021; Vasic et al., 2019). From the consumer's side, price is what is sacrificed or risked in obtaining a product. Several studies have concluded that product pricing is substantially related to customer satisfaction and that price directly affects the perceived value and usefulness of the delivered transaction, and, consequently, customer satisfaction (Novialeta & Slamet, 2021). Many customers expect online stores to offer their products and services at lower prices than traditional stores do. Discounts when buying have an effect on consumers expectation in prices, and ultimately would affect their satisfaction (Vasic, 2019). Considering the above, the following hypothesis is established, **Hypothesis 5: Product price has a positive effect on customer satisfaction.**

Time consumed is one of the most prominent factors in online shopping. Time is one of the main resources that consumers would spend when they do the shopping either online or in traditional stores (Bhatnagar, 2000). Browsing electronic catalogs during online shopping saves more time and reduces more stress compared to traditional shopping. One acceptable explanation of why buying online saves time is that it eliminates the travel needed to the store (Morganosky, 2003). However, time saving does not really present a motivating factor for consumers to buy online because of the time taken for delivery process of the goods. The time saving is set as the main factor among consumers who have experienced e-shopping. In addition, there are differences between online and offline consumers (Rohm, 2004). Online consumers pay attention to the benefits of purchasing in terms of saving time and choices, while offline consumers are concerned about security, privacy, and on-time delivery. From customers perceptions, the advantages of online commerce are related to the simplicity of purchasing and the reduction of time spent for shopping (Corbet, 2001). During the COVID-19 pandemic, this became important and advantageous because the human direct contact criteria is maximum 15 minutes, long-time offline store purchases are not recommended (Ministry of Health, 2021). In addition, a person realizes that he has limited time to do daily obligations and tasks and online shopping becomes an option because it can be done anywhere and anytime, this greatly make the life of its users even more simple; with online purchases, consumers can avoid traffic jams, they do not need neither to find a parking space nor to queue or be part of the crowd at the store (Vasic, 2019). Based on the above, the following hypothesis is established, **Hypothesis 6: Time saving has a positive effect on customer satisfaction.**

Buyers expect the availability of all relevant and accurate information about products because they could hardly have the opportunity to inspect the product directly before making a purchase decision, and online retailers must provide all information about it. Consumers value information that will satisfy their needs. Several authors believe that both the quantity and credibility of information become key factors in ensuring service quality in e-shopping (Vasic, 2019). Quantity of information is defined as the retrievability of required information during online shopping (e.g., price comparisons), while credibility refers to the level of consumer confidence and trust on the information provided by online vendors. Providing the right information would help online retailers to eliminate consumer worries and fears about products or online shopping in genera (Novialeta & Slamet, 2021). Considering the stated facts

above, the following hypothesis has been established, **Hypothesis 7: Availability of information has a positive effect on customer satisfaction.**

Customer satisfaction is resulted from a consumer's experience over the purchase stages. Because the online consumer experience, due to the inability to physically inspect the product, is solely based on the information provided by online stores, it is clear that the available information can affect consumer satisfaction, both in the stage of searching information and during the purchase decision phase (Cao et al., 2018; Jusoh MS, 2020; Verry & Winarno, 2019). In the context of service marketing, satisfaction can be explained as the affection of the customer as a result of a global evaluation of all aspects that create a mutual relationship between customer and service providers. In recent decades, academics and marketing practitioners has always been focusing their attention on customer satisfaction. This concern derives from a philosophy stating that the success achievement of a company relies on the company's ability to provide what their customers want. Consumer satisfaction is the key to a company's success because it can create consumer retention/repurchase intention (Ali & Bhasin, 2019). Customers grow a strong intention to repurchase if they find the expected value (utilization and hedonic) and are satisfied with their previous purchases done with the same seller (Ali & Bhasin, 2019). Therefore, the following hypothesis has been established, **Hypothesis 8: Consumer satisfaction has a positive effect on repurchase intention.**

Emotions in the form of fear of being exposed to COVID-19 significantly affect consumer behavior. Fear, defined as an unpleasant mental state evoked by a threat or stimulus (Kim et al., 2021; Liu et al., 2021), is one of the primitive human emotions associated with an instinctive response that is essential for survival (Manyiwa, 2001). Attracting primitive emotions through the exploitation of fear for propaganda and advertising has proven to be very effective in increasing customer purchase intentions (Shah N, 2020). Fear, in terms of perceived vulnerability to threat and perceived threat severity, has been shown to increase behavioral intention and repurchase intention. During the COVID-19 pandemic, fear resulting from individuals' cognitive evaluation of threats and their ability to engage in risk prevention measures is a significant indicator of customer behavior (Kim J, 2021). An earlier study also showed that consumers are more likely to be attracted to products that will reduce the risk of infection when overwhelmed by pandemic fears. In addition, fear appeal can be positively associated with purchasing behavior towards certain personal protective equipment (Addo PC, 2020; Sahn N, 2020) and multivitamin (Hamulka et al., 2021; Wong et al., 2021). Therefore, this study hypothesizes that, **Hypothesis 9: Social fear of COVID-19 is related positively to repurchase intention. Hypothesis 10: Psychological fear of COVID-19 is positively related to a person's repurchase intention to dietary supplements.**

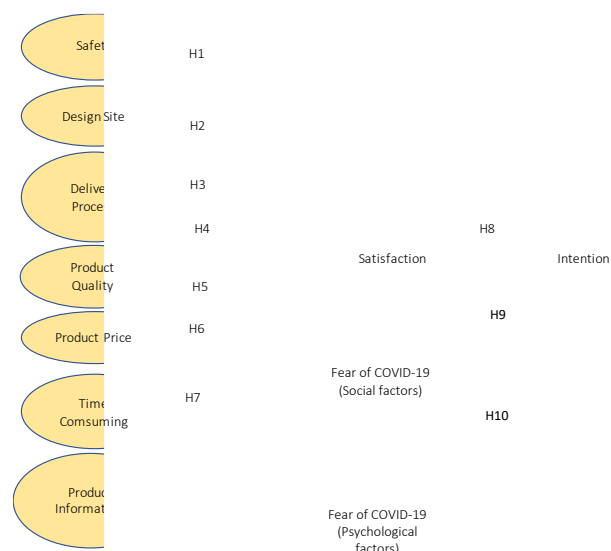


Figure 1. Research Model

3. Methods

The research applied quantitative research with the object of research in this study were consumers who used one of the e-commerce platforms and had made transactions for multivitamins and micronutrients. The population of this study were individuals who had purchased multivitamins and micronutrients on an online platform in Indonesia. The sampling technique implemented was purposive sampling using the criteria of individuals who had purchased multivitamins and micronutrients on one of Indonesia's online platforms, such as Tokopedia, Shopee, Lazada, Blibli, and other platforms at least once during the COVID-19 pandemic. Questionnaires were distributed to 254 respondents. The Primary data was obtained through a questionnaire distributed online. The questions given in the questionnaire were related to variables in the form of statements and respondents were asked to fill in their level of agreement with the statement using a 5-point Likert scale. The questionnaire was also equipped with questions regarding the profile of the respondents. In this study, the secondary data was a source of data obtained from reading literature, books, and other written sources. Secondary data generally cannot be processed but can provide important information related to research (Bougie & Sekaran, 2020). Data analysis method used the Partial Least Squares - Structure Equation Modelling. Evaluation of the outer model measurement model was conducted with a convergent validity test with the condition that the loading factor value was above 0.4, the average variance extracted (AVE) value was above 0.5 and the composite reliability value must be greater than 0.7 (Hair et al., 2011). After that, an evaluation of the structural model (inner model) was carried out with the criteria that the research results were accepted if the t-statistic > 1.65. Overall, forty-three indicators were found in the research variables, namely safety, delivery process, product quality, product price, consuming time, product information and customer satisfaction variables consisting of 26 indicators adopted by Vasic et al. (2019). The site design variable consists of six indicators adopted by Rita et al. (2019). The repurchase intention variable consists of three indicators and the fear to covid variable consists of eight adopted indicators (Liu et al., 2021). Before distributing the questionnaire as many as 254 people, a pretest was first conducted to determine the validity of the indicators used and the reliability of the existing variables. The pretest was conducted to 50 people who had purchased multivitamins and micronutrients on one of Indonesia's online platforms, such as Tokopedia, Shopee, Lazada, Blibli, and other platforms at least once during the COVID-19 pandemic. The results of the pretest showed that all indicators were valid, and all variables were reliable so that it was feasible to distribute the actual questionnaire.

4. Results and Discussion

Of the 270 questionnaires distributed, there were 254 appropriate questionnaires to be used in this study with a response rate of 94%. Table 1 presents the respondent's criteria, where based on gender, it can be seen that in this study have more female respondents than male with a percentage of 79.7% and 20.1%. A total of 201 (79.3%) respondents were married and 53 (20.7%) were single. Based on respondents <18 years as many as 1 person (0.4%), 18–25 years as many as 27 people (10.9%), 26–35 years as many as 162 people (63.8%), 36–45 years as many as 45 (17.8%), 46–55 years as many as 9 people (3.4%) and for those aged over 55 years as many as 10 people (3.7%). The background of the respondents was obtained by students as many as 6 respondents (2.3%), private sector employees 26 respondents (10.2 %), government employees 43 respondents (17.2 %), entrepreneurs 15 respondents (6.2 %), doctors 76 respondents (31.1 %), nurses 7 respondents (3% %) and other professions 81 respondents (32.9 %). Respondent educators consist of High School 2 respondents (0.7 %), Diploma 34 respondents (13.2 %), Bachelors 137 respondents (53.9 %), Master/Doctoral 24 respondents (9.5 %), Specialist Doctor 37 respondents (14.8 % and others education 20 respondents (7.9%). In this study 43 respondents domiciled in Jakarta. (17.1 %), Jabotabek 32 people (12.5 %), Surabaya 40 people (15.5 %), Bandung 37 people (14.5 %) Riau Island Province 59 people (23.4 %) and others domicile 43 people (17 %). The commerce chosen by respondents to shop for multivitamins include Shopee 147 people (57.7 %), Tokopedia 75 people (29.3 %), Lazada 6 people (2.8 %), Blibli 15 people (5.6 %), Bukalapak 1 person (0.4 %) and others e-commerce. commerce as many as 10 people (3.7 %).

Table 1.
Profile Respondent

Demographic Variable	Category	Frequency (n)	percentage (%)
Gender	Male	51	20.1

	Female	203	79.9
Marital Status	Married	201	79.3
	Single	53	20.7
Age (years)	< 18	1	0.4
	18 – 25	27	10.9
	26 – 35	162	63.8
	36 – 45	45	17.8
	46 – 55	9	3.4
	> 55	10	3.7
Professions	Students	6	2.3
	Private Sector Employee	26	10.2
	Government Employee	43	17.2
	Entrepreneur	15	6.2
	Doctor	76	31.1
	Nurse	7	3
	Others	81	32.9
Education	High School	2	0.7
	Diploma	34	13.2
	Bachelor	137	53.9
	Master/Doctoral	24	9.5
	Specialist Doctor	37	14.8
	Others	20	7.9
Domicile	Jakarta	43	17.1
	Jabotabek	32	12.5
	Surabaya	40	15.5
	Bandung	37	14.5
	Riau Island	59	23.4
	Others	43	17
Preferred E-Commerce	Shopee	147	57.7
	Tokopedia	75	29.3
	Lazada	6	2.8
	Blibli	15	5.6
	Bukalapak	1	0.4
	Others	10	3.7

Testing the measurement model (Outer Model Evaluation) was carried out by checking indicators of reliability, internal consistency reliability, convergent validity, and discriminant validity. Indicator reliability can be seen from table 2 showing that all the values of each indicator loadings are above 0.7 so that they have a good value. In the internal consistency reliability test, it shows that the composite reliability value of each of the existing variables is above 0.7 so it can be said to be reliable. Then a convergent validity test was conducted, where the AVE value was above 0.5 (table 2), so it was declared valid.

Table 2.
Validity and Reliability Measurements

Indicators	Outer Loading
Safety (SA) (CR=0.795/AVE=0.565)	
[SA1]: While purchasing online, I hesitate to provide my credit/debit card number.	0,650
[SA2]: When purchasing online, there is a risk of the loss of privacy	0,826
[SA3]: When purchasing online, there is a risk of identity theft.	0,770
Stle Design (SD) (CR=0.874/AVE=0.540)	
[SD1]: The website is visually pleasing.	0,661
[SD2]: The website has no difficulties with making a payment online	0,729
[SD3]: The website displays a visually pleasing easy to read content.	0,808
[SD4]: The information on the website is effective.	0,842
[SD5]: The website has interactive features, which help me accomplish my task.	0,758
[SD6]: When I use the website, there is very little waiting time between my actions and the website's response	0,578

Product Delivery (PD) (CR=0,878/AVE=0,549)

[PD1]: The option free shipping in online shopping increases the number of sales.	0,677
[PD2]: After the online shopping, customers are concerned whether the ordered product will be delivered.	0,770
[PD3]: Online purchase makes customers feel concerned about delivering the wrong product.	0,792
[PD4]: After the online shopping, consumers are anxious whether the ordered product (clothing) will be of appropriate size.	0,834
[PD5]: After the online purchase, consumers are troubled regarding the quality or freshness of the delivered product.	0,760
[PD6]: Online shopping offers the shipping options on weekends as well.	0,582

Product Quality (PQ) (CR=0,912/AVE=0,776)

[PQ1]: The product ordered online is the same quality as the product purchased in a store.	0,878
[PQ2]: E-shopping provides same purchasing conditions as traditional shopping.	0,851
[PQ3]: The product ordered online is rarely incompatible with the product purchased in a store	0,912

Product Price (PP) (CR=0,946/AVE=0,853)

Online shopping saves money in comparison to traditional shopping.	0,918
Online shopping is cheaper than traditional shopping.	0,925
Online shopping significantly reduces expenses per transaction in comparison to traditional shopping	0,928

Time Saving (TS) (CR=0.899AVE=0.747)

Online shopping saves time.	0,874
Online shopping offers the possibility of shopping 24/7.	0,861
Online shopping is the smart way to spend time	0,859

Product Information (PI) (CR=0.9049/AVE=0.758)

Information on the product online is identical to the information on the product in a store.	0,872
Information on the product online is precise.	0,868
Information on the product online is up-to-date	0,872

Customer Satisfaction (CS) (CR=0.924/AVE=0.708)

I am satisfied that websites offer online purchasing options.	0,872
Internet shopping makes the purchasing process interesting.	0,855
I would recommend online shopping to other consumers.	0,850
I enjoy online shopping.	0,810
It is my opinion that online shopping is excellent	0,818

Fear To COVID-19 (Social Factors) (FCS) (CR=0.846/AVE=0.585)

I am willing to purchase dietary supplements for health maintenance	0,820
I will recommend other people to purchase dietary supplements	0,855
I am willing to pay more for dietary supplements than ordinary foodstuffs	0,796
I am willing to purchase dietary supplements for health maintenance	0,552

Fear To COVID-19 (Psychological Factors) (FCP) (CR=0.896/AVE=0.683)

The fear of coming down with coronavirus makes me very anxious	0,826
I am extremely afraid that someone in my family might become infected by the coronavirus.	0,731
News about coronavirus-related deaths causes me great anxiety.	0,866
The pace that coronavirus has spread causes me great panic.	0,875

Repurchase Intention (RP) (CR=0.823AVE=0.616)

I am willing to purchase dietary supplements for health maintenance	0,869
I will recommend other people to purchase dietary supplements	0,885
I am willing to pay more for dietary supplements than ordinary foodstuffs	0,557

* CR = Composite Reliability; AVE = Average Variance Extracted

Table 3 is the result of discriminant validity testing, where the discriminant validity value in this study is good, because the AVE square root value of the target variable is greater than the AVE square root value in the other variables.

Table 3.
Discriminant Validity

	CS	FCP	FCS	PD	PI	PP	PQ	RP	SA	SD	TS
CS	0,841										
FCP	0,259	0,826									
FCS	0,336	0,608	0,765								
PD	0,623	0,231	0,266	0,741							
PI	0,632	0,254	0,242	0,649	0,871						
PP	0,580	0,152	0,210	0,455	0,461	0,924					
PQ	0,573	0,217	0,261	0,702	0,591	0,441	0,881				
RP	0,703	0,337	0,389	0,542	0,472	0,444	0,521	0,785			
SA	0,237	0,028	0,010	0,317	0,262	0,094	0,176	0,207	0,752		
SD	0,704	0,234	0,305	0,716	0,669	0,494	0,564	0,545	0,314	0,735	
TS	0,666	0,165	0,283	0,523	0,495	0,440	0,420	0,437	0,107	0,544	0,864

Notes: CS: consumer satisfaction; FCP: Fear to COVID-19 Psychological factor; FCS: Fear to COVID-19 Social factors; PD: Product delivery; PI product Information; PP: Product price; PQ: Product quality; RP: Repurchase Intention; SA: Safety; SD: Site Design; TS: Time saving

After testing the outer model and all validity and reliability thresholds were met, then the inner model was tested. To check whether there was a multicollinearity problem, a statistical collinearity test was implemented. This was done because information about an indicator can be redundant due to a high level of multicollinearity which can cause indicators to be insignificant (Hair, Ringle, & Sarstedt, 2011). Table 4 shows the value of the variance inflation factor (VIF) between 1.133 – 3.050 or below 5, so that there is no multicollinearity in this research.

Table 4.
Collinearity Statistics (VIF)

	CS	FCP	FCS	PD	PI	PP	PQ	RP	SA	SD	TS
CS								1,133			
FCP								1,596			
FCS								1,678			
PD	3,050										
PI	2,209										
PP	1,480										
PQ	2,161										
RP											
SA	1,167										
SD	2,651										
TS	1,604										

Notes: CS: consumer satisfaction; FCP: Fear to COVID-19 Psychological factor; FCS: Fear to COVID-19 Social factors; PD: Product delivery; PI product Information; PP: Product price; PQ: Product quality; RP: Repurchase Intention; SA: Safety; SD: Site Design; TS: Time saving

Table 5.
R-square Value

Variable Testing	<i>r-square</i>	<i>r-square adjusted</i>
CUSTOMER SATISFACTION	0,672	0,662
REPURCHASE INTENTION	0,527	0,521

Table 6.
Structural Model Result Test

	Hypothesis	Original Sample	t-Statistic	Result
H1	Safety is positively related to customer satisfaction	0,048	1,295	0,196 Rejected
H2	Site Design is positively related to customer satisfaction	0,276	4,598	0,000 Accepted
H3	Product delivery has a positive effect on customer satisfaction	-0,013	0,195	0,846 Rejected
H4	Product quality has a positive effect on customer satisfaction	0,128	1,937	0,053 Rejected
H5	Product price has a positive effect on customer satisfaction	0,192	3,266	0,001 Accepted
H6	Time saving has a positive effect on customer satisfaction	0,320	5,911	0,000 Accepted
H7	Availability of product information has a positive effect on customer satisfaction	0,121	2,208	0,028 Accepted
H8	Customer satisfaction has a positive effect on repurchase intention	0,638	13,449	0,000 Accepted
H9	Social fear of COVID-19 is positively related to repurchase intention	0,111	2,050	0,041 Accepted
H10	Psychological fear of COVID-19 is positively related to a person's repurchase intention to dietary supplements	0,103	2,059	0,040 Accepted

The measurement of R-Square value as seen in table 5, has a value of 0.672 from the customer satisfaction which indicates that it has an moderate value of 67.2% and the remaining 32.8% is influenced by other factors not included in this study. The r-square value of repurchase intention is 52.7 %, which has a moderate influence, where the remaining 47.3 % is influenced by other constructs outside of this study. Then, the path coefficient significance test was carried out by bootstrapping 5000 samples with the t-value criteria for one tail > 1.65 and p-value < 0.5 with a 95% confidence level. Of the 10 hypotheses tested, seven were accepted and three were not supported because they had a t-statistic value <1.65 (table 6), namely safety, product delivery, and product quality.

Discussion

This study aims to provide input to managers and business people engaged in m-commerce regarding the determinant factors that affect customer satisfaction in online shopping for multivitamins and micronutrients during the COVID-19 pandemic and the mediating effect of customer satisfaction on repurchase intention. This study also succeeded in showing that the psychosocial emotional influence, namely the fear of COVID-19, affects the behavior of customer on repurchase intentions. This study has proved that the site design (hypotesis 2), product price (hypotesis 5), time saving (hypotesis 6), product information (hypotesis 7) have a positive effect on customer satisfaction, The results of this study confirms the previous research statement which stated that site design, product price, availability of product information, time saving significantly affect customer satisfaction (Laras & Putri Handoko, 2016; Lee et al., 2018; Rama & Barusman, 2019; Rita et al., 2019; Vasic et al., 2019). Whereas safety, product delivery, and product quality do not really affect customer satisfaction during the COVID-19 pandemic in terms of online shopping for multivitamin and micronutrient products. In this study, the safety hypothesis was made from statements regarding "while purchasing online, I hesitate to provide my credit/debit card number", "when purchasing online, there is a risk of the loss of privacy and identity theft". Nowadays, there are various method of payment methods offered by e-commerce platforms that

may influence the purchase decision, and the security of data is still becoming an issue for sellers and buyers in the e-commerce. There also have been far more popular payment methods in Indonesian e-commerce than credit cards or debit cards, such as transfer, cash on delivery, virtual account, prepaid account. And yet, the choice of payment method with debit cards in online payment involved logins and passwords, which are considered to be a quite high level of concern among shoppers and tightly related to personal integrity payment (Eka Putri et al., 2019).

Hypothesis 3 in this study states that product delivery does not have a positive effect on customer satisfaction with a t -value = 0.195; p -value 0.846, different from previous research, which states that delivery services have the greatest effect on online customer satisfaction. This result correlates to the fact that logistics services are not well developed in the Serbian market, where the study was conducted, to provide efficient and reliable delivery of purchased goods (Vasic et al., 2019). Whilst in Indonesia, where the information of delivery processes has been set up well, e-commerce platforms allow, with an online system, the customers to check the status of delivery. Customers can very quickly and easily, with just a click away, find and buy products, and they can check when they expect the good to arrive as well. Therefore, product delivery is not a big issue anymore because customers already know when the products will arrive at their home (Laras & Putri Handoko, 2016).

Hypothesis 4 which states that product quality has no positive effect on customer satisfaction with t -value = 1,937; p -value = 0.053 is different from previous research concluding that as a determinant of online shopping, product quality also influenced positively the customer satisfaction. The obtained results of this study are not in accordance with previous research which states that quality of product and service can affect customer satisfaction (Ali & Bhasin, 2019; Novioleta & Slamet, 2021). It is necessary to consider the different conditions of the previous research to this study before the COVID-19 pandemic, where there were no restrictions on activities, social interactions, and changes in consumer behavior driven by feelings, emotions, and psychological factors. During the during COVID-19, consumer buying patterns were heavily influenced by the crisis and the policies implemented to cope with the pandemic (Addo et al., 2020; Liu et al., 2021). The implementation of lockdowns or control movements in many countries has caused negative emotions and behaviors. Panic buying is one of the many psychological factors associated with insecurity (Arдын et al., 2021; Mikael & Björling, 2021). Overload Information about COVID-19 triggers and causes anxiety thereby stimulating the mechanism of accumulation of multivitamin micronutrients which are recommended for boosting the immune system to prevent and supportive therapy of COVID-19. Consumers may not really aware of the reliability of information sources; hence can exacerbate the psychological impact of the individual (Liu et al., 2021; Pakpour & Griffiths, 2020).

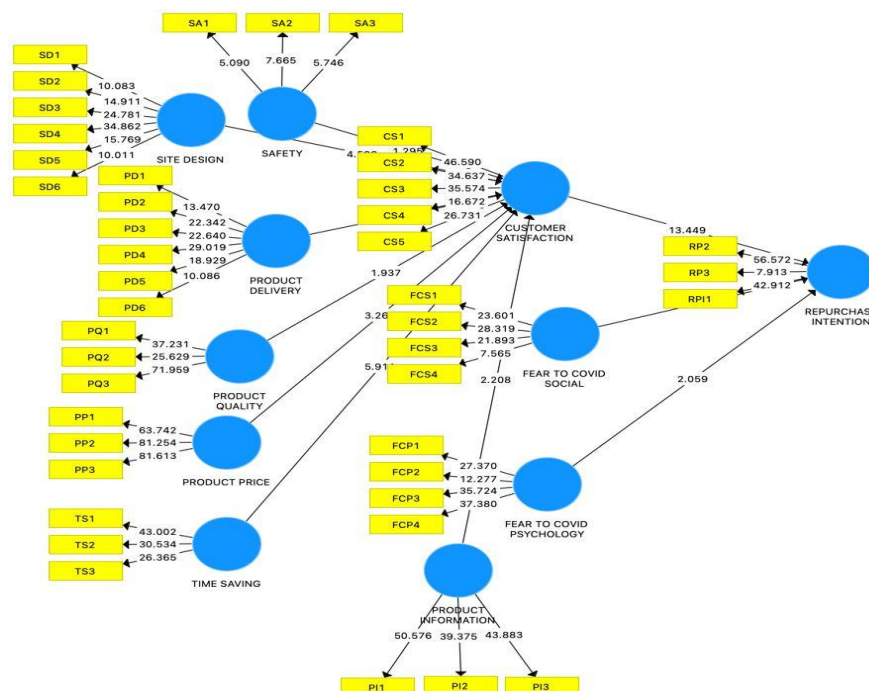


Figure 2. Structural Model

Many psychological factors that influence consumer behavior so far. In times of dramatic situations such as pandemics or natural disasters, changes in consumer behavior can occur (Liu et al., 2021). Epidemics such as the COVID-19 situation can cause negative emotions that affect individual's health such as lack of control and instability which are directly related to stress in an emergency. Researchers have found that stress is the most influencing factor in consumer behavior (Cannito et al., 2020)). A study mentions that how ongoing uncertainty consumption patterns and consumer decision-making which has been exacerbated by periods of government advice to self-isolate individuals who may have contracted the virus and suggested restrictions such as social distancing that keep people from staying in their homes, thereby hindering their movement to purchase products (Loxton et al., 2020). Thus, it can be concluded that in this pandemic situation, products quality does not really matter as long as they are called multivitamins or micronutrients.

Hypothesis 8 customer satisfaction is positively related to repurchase intention with a t-value of 13,449; p-value = 0.000, this strengthens the results obtained from previous research, namely customers will grow a strong intention to repurchase if they perceive the expected values (utilization and hedonic) and get satisfaction with their previous purchases from the same seller (Ali & Bhasin, 2019; Bauer et al., 2006; Novialeta & Slamet, 2021; Rita et al., 2019b).

Hypotheses 9 and 10 in this study state that social and psychological fear of COVID-19 have positive relation with repurchase intention for dietary supplements with t-value = 2.050; p-value = 0.041; t-value=2,059; p-value = 0.040 respectively. This supports previous research, namely fear to covid has a positive effect on purchase intention (Liu et al., 2021). During a pandemic, emotional feelings of fear of something encourage someone to take preventive actions that can change consumer behavior in considering purchasing an item that can help emotional relieve (Gu et al., 2021; Kim et al., 2022). An earlier study also showed that consumers are more likely to be attracted to products that will reduce the risk of infection when overwhelmed by pandemic fears. In addition, fear appeal can be positively associated with purchasing behavior towards certain personal protective equipment (Addo et al., 2020; Kim et al., 2022; Morales-Rodríguez, 2021).

5. Conclusion

Based on the results of data analysis and processing, several conclusions that can be drawn in this study. The site design, product price, time saving, and product information are closely associated with customer satisfaction. However, the safety, product quality and product delivery are negatively associated with customer satisfaction, during COVID-19 in Indonesia as determinant factors in online shopping of multivitamin and micronutrient. Customer satisfaction and fear to COVID-19 have a positive impact to repurchase intention in this research. Therefore, the active promotion of consumer recognition of a product such as emphasizing the advantages of dietary supplements and increasing their knowledge and trust in the product will have a positive impact on their attitudes. The fear of COVID-19 is associated with increased purchase intention of dietary supplements, for example, the emphasis on the potential immune-strengthening benefits of dietary supplements may be of interest to consumers in need of COVID-19 treatment or prevention (Malaguarnera, 2020; Martineau et al., 2017). Previous investigations have proposed disseminating information about the efficacy of certain dietary supplements (e.g., vitamins C and D) through advertising, health education, or other marketing approaches to strengthen consumers' trust and confidence in the benefits of these products. Such measures can push consumers towards decisions that promote better health. In addition, previous studies have shown that the emphasis on high susceptibility to disease and its severity is an important determinant of the success of strategies promoting fear-based products (Krishen & Bui, 2015).

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