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## **Factors Affecting the Consumers' Willingness to Claim Product Replacement**

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***Abstract:***

*This study explores the effects of two factors related to consumers' willingness to claim reimbursement after purchasing a product which failed to reach their expectations by conducting experiments in which the reputation of the store and retail channels manipulated.*

*These two variables have been considered to affect the perceived quality of service when it will submit a claim, and the likelihood that consumers will receive a replacement product.*

*Subsequently consumers will decide whether to file a claim or not.*

***Keywords:*** *Product quality assurance, retail channels, the reputation of the store, the quality of service.*

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## 1. Introduction

The reputation of a store is one of the efficient marketing tools in the retail industry. If the retailer has a good reputation, this will increase consumer confidence and be a reference to buy the products. Otherwise, if a shop has a bad reputation, consumers are reluctant to buy products from there. Retail environments also affect consumers' willingness to buy or not in particular circumstances. When consumers buy products, they will pay attention to the features of the product closely, e.g. good quality, performance, reliability, assurance after purchase, and so on. Consumers will be more inclined to realise the quality of the product bought by seeing the product in person, when compared with products offered through the internet with only pictures of the product to go by.

This is based on the experiences and stories of consumers who have experienced disappointments making purchases over the internet. When consumers see the pictures on the internet, the product looks good, but after making a purchase, the goods delivered are not in accordance with the expected quality as the pictures advertised on the internet. It will also have an impact on the reputation of the on-line store. If the on-line store is in good standing, it is also characterized by good quality service. Current research focusses on factors that influence consumers before purchasing the product. However, research on the behavior and processes of consumers after the purchase of the product as well as its impact is still small. Consumers who are not satisfied with the performance of the product that has been bought because it is not according to standards of performance, often find it difficult in making a claim for a replacement product.

Kukar-Kinney and Grewal (2005), shows that the retail environment variables, such as the reputation of the shop, the return policy, the difficulty level of claims, quality of service, and the possibility of receiving a refund, all affect consumers' willingness to claim a refund. Lahteenmaki (2012), indicates that variables like quality of the product, socio-demographic factors, claims facility for consumers, consumer perception and attitude have a small effect on the willingness to claim health products.

In connection with this phenomenon, the problem in this research is the difficulty faced by consumers do post-purchase product replacement claims. Post-purchase research is still limited. The findings of this study, is expected to be useful to enrich the knowledge in the field of marketing, especially in the marketing of quality products. Furthermore, these findings may provide information and empirical evidence for researchers who will conduct research in the same substance in more depth. In addition, the results of this study are expected to be useful input for internet retailers and retail shops selling mobile phones. No less useful for manufacturers of mobile phones to be able to choose the channels of distribution and the right retailer. This will impact on consumers becoming more satisfied and loyal.

A variety of Bricks-and-mortar retail channels (refers to a physical presence of an organisation or business in a building or other structure) vary in terms of ease and cost of finding consumer information (Bakos, 1997; Iyer and Pazgal, 2003; Smith, 2002; Tang and Xing, 2001), the motivation of consumers to use certain environment to find and/or to purchase and the convenience of the store can build a good reputation (Grewal *et al.*, 2003b). The difference between 'searching the Internet and the purchase' environment and Bricks-and-Mortar environment, is likely to affect the way in which consumers' willingness to claim a refund is determined.

Most of the existing research focusses on the willingness to pay for products (Doorn and Verhoof, 2011), the consumer's perception (Chrysochou *et al.*, 2009), the reaction of consumers on product quality (Grunert and Aachmann, 2015), the perception of value and the consumer's information on related products (Meise *et al.*, 2014).

Signal theory (Spence, 1974) and the theory of economic information (Stigler, 1961), suggests that the assurance of conformity prices affect consumer perceptions on price stores and the confidence for low prices, product search and purchase behavior (Biswas *et al.*, 2002; Jain and Srivastava, 2000 ; Kukar Kinney, 2003; Kukar-Kinney and Walters, 2003; Srivastava, 1999; Srivastava and Lurie, 2001, 2004; Kukar-Kinney *et al.*, 2005).

Mattila and Wirtz (2008), indicate that the over-stimulating effect of store environments have a positive impact on impulse buying. In addition, two social factors (perceived crowding and employee assistance) jointly influence consumer impulse buying. Tendai and Crispen (2009) in their study showed that the coupons and vouchers, store display, advertisements and promotions, behaviour of shop staff, and price have a positive effect on impulse buying. Meanwhile, crowding, in-store scent, background music, and ventilation negatively affect impulse buying. In addition, studies conducted by Maymand and Ahmadinejad (2011) show that the promotions and advertisements, environment of the store and examination of goods positively correlated with impulse buying behavior. Virvilaite *et al.* (2011) in their research indicate that the impulse purchase of outfit goods is influenced by stimuli-both external (shop environment, shop staff and integrated marketing communications) and internal (emotional and cognitive estimation, hedonic motives and related positive emotions and consumers' involvement into the fashion).

## **2. Conceptual Framework and Hypotheses**

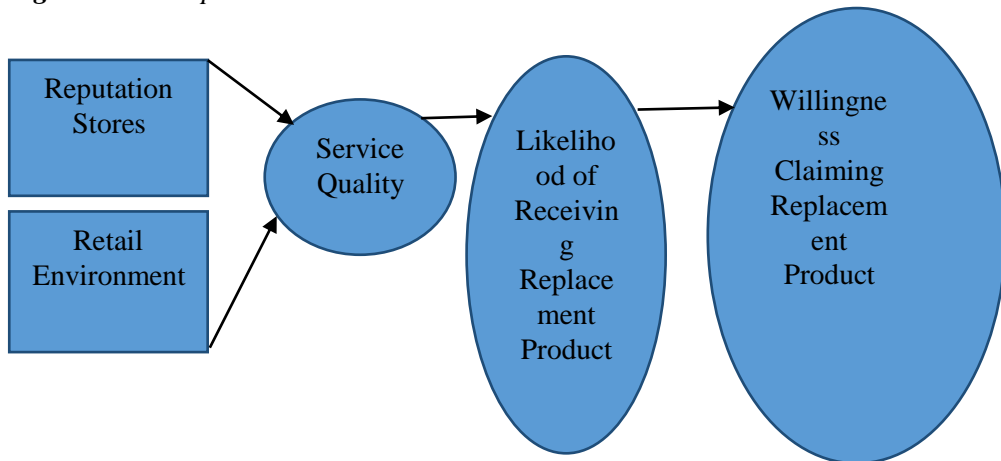
In Figure 1, the author displays the proposed conceptual model, namely what is decisive in the willingness to claim reimbursement of the product. The two manipulated variables, namely the retail environment and the reputation of the store are playing the role of the independent variables.

Endogenous variables include quality of service, it is likely that the perceived replacement product, and the willingness to claim reimbursement of the product. We include this construct in the model because their effects are expected.

## 2.1 The effect is felt on the quality of service

Reputation itself may serve as a signal of quality (Boulding and Kirmani, 1993; Shapiro, 1982; 1983), thus the reputation must be positively associated with the perception of the quality of service. In addition, a good reputation is very important for consumers to evaluate an internet retailer (on-line) compared to the direct seller (off-line), due to the lack of physical environment is a sign of the quality of service shops (Grewal *et al.*, 2003a). Therefore, consumers tend to rely more on its reputation as the signal quality of the service when buying mobile phones via the Internet. Thereby improving the reputation should improve consumer perception of the quality of service to a higher level for internet retailers than store retailer seller of products (mobile) direct / off-line. Researchers operationalize its reputation through comparison of retailers who have a reputation (store high reputation) with unknown retailers (stores standing low).

**Figure 1.** Conceptual Framework Research



Perceived service quality refers to consumer perception of the quality of service they should expect to receive from Mobile stores, such as the level of responsiveness to customers, speed of response to customer inquiries, and customer demands. Other services that are relevant to on-line retailers include the ordering process and how fast and timely delivery is, quick confirmation, the order is immediately processed, quick response, easy ordering fast and reliable services, good communication, trust, and design elements (Cai and Jun 2003; Montoya-Weiss *et al.*, 2003). The quality of service is perceived to be lower for an internet retailer/on-line rather than for a retailer shop/off-line, because retailers (internet) can not resolve customer problems and requests directly or as soon as retailer stores do (Streeter, 2004). Due to claim

reimbursement on the quality assurance of products included in the category of customer demand, perceptions of quality of service should play an important role in determining whether customers believe the store will discuss and finalize the replacement demand of quality products to their satisfaction. Therefore the research hypotheses are as follows:

*H1: Quality of service is perceived to be higher for the retail store sales (off-line) with a good reputation than those with a bad reputation.*

*H2: Perceived service quality will be higher for the neighborhood retail store (off-line) products, than for the internet retailer/on-line.*

## **2.2 Effects on the perceived likelihood that a replacement product is received**

The possibility of receiving a replacement product is defined as the probability that retailers will follow up and issue a replacement of an underperforming product which does not match the product quality assurance. More and more consumers believe that it is difficult to ask for a replacement product, and they will tend to accept it (Collie *et al.*, 2002) which makes it difficult for retailers to satisfy consumers who request a replacement product.. However, the perception of high quality service on the retailer must assist doubtful consumers about the ease of receiving a replacement product, because these providers, by definition, should be more focused on satisfying customers and are therefore more willing to immediately respond to customer requests (Cai and Jun, 2003). Thus, we expect that the perceived difficulties to claim reimbursement is negatively related to products and perceived service quality will be positively related with the possibility to receive a replacement product. Therefore the next two research hypotheses can be stated as follows:

*H3. The higher the perceived service quality, the more likely people think they will receive a replacement product.*

*H4. The higher the perceived possibility of receiving a replacement product, the higher the desire to claim a replacement product.*

## **3. Methodology**

This study is exploratory (exploratory research) because this research puts more emphasis on the collection of ideas and inputs. It is particularly useful for solving a widespread problem dividing it into sub-problems that are narrower and more precise (Churchill, 2001). The study has two types of variables. The dependent variables and the independent variables that can affect the change in the dependent variable having a correspondingly positive or negative effect on the dependent variable (Kuncoro, 2009). As dependent variables we consider the quality of service, possible replacement of product received and willingness to claim replacement product. As independent variables we consider the reputation of the stores and the retail Environment.

### 3.1 Operational Definitions

The operational definition is used to define the variables into indicators or symptoms. This definition must be operational by looking for the indicators of each variable.

**Table 1.** *Operational Definitions*

<b>Variable</b>	<b>Definition</b>	<b>Indicators</b>	<b>Measurement scale</b>
Reputation of Store	Reputation is a person's perception of the performance/quality of the individual or organization (Mitnick and Mahon, 2007). Reputation is a signal of quality (Boulding and Kirmani 1993).	1. Reputation 2. Performance 3. Signal quality	Scale Interval
Retail environment	Means consumer interaction to make purchases (Internet / on-line or shop / off-line) (Streeter, 2004).	1. Physical environment 2. Reputation	Scale Interval
Service Quality	Quality is defect-free products. The products according to the standard (target, targets or requirements that can be defined, observable and measurable) (Tjiptono & Chandra, 2012).	1. reliability 2. responsiveness 3. security 4. empathy 5. physical evidence	Scale Interval
Likelihood of Receiving Replacement Product	The possibility of receiving a replacement product is perceived as the probability that retailers will follow up and replace poorly performing product does not match the quality assurance (Kukar, Grewal: 2005).	1. Probability follow up on complaints. 2. The probability of receiving a replacement product	Scale Interval
Willingness of Doing a Claim	Willingness to claim is that consumers will go back to the store and ask for a product replacement after identifying that the quality/performance of the product is not as exact, and does not match the quality assurance after purchase (Kukar, Grewal: 2005).	1. Willingness to ask for replacement product. 2. Benefits to be received. 3. Costs and business claims.	Scale Interval

**Source:** (Mitnick and Mahon, 2007; Streeter, 2004; Tjiptono and Chandra, 2012; Kukar and Grewal, 2005; Boulding and Kirmani 1993).

The sample used in this study is consumers from the Institute Perbanas Mobile in Jakarta. The sampling technique used is Non-Probability Sampling - purposive sampling. The samples in this study fall within the criteria that have been determined as follows: (1) consumers who have bought and used mobile phones; (2) The age of customers ranging from 15 years and above. This is so because by 15 years of age and above people can be categorized as productive buyers according to Central Bureau of Statistics.

The population size in this research was 275 respondents. On the basis of SEM requirements, a minimum sample size of 100 was needed. The size of the sample has an important role in the interpretation of the results of SEM. The sample size provides the basis for estimating the sampling error. With the model estimation using Maximum Likelihood (ML) the required minimum sample was 100. When the sample is raised above a value of 100, ML method increases the sensitivity to detect differences between data. When samples are larger (above 400-500), the ML method becomes very sensitive and always produces a significant difference to the size of Goodness-of-fit.. So it can be recommended that a sample size of between 100 and 200 should be used for the ML estimation method, (Ghozali, 2013). The type of data used by the author is the primary data. Primary data can be defined as the data collected from the original sources for specific purposes (Kuncoro, 2009). The data was obtained from the answers given by the respondents through questionnaires.

### **3.2 Data Collection Methods**

The author obtained data by field surveys using questionnaires as data collection techniques. This method supports the collection of primary data. Questionnaires were completed by submitting a list of written questions in a list of questions to respondents. with the author used the Likert scale for the variables as a scoring method. The scoring technique performed in this study is the 7-point Likert scale in the questionnaire. The calculation of the index of respondents is conducted by the following formula (Ferdinand, 2011):

$$\text{Value Index} = (\% F1 \times 1) + (\% F2 \times 2) + (\% F3 \times 3) + (\% F4 \times 4) + (\% F5 \times 5) + (\% F6 \times 6) + (\% F7 \times 7).$$

where:

F1 is the frequency of respondents who answered 1, F2 is the frequency of respondents who answered 2 and so on for the answer F7. 7 of the scores were used in the questionnaire. After calculating the index values, then the grouping of interpretation was done and the index value based on the interval was created. Having obtained and grouped these scores through a Likert scale, then the results of questionnaire answers were collected and analyzed using software applications SEM (Structural Equation Modeling) with Amos program version 22.0.

## 4. Results

### 4.1 Characteristics of Respondents

Male respondents amounted to 57.5% of respondents when compared with women who amounted to 42.5% of respondents. The majority of respondents (91.6%) had a high school education or equivalent while 5.5% of respondents had a Bachelor's degree and those with a Diploma amounted to 2.9% of respondents. The majority of respondents who were students amounted to 93.1% whilst the number of respondents who work as employees amounted to 6.2% of respondents. This is because of the location of research at the Perbanas Institute where the majority are students. The three main brands of mobile phones bought by Perbanas students are Iphone 48 percent, Samsung 30.2 percent, and Asus 9.8 percent. Lenovo brands were bought by 2.5 percent of students, while 2.2 percent of students purchased Xiaomi, Sony and Smartfreen., 0.7 percent of respondents bought Oppo, Acer and LG while 0.4 percent bought Google Nexus Black Berry. Shop in a high reputable place has a very high probability to buy a HP, is 98.2 percent of respondents, while buying in a low reputable place has a very low probability, only 1.8 percent. The results show buying a HP product through a highly reputable store is much more dominant than buying in the store in a low reputable place. To buy a HP product has a 99 percent chance to be bought at the store off-line, while the purchase through an on-line is only 1 percent. The results show that buying a HP product through the store off-line is more dominant than the to purchase it via on-line.

### 4.2 Compliance Test Model (Goodness of Fit Test)

A test for the goodness of fit (GOF) was conducted to determine how well the model fits the data that will be a reference if the structural equation model was rejected or not rejected. Table 2 presents the statistics for the goodness of fit of the proposed model and Figure 2 the proposed structural model.

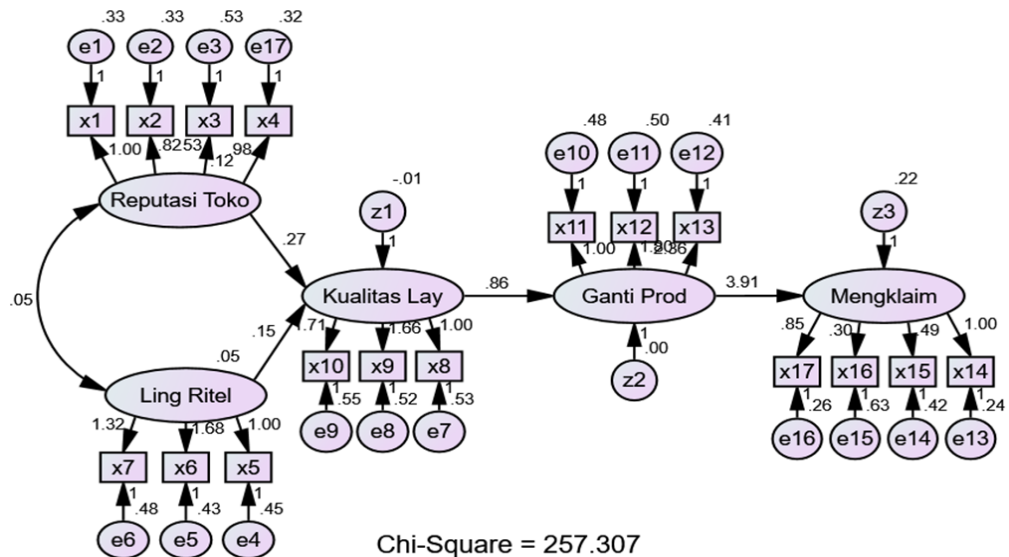
**Table 2.** Goodness of Fit Testing Results

No	Goodness of Fit Index	Cut-Off Value	Results Analysis	Evaluation Models
1.	Chi-Square ( $X^2$ )	Expected small	257.307	Good Fit
2.	Significance Probability	$\geq 0.05$	.000	Not Fit
3.	RMSEA	$\leq 0.08$	.068	Good Fit
4.	GFI	$\geq 0.90$	.887	Marginal Fit
5.	AGFI	$\geq 0.90$	.848	Marginal Fit
6.	CMIN/DF	$\leq 2.00$	2.257	Marginal Fit
7.	TLI	$\geq 0.90$	.643	Marginal Fit
8.	CFI	$\geq 0.95$	.701	Marginal Fit
9.	NFI	$\geq 0.90$	.582	Marginal Fit
10.	IFI	$\geq 0.90$	.714	Marginal Fit
11.	RMR	$\leq 0.05$	.043	Good Fit

*Source: Primary Data Processed (2016).*



Figure 2. The Full Structural Model



Chi-Square = 257.307  
 Prob = .000  
 CMIN/DF = 2.257  
 GFI = .887  
 AGFI = .848  
 TLI = .643  
 CFI = .701  
 RMSEA = .068  
 NFI = .582  
 IFI = .714  
 RMR = .043

Notes: Reputasi Toko = Store Reputation, Ling Ritel = Retail Environment, Kualitas Lay = Service Quality, Ganti Prod = The Possibility of Receiving a Replacement Product, Mengklaim = Willingness to Claim Reimbursement of The Product  
 Output Table: Estimates (Group number 1 - Default model), Scalar Estimates (Group number 1 - Default model), Maximum Likelihood Estimates.

a. Parameter Estimation Calculation Results

Table 3 presents the results of the parameter estimates for group 1.

Table 3. Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P	Label
kual	<---	Repto	.272	.154	1.768	.077	
kual	<---	Ling	.154	.149	1.036	.300	
ganti	<---	Kual	.857	.612	1.400	.162	
Klaim	<---	Ganti	3.911	2.080	1.881	.060	

			Estimate	S.E.	C.R.	P	Label
x1	<---	Repto	1.000				
x2	<---	Repto	.821	.168	4.892	***	
x3	<---	Repto	.529	.172	3.071	.002	
x5	<---	Ling	1.000				
x6	<---	Ling	1.684	.553	3.045	.002	
x7	<---	Ling	1.319	.460	2.869	.004	
x8	<---	Kual	1.000				
x9	<---	Kual	1.657	.948	1.747	.081	
x10	<---	Kual	1.708	.977	1.748	.081	
x11	<---	Ganti	1.000				
x12	<---	Ganti	1.798	1.065	1.688	.091	
x13	<---	Ganti	2.356	1.303	1.808	.071	
x14	<---	Klaim	1.000				
x15	<---	Klaim	.488	.085	5.721	***	
x16	<---	Klaim	.304	.094	3.222	.001	
x17	<---	Klaim	.849	.106	8.014	***	
x4	<---	Repto	.982	.184	5.346	***	

*Sources: Primary data is processed (2016).*

### b. Structural Equation Model

The structural equation model consists of three equations as follows:

$$Y1 = \beta X1 + \beta X2 + e \text{ then } Y1 = 0.272 X1 + X2 \text{ 0154 - 12:01}$$

$$Y2 = \beta 21. Y1 + e \text{ then } Y2 = 0857 (0272 + 0154 X2 X1 - 0:01)$$

$$Y3 = \beta 32. Y2 + e \text{ then } Y3 = 3,911 (0,857 (0,272 X1 + X2 \text{ 0154 - 12:01}))$$

### c. Reputation Influence on the Quality of Service Shop

The reputation influence on the quality of service is presented in Table 4 below:

*Table 4. Reputation influence*

Variable Construct	Estimate	S.E.	C.R.	P	Label
Kual Layan $\leftarrow$ Repto	.272	.154	1.768	.077	

The results show that the value of C.R. is  $1.768 < 2.58$  which is the value at 5% significance level with p-value being .077 or p-value =  $.077 > .05$  so it can be concluded that  $H_0$  is not rejected. It means that the reputation of the store does not affect the quality of service.

### d. Retail Environment Influence on the Quality of Service

The retail environment influence on the quality of service is presented in Table 5 below:

**Table 5.** Retail environment influence

Variable Construct	Estimate	S.E.	C.R.	P	Label
Kual Layan ← Ling Ritel	.154	.149	1.036	.300	

The results show that the value of C.R. amounting to 1.036 < 2.58 which is the value at 5% significance level with p-value being .300 or p-value = .300 > .05 so it can be concluded that Ho is not rejected. It means that the retail environment does not affect the quality of service.

**e. Influence Quality of Services to Receive Possible Replacement Product**

The quality of service on the replacement of the product is presented in Table 6.

**Table 6.** Quality of service influence

Variable Construct	Estimate	S.E.	C.R.	P	Label
Ganti Prod ← Kual Layan	.857	.612	1.400	.162	

The results show that the value of C.R. amounting to 1.400 < 2.58 which is the value at 5% significance level with p-value) being .162 or p-value = .162 > .05 so it can be concluded that Ho is not rejected. It means that the quality of service does not affect the possibility of receiving a replacement product.

**f. Replacement Product influence on Replacement Product Claiming Against Willingness**

The replacement product on the replacement product claiming is presented in Table 7.

**Table 7.** Replacement product influence

Variable Construct	Estimate	S.E.	C.R.	P	Label
Klaim ← Ganti Prod	3.911	2.080	1.881	.060	

The results show that the value of C.R. amounting to 1.881 < 2.58 which is the value at 5% significance level with p-value being .060 or p-value = .060 > .05 so it can be concluded that Ho is not rejected. It means that the possibility of receiving a replacement product does not affect the willingness to claim reimbursement of the product.

**4.3 Discussion of Research Results**

Below are the results obtained from the data processed through Amos:

*4.3.1 Reputation Store on the Quality of Service*

The results showed that the shop's reputation did not affect the quality of service at a significance level of .05. This suggests that the results of this study support previous research conducted by Kukar-Kinney and Grewal (2005). However, the results of

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this study do not support ongoing research by Boulding and Kirmani (1993), Shapiro (1982; 1983) and Grewal *et al.* (2003a).

#### *4.3.2 Retail Environment on the Quality of Service*

The results showed that the retail environment does not affect the quality of service at a significance level of .05. This suggests that this study does not support previous research conducted by Kukar-Kinney and Grewal (2005), Cai and Jun (2003), Montoya-Weiss *et al.* (2003) and Streeter (2004).

#### *4.3.3 Quality of Services To Receive Possible Replacement Product*

The results showed that the quality of service does not affect the Likelihood of Receiving Replacement Product at a significance level of .05. This suggests that this study does not support previous research conducted by Kukar-Kinney M and D. Grewal (2005); Collie *et al.*, (2002).

#### *4.3.4 Possible Replacement Products Receive Claims Against willingness Doing Replacement Product*

The results showed that the Likelihood of receiving a replacement product does not affect the willingness to conduct claims replacement product at 5% significance level. This suggests that this study does not support previous research conducted by Kukar-Kinney and Grewal (2005) and Cai and Jun (2003).

## **5. Discussion and Implications**

The findings of this study provide insight into the process by which consumers' willingness to claim reimbursement is determined. The shop's reputation did not affect the quality of service in mobile reimbursement claims. This means that the quality of service perceived to be higher for stores with higher reputation than the store with a poor reputation, is not proven (H1 rejected). Retail environment does not affect the quality of service in making reimbursement claims for handphones. This means that the perceived quality of the service will be higher for the neighborhood retail store off-line products, from the internet retailer / on-line, is not proven (H2 rejected). Quality of service does not affect the likelihood of receiving replacement product to claim reimbursement of mobiles. This means that the higher perceived quality service, the more likely to receive replacement product which means that the third hypothesis is rejected (H3 rejected). Possible replacement product receiving has no effect on the willingness to conduct claims replacement product. That means the higher the probability of perceived replacement product, the higher the desire to claim reimbursement of the product, is not proven (H4 rejected).

## **6. Limitations and Future Research Directions**

In overall, this study contributes to developing research on consumer response to the product quality assurance and offers some important managerial implications. However, when interpreting the results of this research, the limitations must be taken

into account. One limitation of this study is that it measured only consumer intentions to claim a return of the product and not the actual behavior. Another limitation is the use of famous retail and unknown retail brands. Subsequent research should focus on comparisons with less reputable retailers. Besides, there could be an additional question asked to respondents about the possibility and the reasons to claim reimbursement of products in a variety of conditions, to various types of retailers for many kinds of products, and for different amounts of money. In addition, subsequent research should identify consumer desires more than just a willingness to claim reimbursement of the product. Potential moderating variables can be added on personal characteristics, the characteristics of the context of the purchase, and the characteristics of retail.

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