

# Antecedents of consumer trust in e-commerce (Indian context)

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## Abstract

E-commerce offers a plethora of products & services to its customers. The virtual market since years has been trying to beat the traditional shopping patterns of customers. In this process it faced many difficulties. Researches revealed that customers were used to buying from brick & mortar stores because of lack of trust, perceived risk & discomfort of using technology which acted as deterrent in on-line shopping growth.

Based on Literature review related to antecedents of trust in e-commerce & findings of three focus groups conducted, eleven parameters were finalized for testing. Primary survey of 429 respondents was conducted on different strata, with a questionnaire, to include different perspective.

The study contributed to antecedent factors of trust in Indian context. The results indicated six major antecedents of trust as Honesty & Transparency, Payment options, Security in online Transaction environment, Brand building activities, After sales follow-up & Website design. A model was designed which ranked the antecedents on importance.

The implications of the study would help the marketers take steps to build trust of the customers.

**Keywords:** E-Commerce, E-Trust, Antecedent, Factors, Construct

## Introduction

Internet revolution took the world in its stride. E-commerce was initiated through internet. Marketers, consumers, stakeholders, entrepreneurs & others realized its immense potential. Along with its increase in usage, a number of concerns emerged. Trust was considered to be the major concern for marketers. An essential component for marketers to succeed in e-commerce is by building online trust, where transactions are anonymous & miss on personal touch (2007). The concerns had to be addressed to build competitive advantage & to survive in the long run. Marketers initiated creating & maintaining a congenial climate for e-commerce consumers.

E-commerce has overcome the traditional trust barriers, but many new & interesting trust issues exist & deserve research. This paper starts with intensive literature review on E-commerce trust & its antecedents. Based on the literature review a construct is framed to conduct primary study on antecedents of E-commerce trust in India. The results reflect the antecedents of E-trust & its ranking, in Indian context.

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## Literature Review & Theoretical Framework

According to Hutt & Speh (2004), E-Commerce involves business communications & transmissions over networks & through computers, specifically the buying & selling of goods & services, and the transfer of funds through digital communications. E-commerce is a way to do business in certain markets & for select customers, who can increase sales volume, lower costs or provide more real-time information to customers.

Through internet, consumers buy from domestic as well as international companies. Though physical presence of a salesperson is missing on Internet sites, the additional features provided by various websites compensate the same.

### E-Commerce Trust

Trust, a mental shortcut provides respite while handling complexities of transactions, thereby reducing uncertainty & building relationships in e-market. Lack of trust is a common reason stated by consumers for not buying from internet vendors (2003).

The foundation of all Business transactions is trust. A buyer before investing his money would want to confirm that the product/service he is buying is genuine and is the best deal. On the other hand, the seller would try his best to convince the buyer and win his trust. This is true in traditional shopping environment and holds true, in virtual environment too. Few researchers find that uncertainty, anonymity, lack of control and potential opportunism, risk, & trust characterize online transactions in electronic commerce (2003). Internet being a mass medium, with free public access, poses many challenges like privacy and security concerns, payment mode, confidentiality, trust, product quality and others. Of all the challenges, the most crucial and difficult is establishing and building trust between the buyer and seller. Different tools & techniques are needed for establishing trust between potential buyers & sellers, in online transactions (1997).

Eleven such antecedents of e-trust were identified from in-depth literature review and exploratory study done through focus group. These antecedents' variables were later on tested through primary study to understand its importance in Indian context. These antecedents' variables are:

#### Secure Online Environment & Third Party Assurance:

E-commerce gives customers the opportunity to purchase products from any place of the world. It thus raises security concerns of dealing with international vendor in an international legal environment, especially in a country where legal environment may not be strong. Role of legal government agencies & public services is essential in developing initial trust in online environment (2008, 2002).

The role of third party can also not be discounted in terms of developing trust online. Agencies like Paypal, Verisign, etc issue certificates to e-commerce websites thereby ensuring security in transactions.. The role of third party certification is important in developing trust in online vendors (1999, 1999 & 2000).

Information communicated to the customer about how the security solutions work on the website & system assurance also helps in building trust.

#### Privacy

Privacy concern in online transaction refers to unauthorized secondary use of personal information, improper access of digitally stored personal information, collection of personal information, and errors in collected personal information (1996). Due to these, customers receive unwanted calls & e-mail which encroach their privacy.

So it is essential for an e-commerce website to provide knowledge on how the personal information provided by customers will be handled. Also, in case of disputes, the customer would want to know how the website will resolve the issue. According to Metzger and Docter (2003), the problem of privacy can be addressed by anonymity, intrusion, surveillance, and autonomy.

E-commerce vendor should not collect any information which is not required to reduce risk of privacy. If e-vendor requires information then, it needs to be justified by specific legislation (Hansen 2005). This approach helps in prevention of misuse of data by other party (2000). To increase trust, websites must convince their potential customers that their information will be protected by placing privacy policy in a visible place (2011).

#### Honesty & Transparency + Guarantee

In all forms of commercial transactions, honesty and transparency in 'terms & condition' offered helps in building trust. Honesty and Transparency in online transactions refer to clearly mentioned conditions about order placement, product return with money refund and guarantee of the product sold. Website offering guarantee for its products, often gains reliability (2003).

E-trust further can be developed by placing recommendation /customers' satisfaction letters (feedback) on the website and offering money back option to the customers (2007).

Ease of return and refund results in increase in online-shopping. Clarity of the process of return and number of days communicated for money refund always create positive image in the mind of the e-customer.

#### Customer Services

Customers actually don't buy products, but buy combination of products & services. In the online shopping environment, service quality can be defined as overall customer evaluations & judgments regarding the quality of online service delivery (2003). Customer need both before & after sales services, in any form of transaction done online.

Before sales services include, support for product & service selection, help in terms of searching & using website effectively & solving queries prior to placing the order.

After sales service include, on time delivery, solving customers' complaints, repair & maintenance service. According to

Zeithaml et al. (2002), e-service quality is "Extent to which a website facilitates efficient & effective shopping, purchasing & product delivery".

### **Familiarity**

In e-transaction familiarity with the seller/vendor plays very important role in reducing risk of non delivery of the product after making payment & quality of the product received.

Research of McDonald & Slawson (2002) & Melnik and Aim (2002) have shown that a seller's name awareness and reputation has a positive impact on the consumers' willingness to adopt online purchase & trust.

It is also found in earlier research that e-commerce companies involved in Brand building activities are more successful in developing trust & generating business. Examples of such websites in Indian context are Naukri, Baazi, Flipkart, Bharatmatrimonial/Shadi, Naaptol. If a brand is unfamiliar, it can be difficult for the customers to see the credibility of the company behind the brand (2000).

According to Petrovic et al (2003), Human-like association helps in fostering trust in risky & impersonal e-commerce environment.

### **Website**

Website is the first interaction point for the customers. Design & look of the websites create the first impression & initial trust in the e-vendor (19 & 43).

Well designed websites & user friendly, easy to navigate menus create good shopping experience for the customer. A website's simplicity aids trust & repeat visits.

### **Information**

Accurate, authentic & complete information provided on the websites about product & service, terms & condition, trade policy & promoters/vendor create feeling of trust.

Non-relevant information may reduce consumers' trust about the products' ability in value creation (13).

Good Information quality helps customers in comparing products & making informed choices. It also helps in enhancing transaction security (25 & 32) & positive perception of website.

Information with photograph & video generate feel of the product & services. Facility of comparison provided on sites helps e-buyer in taking right decision. Testimonials & feedback of past customers supports the buyer decision making process. Ratings by e-vendors based on their past experience & FAQ section of the website addresses general concern of the customers.

### **Control**

Control refers to users' beliefs that using a particular system is without difficulty & effort (48). In Indian context, because of low computer literacy, belief of using system comfortably is very low. The positive belief of using & navigating the websites comfortably develops trust in e-commerce transaction & influences the attitude of buying online.

### **Price**

While buying products & services from e-commerce, customer feels risk of being cheated because of differences in quoted & charged price. The difference in price is due to certain hidden charges. These types of experiences create distrust in the mind of customers. Clearly mentioned pricing details (inclusive of all cost), helps customer in taking informed choices. It ensures long term relationship with customers. Customer fear providing details of debit card/credit card on website due to rising cyber crime. By providing different options of payment like payment with digital cash/credit card/debit card, equal monthly installment (EMI) & pay on delivery gives wide choice to e-commerce users. Especially option of EMI & payment on delivery reduces the risk of non delivery of product after payments.

### **Product & Services**

Product features that impact customers online shopping behavior are (1) variety of goods, (2) product quality/performance/product uncertainty, (3) product availability, (4) price, (5) social presence requirement, (6) product presence requirement, (7) dependability of product, (8) possibility of customized products, & (9) brand (23 & 27). All customers don't like to purchase standard & regular products available on traditional brick & mortar store. Customer wants products which they can get on the basis of their preferences & requirement. Customization offered by e-marketers on their websites can generate repeat visits & thereby develop trust.

Many traditional brick & mortar stores only carry limited & standardized version of products. On the other hand, many e-commerce sites offer large assortments, different schemes, discounts, freebies, & exchange offers of the products to ensure customers visit & trust for getting better deal.

### **Relationship Management Practices**

Customers are used to a practice where after purchase feedbacks are taken, help-line service is available 24X7, grievances are addressed & refund is done through redressal forums. Websites sometimes offer only a limited possibility for customers to get feedback & to ask questions. For customers this might create a feeling of lack of power (Slevin, 2000). It is imperative for websites to build trust with customers to ensure long term healthy relationships. Service such as after sales follow-up, FAQ for purchase & Membership/ loyalty program will build loyalty and trust. Researcher over the past two decades have shown that relationship management practices influence consumption decisions, but only recently these findings have been applied to e-commerce (45 & 49).

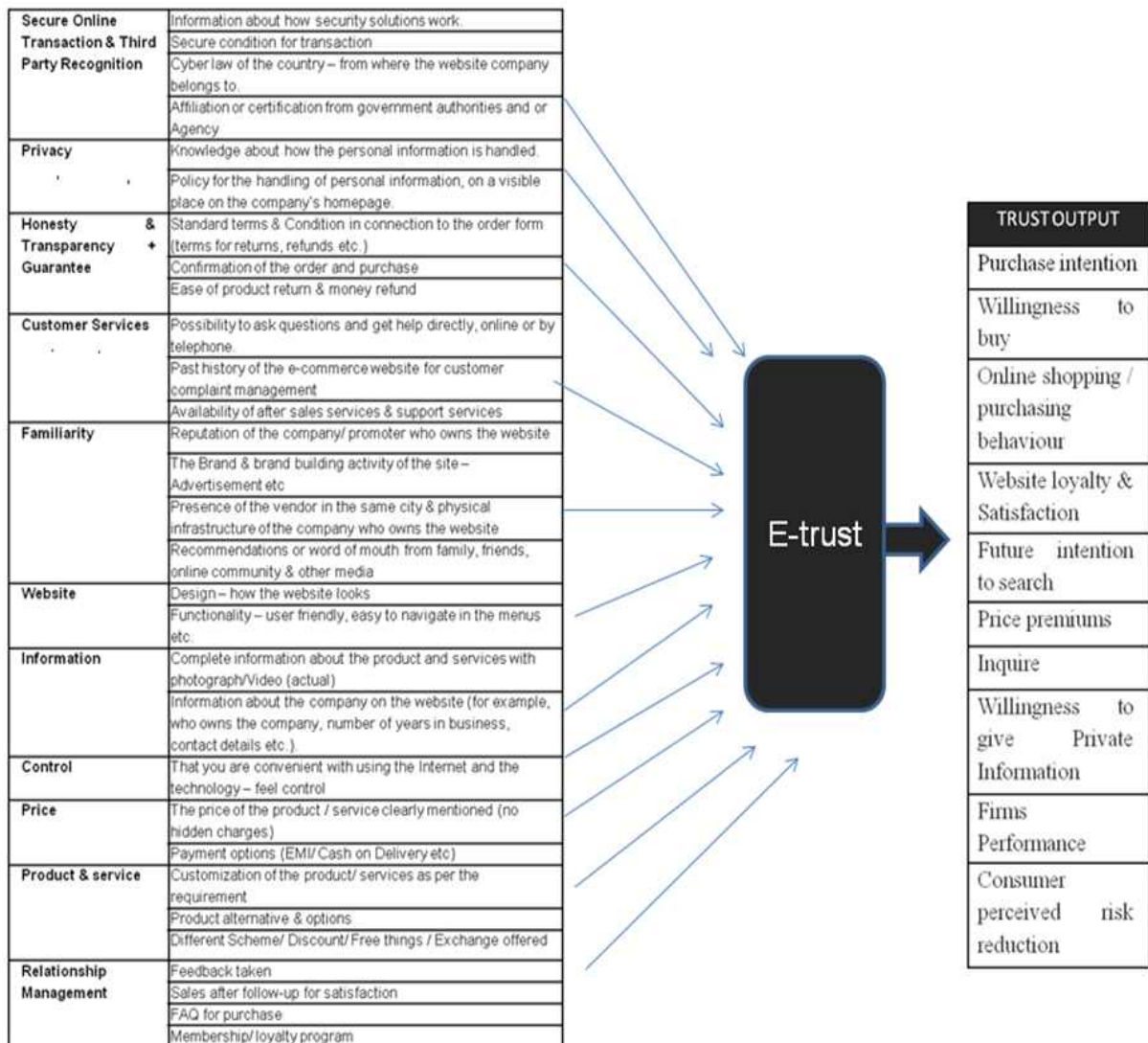
### **E-Trust Outcomes**

It has been proved in earlier research that e-trust results in following outcome.

**Table 1: Literature on outcome of E-trust**

Outcome	Research Paper
Purchase intention	(3, 4, 5, 7, 9, 10, 11, 12, 21, 29 & 46).
Willingness to buy	(17, 29, & 42).
Online shopping / purchasing behaviour	(11, 24, 29, 33, 34 , & 41)
Website loyalty & Satisfaction	(6, 9, 10, & 39).
Future intention to search	(7)
Price premiums	(2)
Inquire	(8)
Willingness to give Private Information	(3 & 29).
Firm Performance	(39)
Perceived risk reduction	(37)

**Antecedents to e-trust**



**Figure 1: Construct of the study (Authors' Work –Based on Literature Review)**

**Construct of the Study**

Based on the literature review, following construct has been created.

**Research Methodology**

For research, the available literatures concerning E-Commerce & E-Trust were surveyed & examined. The literature included articles from magazines, journals, newspaper, internet etc. Various new & creative insights were generated through Pilot study & Focus group based on which the questionnaire was prepared & study was conducted.

The objective of the paper is to explore different variables/ factors that help in developing trust in e-commerce & understand priority of each factor in contribution of trust in Indian context. In the study both exploratory & descriptive design has been used to generate the findings. Mixed Method research was used where quantitative research followed the qualitative research.

The exploratory research design was used to identify the various factors of trust & its impact on customers shopping behavior in India. The exploratory research was conducted with the help of literature review which was followed by a focus group of e-commerce users. The exploratory research helped in exploring, collecting & compiling the final list of factors & variables.

The descriptive research design was used in study to validate & generalize the findings generated through exploratory research. The descriptive study was conducted with the help of structured questionnaire. Data was collected from 429 e-commerce users of Ahmedabad selected on the basis of stratified random sampling method.

A stratum of the research was divided in proportion to internet penetration in different category of user. Internet usage pattern of different age group was obtained from IMRB & Internet and mobile association of India report. According to the report 27 % of users of internet are young men (doing service), 27 % of the users are college going kids, 11% are old men, 7 % are working women, 8% are non working women, & 21 % are school going kids (I-cube 2009-10). School going students were not considered for the Sample. Remaining category was converted to 100% & sample was distributed according to their proportion. Demographic Profile of the respondents taken in research forming as strata is:

**Table 2: Demographic Profile of Respondents**

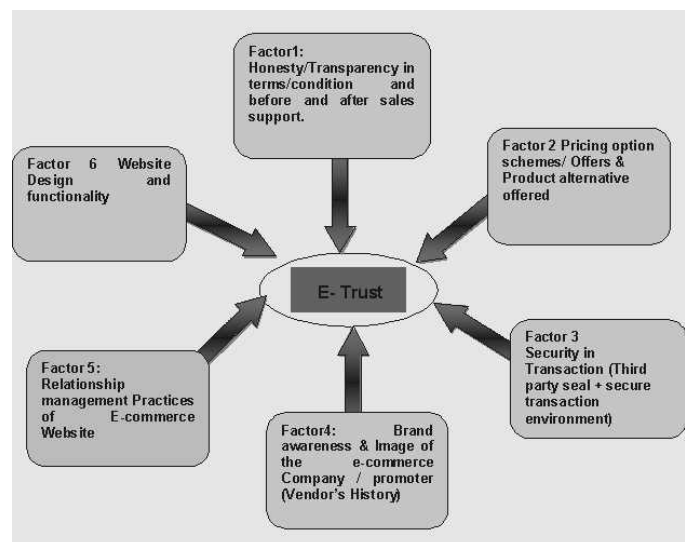
Based on Gender	
Male	304
Female	125
Total	429
Based on Age	
Below 20	6
20-30	330
31- 45	84
Above 45	9
Total	429

Based on Education	
High school & below	3
Undergraduate/ Graduate	61
Post graduate & above	365
Total	429
Based on Occupation	
Business	32
Services	216
College Going Students	149
House Wife	32
Total	429
Based on Income (Monthly)	
Less than 20,000 Rs	234
20,000-50,000 Rs	154
More than 50000 Rs	41
Total	429

The sample for questionnaire was selected from city of Ahmedabad in Gujarat, India. Ahmedabad was chosen, as it is a cosmopolitan city with high internet diffusion rate. The questionnaire was developed based on the findings of literature review & focus group study conducted on three homogenous groups of e-commerce users. Questionnaire was pilot-tested on a sample size of 30 to ensure the validity of the survey instrument. For understanding the importance of different factors in e-commerce users' 7-point Importance scale was used.

**Data Analysis**

We have used factor analysis as a technique to find out importance of different factors in developing trust in E-commerce. Total 31 variables in 11 categories have been given to the respondents to rate according to their importance in developing trust in e-commerce transaction. Respondents have rated all the factors on a scale of importance (1-Least Important to 7-Highly Important). All six extracted factors with their rotated component matrix are given below



**Figure 2: Factors of Ecommerce Trust Extracted (Outcome of SPSS)**

**Factor 1: Honesty/Transparency in terms/condition & before and after sales support, rated as a most important factor.**

Item	Loading
Policy for the handling of personal information, on a visible place on the company's homepage	.536
Standard terms & Condition in connection to the order form (terms for returns, refunds etc.)	.731
Confirmation on the order & purchase	.717
Ease of product return & money refund	.669
Possibility to ask questions & get help directly, online or by telephone	.553
Availability of after sales services & support services	.501

**Factor 2: Price option / schemes/ Offers & Product alternative**

Item	Loading
The price of the product / service clearly mentioned (no hidden charges)	.688
Different Scheme/ Discount/ Free things / Exchange offered	.663
Payment options (Online payment/ EMI/ Cash on Delivery etc)	.681
Customization of the product/ services as per the requirement	.626
Product alternative & options	.656

**Factor 3: Security in Transaction  
(Third party seal + secure transaction environment)**

Item	Loading
Information about how security solutions work	.682
Secure condition for transaction	.663
Possibility to choose payment method (for example, invoice, cash on delivery, bank/credit card).	.608
Cyber law of the country – from where the website company belongs to	.765
Affiliation or certification from government authorities & or Agency	.682

**Factor 4: Brand awareness & Image of the e-commerce company/ promoter (Based on past)**

Item	Loading
Past history of the e-commerce website for customer complaint management	.524
Reputation of the company/ promoter who owns the website	.701
The Brand & brand building activity of the site –Advertisement etc	.723
Presence of the vendor in the same city & physical infrastructure of the company who owns the website	.709
Recommendations or word of mouth from family, friends, online community & other media	.640

**Factor 5: Relationship management Practices**

Item	Loading
Feedback taken	.732
Sales after follow-up for satisfaction	.749
FAQ for purchase	.760
Membership/ loyalty program	.713

**Factor 6: Website Design & functionality**

Item	Loading
Design – how the website looks	.800
Functionality – user friendly, easy to navigate in the menus etc.	.748

Total Variance explained by all the above factors were 64.814 % & its relative importance in trust development is given below:

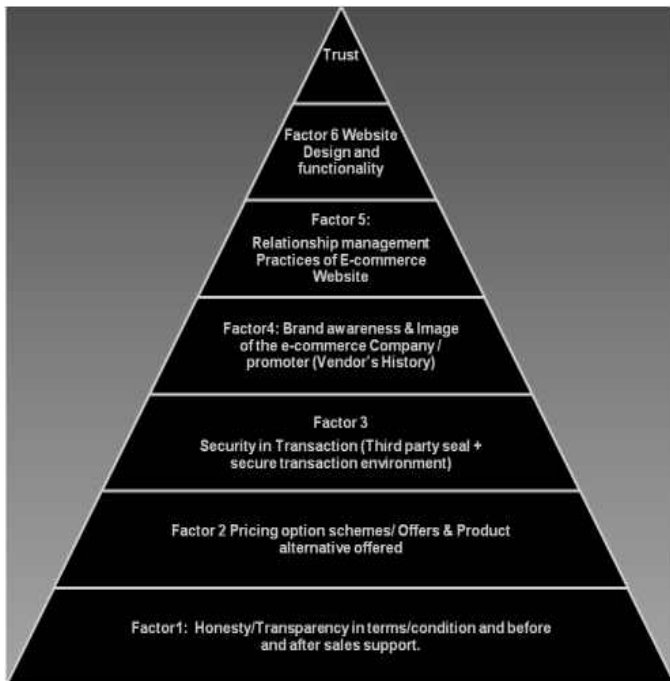
- First factor accounts for 42.798% of the variance,
- Second factors accounts for 6.3731% of the variance,
- Third Factor accounts for 4.483% of the variance,
- Fourth Factor accounts for 4.266 % of the variance,
- Fifth Factor accounts for 3.610 % of the variance,
- Sixth Factor accounts for 3.284 % of the variance,

The remaining factors were found insignificant (having Eigen value less than 1). These variables were removed from further analysis.

The overall value of cronbach alpha for all 31 factors of trust comes 0.954, which is very high & indicates strong internal consistency among all the factor of trust items. This indicates respondents who tended to select high scores for one item also tended to select high scores for the others; similarly, respondents who selected low scores for one item tended to select low scores for the other Task Value items. Thus, knowing the score for one Task Value item would enable one to predict with some accuracy the possible scores for the other items.

## Results Of The Study

The objective of the study was to identify the various categories of factors/variables having impact on developing trust in Indian online shopping context. From the research, it was found that six antecedent factors contributed to major portion of online trust in India.



**Figure 3: Importance of Trust antecedent (Authors' primary research findings)**

In Indian context it was found that Honesty/Transparency & after sales support is most important antecedents in developing trust online.

Second most important antecedence factor of e-trust found in the study was different payment options given to the customer (Online payment/ Cash on Delivery etc), with Price clearly mentioned (Inclusive of all charges) & different kind of benefits offered to the customer.

Third important antecedence factor of e-trust found in the study was security in online Transaction environment & Third party assurance.

Fourth important factor of e-trust found was Brand building activity of the company & reputation of promoter/company based on their past Performance, Size & number of years of Existence in the same market.

Fifth important factor of trust found was relationship management practices of the company like sales after follow up, feedback taken & loyalty program for regular customer.

Sixth important factor of trust found in the study was website design & its user friendliness attributes.

## Conclusions Of The Study

The result of this study proved that, factor of trust & its relative priority in Indian context are different from earlier research carried out in western country. Indian customers are more inclined towards price, benefits & sales support and transparency. In the western country variable like privacy, website design & relationship management practices come in priority. So as an e-marketer of different websites need to work

on different sets of antecedent variable to become successful in e-business in India.

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