Trust Factors' Influence on Consumers' Purchase Intention When Browsing Unfamiliar E-Commerce Websites

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Abstract

This research aimed to look into the importance of trust factors and consumer purchase intentions to buy from unfamiliar websites. The new entrants in the online e-commerce space need to attract customers to its websites. The study enables the retailers to understand these trust factors which also influence the consumers' purchase intention on their websites. A survey was conducted among the users of new or unfamiliar websites. There were major five trust factors considered for this study and an attempt had been made to establish a relationship between these trust factors and the Purchase Intention of consumers from unfamiliar websites. Multiple linear regression techniques were used. The major outcome of the study was that the trust factors, *secured transactions, website design, associated offers, E-retailers' contact information* had a significant influence on the *Purchase Intention* of consumers.

Keywords: Trust Factors, Purchase Intention, Unfamiliar Websites, E-retailer

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1. Introduction

Online purchasing is one of the most popular activities on the internet today. Consumers also purchase various types of goods online. The ease of access and availability as well as time efficiency are some factors that make online purchases desirable. When consumers buy a product online, there are certain expectations regarding its uses or functions. Online purchasing has led to many instances of disappointment after buying if the commodity doesn't meet the original expectations. Trust in brands while online shopping has had a major impact on customer regrets. This also showed that the online product's brand reliability was a major indicator or predictor in reducing or rising outcome and procedure regrets for consumers. These findings indicate that a brand plays a vital role in becoming an online product that can be identified and protects consumers from unpleasant psychological stages (Zulkarnain et al., 2019). The dynamic growth of e-commerce is taking place within contemporary economic reality. This is observed in terms of the sales of goods and services through telecommunications network which is a new way of carrying out business activities. It is becoming an increasingly widespread business model, thanks to rapid development. Building consumer trust online is a necessity for a company's success in the online market (Bylok et al., 2019).

According to some studies, a large percentage of online shoppers are concerned while shopping on a website or platform that they are not familiar with. These online shoppers do not feel safe while making the online purchase which leads them to avoid buying the product. For many online merchants, shopper uncertainty ends up in fewer sales and lower profits. This lowers the chances of website visitor conversion and loss of potential consumers. The E-commerce industry is thriving not only in the B2C sector but also in the B2B sector. The sales in the B2B sector online are scaling rapidly and may even outgrow B2C profits by the end of 2020.

Like every other phenomenon of noticeable impact, e-commerce is taking over the traditional humdrum of the brick-and-mortar stores. This is increasingly changing the way people deal with their everyday requirements. Every year entrepreneurs aspire to

differentiate their e-commerce channels by embracing technical and marketing patterns, recognising the tremendous impact that e-commerce has on individuals. We have also seen a major increase in digital payment methods in the past 5 years, which was meant to give consumers the convenience of shopping with 'at a tap' check-out. The scope and popularity of this industry have made it quite competitive and many of these platforms are not growing due to many obvious reasons.

Therefore, one of the most important issues in e-commerce is gaining consumer trust. This leads to the question; how does the trust get developed between consumers and e-commerce websites? Trust beliefs have shown a positive impact on a consumer's buying decision or purchase intentions. This is a key factor for an e-commerce website to be successful. There are many forums and web communities for various topics and interests on the internet. Integrating these social networking sites into various e-commerce websites have shown effectiveness in terms of building consumers' initial trust beliefs in the online environment, especially on unfamiliar e-commerce websites. Although this may vary according to the type of website the consumer is visiting (Brengman & Karimov, 2012).

Online trust does not consist of a single element but is multi-faceted. Although this is a known fact, businesses need to get a deeper understanding of the online trust dimensions. This is an important factor in a Business to Consumer (B2C) environment, especially in new and unfamiliar websites. 'Trust' on a website was classified into two dimensions and gave a more organised perspective in terms of how e-retailers can leverage on building trust and earn brownie points with their consumers. Consumers buying decisions and purchasing intentions can be constituted by various factors such as trust in the merchant and trust in the website. It was found that in a new e-commerce environment, having general trust mechanisms was important to the consumers because they did not have any familiarity with the website and hence their trust in the website was automatically low. Naturally, consumers shopping in a familiar e-commerce environment were more attentive to their experience on the website while the trust factor was not an issue due to their familiarity with the website.

Even though a familiar website has the advantage of trust, they are still several dimensions under it (Bennett Thatcher et al., 2013).

Often in e-commerce, the reputation of a brand or company plays a vital role in acting as a stimulus for the consumer to decide whether they want to purchase from them or not. A study conducted by J. Kim and Lennon (2013) researched the Mehrabian and Russell's Stimulus-Organism-Response model which included both external (i.e., reputation) and internal sources of information (i.e., website quality) as stimuli that affect consumers' response systems. The reputation of the e-commerce website had a significant positive effect on consumers' emotions and a significant negative effect on perceived risk. All four website quality dimensions had significant negative effects on perceived risk and significant positive effects on emotion, except for customer service. Perceived risk had a significant negative effect on consumers' emotions, and both perceived risk and emotion had a significant impact on purchase intention.

An E-retailer with having good quality website plays a significant role when it comes to customer perception and e-WoM (Electronic Word of Mouth). A study on online shopping in Jordan showed that consumer attitudes toward online shopping are determined by trust and perceived benefits. Trust and perceived benefits are primary predictors of customer attitudes towards shopping online. Furthermore, the authors found that higher levels of perceived web quality in an online shopping website led to higher levels of trust. Perceived Website quality is a direct predictor of trust, and perceived benefits were affected positively and significantly by it. Al-Debei et al., (2015) found that 28 per cent of the variation in online shopping attitudes was caused by perceived benefits and trust.

It was indicated that perhaps the relationships between online trust and its respective environments (e.g., perceived privacy, perceived service quality) and effects (e.g., loyalty, repeat purchasing intention) are more unorthodox, complex and ambiguous at the same time than previously envisioned (Y. Kim & Peterson, 2017).

Later, it was revealed by Rita et al., (2019) that the overall e-service efficiency is influenced by three aspects of service equality,

including website design, security/privacy, and fulfilment. Customer service, meanwhile, is not significantly related to the overall quality of e-services. The average efficiency of e-service is statistically strongly linked to consumer behaviour.

The rapid growth of online retail in India has triggered untapped growth opportunities as well as challenges for E-Commerce websites to maintain consumer "stickiness". The online customer experience (OCE) has emerged as a key differentiator to retain a competitive advantage in this sense. There is therefore a lack of scientific research in this area (Bhattacharya et al., 2019). E-commerce has evolved exponentially over the past decade and has become a popular shopping platform for many people. However, owing to its unclear qualities, some people may have doubts when making online transactions. In reality, many online shoppers have suffered from a loose monetary issue due to certain factors, one of them being a lack of trust in e-commerce. In recent years, many consumers have been a victim of fraudulent online transactions. Many ploys such as selling cheap products, and in some cases, products with good qualities are sold at a more expensive price and so on. Such kinds of online frauds are known as value imbalance problems. Because of this, there is a great demand for a trust-assessment mechanism that considers both the new transaction and past transactions. When a website allows a customer to see and evaluate the transaction process, it paves a way for the customer to trust the website and presumably purchase from them (Al sharif et al., 2019). In India e-commerce is a fairly new way to shop. Privacy, trust, security and reputation of organisations have a significant impact on the intention of e-commerce consumers to buy online. To improve revenue in the e-commerce industry, attention should be paid to these factors (Varma et al., 2020).

Table 1: Trust Factors and Corresponding Items

SI. No.	Variables	Items
1	*Purchase Intention*	S1. Definitely would buy from the website.
		S2. Probably would buy from the website.
		S3. Might buy from the website.
		S4. Probably wouldn't buy from the website.

		S5. Definitely wouldn't buy from the website.
2	*Trouble-free Delivery*	S1. Fast delivery time is important to me when shopping on an unfamiliar website.
		S2. When shopping on an unfamiliar website, free shipping of the product is important to me.
		S3. The option of choosing environmentally friendly delivery alternatives is important to me when shopping on an unfamiliar website.
		S4. Ease of returning or replacing products is important when shopping on an unfamiliar website.
3	*Secured Transactions*	S1. I need to know that the payment information is protected when I shop on an unfamiliar website
		S2. The possibility of choosing among different payment alternatives are important to me when purchasing from an unfamiliar/new website.
		S3. Knowing what personal information (example: name, telephone number, e-mail address and bank details) is collected by the site is important to me when shopping on an unfamiliar website.
		S4. When shopping on an unfamiliar website, it is important to me to have the option to choose whether the website/company can collect and save information about me or not.
4	*Website Design*	S1. When browsing an unfamiliar website, the quality of information provided about the product is important to me.
		S2. When browsing an unfamiliar website, it is important to me that the product can be seen in different visualisations (example: larger images; the product, front, side and back; and the possibility to zoom).
		S3. When browsing on an unfamiliar website, the attractiveness (visual design) of the website is important to me.
		S4. When browsing an unfamiliar website, the ease of navigation on the website (for example a search function) is important to me.
5	*Associated Offers*	S1. It is important for me that the website has a membership club with benefits (example: receiving discounts and special offers) while shopping online

		S2. When shopping on a new website, rebates and coupons (such as: "10% discount on your first buy" or "buy 2 get 1 for free") is important to me.
		S3. While shopping from a new and unfamiliar website, it is important to me that the product is cheaper than in the other websites or physical stores.
		S4. It is important to me that the website provides product recommendations (for example alternative and complementary products) when shopping on an unfamiliar website.
6	*E-retailers contact Information*	S1. Contact alternatives (such as e-mail, phones and chat) from the e-retailer is important to me when shopping online.
		S2. It is important to me that the e-retailer is active on microblogs such as Twitter for me to trust them
		S3. When shopping on an unfamiliar website, it is important to me that the e- retailer is active on photo-sharing media such as Instagram and/or Pinterest.
		S4. When shopping on an unfamiliar website, it is important to me that the e- retailer is active on social networks such as Facebook and LinkedIn.

Source: Primary data

2. Methodology

This research is based on consumers' knowledge and trust in E-Commerce platforms that they are not familiar with. This study was conducted in Bangalore and the data collection period is March-April, 2021. The respondents were the users of e-commerce websites for their purchases. The sample size was 400 but could only get 386 filled correctly by the respondents. The judgmental sampling technique was used here as the researchers wanted confirmation from the respondents that they had some experience of shopping from unfamiliar e-commerce websites. The study had five independent variables (henceforth called trust factors) and one dependent variable. These trust factors were Trouble-free delivery, Secured Transactions, Website Design, Associated Offers, and retailers' contact information. These factors were measured by

using items on a five-point Likert scale where 1 is 'strongly disagree' and 5 'strongly agree'. The table gives the trust factors and the items used for their measurement. The trust factors were the outcome of interviews conducted as part of a pilot study. A sample of 50 users was asked about their problems encountered while using unfamiliar e-retailers. Their responses became the starting point of our research. We prepared the corresponding items for each of the trust factors. These items were later validated by a team of 4 experts. The purchase intention was measured by a standardised scale. Table 1 gives the trust factors and their corresponding items.

3. Results and Discussion

Table 2 provides information about the results of a descriptive study of demographic variables. A total of 386 people took part in the survey. The majority of the respondents (64.2 per cent) were between the ages of 18 and 25, with 21.5 per cent being between the ages of 26 and 35. Female respondents made up 50.8 per cent of the total, while male respondents made up 49.2 per cent.

Table 2: Demography of respondents

Gender	Frequency	Percent
Male	190	49.2
Female	196	50.8
Total	386	100
Age	**Frequency**	**Percent**
18-25 years	248	64.2
26-35 years	83	21.5
36-45 years	23	6.0
Above 46 years	32	8.3
Total	386	100

Source: Primary Data

To evaluate the basic properties of trust variables, descriptive statistics were utilised. The data were converted into z-scores, and descriptive analysis was performed. Table 3 shows that in terms of

Skewness and Kurtosis, the constructs remained between 2 and 2, indicating that the gathered data had a normality pattern.

Table 3: Normality of the data

Descriptive Statistics							
	N	Mean	Std. Deviation	Skewness	Std. Error	Kurtosis	Std. Error
Secured Transactions	386	5.93	1.59	-1.825	0.124	2.351	0.248
Website Design	386	5.75	1.51	-1.503	0.124	1.392	0.248
Purchase Intention	386	5.23	1.38	-1.123	0.124	0.805	0.248
Trouble-free Delivery	386	5.08	1.41	-0.712	0.124	0	0.248
e-Retailer's Contact Information	386	5.02	1.72	-0.574	0.124	-0.814	0.248
Associated Offers	386	4.86	1.58	-0.401	0.124	-0.642	0.248

Source: Primary Data

4.   Reliability test (Cronbach's Alpha Test)

Cronbach's alpha shows us the internal consistency or reliability of the test i.e., how well the test does its work as per its purpose or how related a set of items are. It is a scale to measure reliability.

Table 4: Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha based on Standardised Items	No of Items
0.958	0.959	23

Source: Primary Data

Tables 4 and 5 give the Cronbach's alpha of all the 21 items and alpha values of all the trust factors.

Table 5: Cronbach's Alpha of Variables

Variables	N of Items	Cronbach's Alpha
Trouble-free Delivery	4	0.810
Secured Transactions	4	0.922
Website Design	4	0.930
Associated Offers	4	0.850
e-Retailer's Contact Information	4	0.930

Source: Primary Data

5. Correlation Analysis

Correlation analysis between the trust factors and purchase intention was conducted. This is to see which factors of trust are causing users to shop on unfamiliar websites. Table 6 shows that all of the trust indicators were positively linked with Purchase Intention at a 5% significance level. The inter correlations among the trust factors can also be seen. This means that the logistics, online integrity, website design, associated offers, and the e-retailer's contact information positively influence the purchase intention of the consumers.

Table 6: Correlation between trust factors and Purchase Intention

		Purchase Intention	Logistics	Online Integrity	Website Design	Associated Offers	e-Retailer Contact information
Purchase Intention	*Pearson Correlation*	1	0.631**	0.673**	0.597**	0.661**	0.632**
	Sig. (2-tailed)		0	0	0	0	0
	N	386	386	386	386	386	386
Trouble-free Delivery	*Pearson Correlation*	0.631**	1	0.691**	0.579**	0.720**	0.695**
	Sig. (2-	0		0	0	0	0

	tailed)					
	N	386	386	386	386	386	386
Secured Transactions	*Pearson Correlation*	0.673**	.691**	1	0.772**	0.596**	0.608**
	Sig. (2-tailed)	0	0		0	0	0
	N	386	386	386	386	386	386
Website Design	*Pearson Correlation*	0.597**	.579**	0.772**	1	0.506**	0.514**
	Sig. (2-tailed)	0	0	0		0	0
	N	386	386	386	386	386	386
Associated Offers	*Pearson Correlation*	0.661**	.720**	0.596**	0.506**	1	0.780**
	Sig. (2-tailed)	0	0	0	0		0
	N	386	386	386	386	386	386
e-Retailer's Contact Information	*Pearson Correlation*	0.632**	0.695**	0.608**	0.514**	0.780**	1
	Sig. (2-tailed)	0	0	0	0	0	
	N	386	386	386	386	386	386
**. Correlation is significant at the 0.01 level (2-tailed).							

Source: Primary Data

6. Influence of Trust Factors on Purchase Intention

This was to test whether the trust factors are influencing the Purchase Intention of consumers on unfamiliar websites or not. Additionally, it is to find which trust factors have relatively more influence on the Purchase Intention. For this purpose, linear regression analysis was conducted by taking *Trouble-free Delivery, Secured Transactions, Website Design, Associated Offers, e-Retailer's Contact Information* as independent variables and, *Purchase Intention* as the dependent variable. Tables 7, 8 and 9 give the results of regression analysis.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. The error of the Estimate	Durbin-Watson
1	0.759	0.576	0.571	0.906	1.998
a. Predictors:(Constant), Trouble-free Delivery, Secured Transactions, Website Design, Associated Offers, e-Retailer's Contact Information					
b. Dependent Variable: Purchase Intention					

Source: Primary Data

Table 7 explains the value of R that shows the covariance between trust factors and Purchase Intention is 0.759 and R^2 = 0.576, indicating that it is a good model. It indicates that *e-Retailer Contact, Website Design, logistics, Associated Offers,* and *Secured Transactions* accounted for a variance of 57.6% on *Purchase Intention*. Hence if there is any variation in the trust factors, we will see a 57.6% change in the *Purchase Intention*. The adjusted R^2 indicates that in the case of a new variable addition, there will be a variation of 57.1% in the correlation between the independent and dependent variables. Since Durbin Watson is close to 2, there is an autocorrelation on the errors.

Table 8: ANOVA results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	*Regression*	424.91	5	84.98	103.337	0.000
	Residual	312.5	380	0.82		
	Total	737.41	385			
a. Dependent Variable: *Purchase Intention*						
b. Predictors:(Constant), *Trouble-free Delivery, Secured Transactions, Website Design, Associated Offers, e-Retailer's Contact Information*						

Source: Primary Data

The ANOVA table is illustrating the variance is brought in customer decision with the help of the five factors 424.912 is explained by the variables out of 737.415. Table shows, F=103.337 and p-value associated with it is 0.00, which means that the regression model is significant.

Table 9: Coefficients

Model		Unstandardised Coefficients		Standardised Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	1.050	0.200		5.259	0.000	0.658	1.443
	Trouble-free Delivery	0.075	0.054	0.077	1.373	0.171	-0.032	0.182
	Secured Transactions	0.238	0.052	0.274	4.542	*0.000*	0.135	0.341
	Website Design	0.124	0.048	0.136	2.563	*0.011*	0.029	0.219
	Associated Offers	0.236	0.051	0.271	4.650	*0.000*	0.136	0.336
	e-Retailer's Contact information	0.105	0.046	0.132	2.313	*0.021*	0.016	0.195
a. Dependent Variable: *Purchase Intention*								

Source: Primary Data

The result of the regression analysis can be seen in Table 9. The table contains the beta value(β), standard errors, significance value regarding each relation between trust factors and *Purchase Intention*. By looking at the p-value, at 5% significance level, except *Trouble-free Delivery*, other variables, *Secured Transactions, Website Design, Associated Offers* and *e-Retailer's Contact information* have a significant influence on *Purchase Intention*. This means that these are the four variables that predict *Purchase Intention* while browsing unfamiliar websites.

If we look at the standardised beta values, *Secured Transactions* (β = 0.274) and *Associated Offers* (β =0.271) have more influence on *Purchase Intention* as compared to *Website Design* (β =0.136) and *e-Retailer's Contact Information* (β =0.132).

The unstandardised regression coefficients or beta values are used to write the linear regression model.

The linear regression model is given by

$$y = a + b_1x_1 + b_1x_1 + b_1x_1 + \ldots\ldots + b_1x_1 + Standard\ error$$

where,

y = dependent variable

a = constant

$b_1, b_2, b_3, \ldots$ = regression coefficients

$x_1, x_2, x_3, \ldots$ = independent variables

By substituting the trust factors and their unstandardised coefficients in the regression model, we get,

Purchase Intention = 1.050 + 0.238 (Secured Transactions) + 0.124 (Website Design) + 0.236 (Associated Offers) + 0.105 (e-Retailer Contact information) + 0.906

In the regression model it is seen that Secured Transactions (b_1 = 0.238) and Associated Offers (b_2 = 0.236) have more influence on the Purchase Intention than Website Design (b_1 = 0.124) and e-Retailer's Contact Alternatives (b_4 = 0.105). Secured Transactions is supposed to be the most influencing trust factor in using unfamiliar websites. The user expects his payment information to be protected by the website. Though the user may be using available payment options provided by the website, he may experience unnecessary anxiety in revealing his personal information to the website. Because of this reason, he expects the website to give a choice for the user to provide such details or not. Websites giving importance to Secured Transactions where the consumers can be sure that their personal information, financial information and transaction security are safe will more likely to purchase from the website despite being unfamiliar.

The second most important trust factor influencing the *Purchase Intention* is the *Associated Offers* (b_2 = 0.236). This is required to induce interest and build confidence among the consumers of unfamiliar e-commerce websites. The consumers expect that the website provides special membership discounts, relatively lower

prices of the products, and offer product recommendations in the form of alternatives or complementary products.

The third most important trust factor is *Website Design.* The visual design of the website can be a trust builder among the consumers. As usual, the website has to be quite visually attractive to the consumers and the navigation should be as easy as possible. The quality and the authenticity of the information provided on the websites is also very important for the consumers. Apart from that, even the product presentation or product display in different styles may be an attractive feature on the website. The pictures of the products uploaded should be of superior quality with the possibility of zooming in the image and rotating 360^0. The information related to the actual dimensions of the product should have been specified with accuracy and must not lead to unnecessary imagination by the consumers.

The final trust factor which is influencing the Purchase Intention is the *e-Retailer Contact information* (b_4 = 0.105). It should be easy for the consumers to contact the website through e-mail, phone, chat and other ways if possible. If the website or the service provider is active on social media such as Instagram, Facebook and LinkedIn can add as a trust builder for the consumers. The e-retailer must be active on microblogs such as Twitter to trust it.

7. Major Findings and Managerial Implications

In the present condition, with the advancement in internet technologies and the internet of things, the companies are looking at efficient ways of selling their products to their ultimate consumers in the market. This is also to have maximum reach in the market. We are seeing a lot many players entering the online space daily to have their share. But these players do have limitations in the Indian market. When established e-retailers Amazon, Flipkart, Bigbasket are already ruling the market, the new entrants who are joining this bandwagon daily do have a lot of challenges concerning creating trust among the consumers. This is also obvious that the consumers would have anxiety and apprehensions in using these new websites for their shopping needs. Lack of trust in online operations is a consistent barrier to

the adoption and implementation of E-commerce for consumers. Consumers should be aware and educated on the security problems in online markets that are still in the development stage of the security infrastructure for e-commerce. While the significance of trust was well recognised, many pieces of research concentrated primarily on trust in e-commerce sites and neglected to include its multidimensional complexity to analyse customer behaviour (Yeow Chong Larry, 2019). Our study has found the areas where the new e-commerce entrants can emphasise more. These companies need to focus more on creating trust among the new users. They should provide an environment where the consumers can have secured transactions. Focusing on using secured and well-known payment gateways and implementing malware detection software in the websites can help safeguard the customers from online fraudsters and hackers. Additionally, certifications such as SSL (Secure Socket Layer) should be implemented by retailers entering the online market with their websites so that potential customers can trust them. They have to keep their websites attractive and vibrant, packed with lots of marketing promotions and deals. This would bring long-lasting customers into their basket. Giving membership discounts and getting more people to sign up for offers and newsletters with the help of social media and landing pages will also likely benefit new e-Retailers.

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