Original Article

Exploring the Vietnamese Consumer’s Trust in E-commerce

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Abstract: Trust has been one of the main items of focus in e-commerce and many previous studies have provided useful contributions (e.g., Gefen 2000; McKnight, et al., 2000; 2002; Oliveira, et al., 2017, etc.). Prior research has found trust to play a significant role in shaping purchase intentions of a consumer (Oliveira, et al., 2017). In this paper, we explored the Vietnamese consumer trust in Internet shopping using three well identified dimensions of trust named personal; institutional and cognitive-based trust. A sample of 387 individuals from Hanoi was surveyed using a previously validated measurement instrument. Concerning the level of trust, it is revealed that online vendors which operate in Vietnamese market fail to appeal to their customers in regards to integrity, benevolence and assurance. Website quality is the only aspect that Vietnamese online shoppers think highly of. The findings of this research are of potential benefit to online vendors of all types who seek to engender consumer trust in their websites.

Keywords: E-commerce, Online shopping, Trust, Vietnam.

1. Introduction

In recent year, thanks to the rapid expansion of internet and the development of various quick and easy online payment methods, e-commerce has emerged as a new shopping channel which could rival and even replace some sections of the long existed mortar and brick stores. Via e-commerce, consumers are able to access larger selection of product and service, sometimes even at better cost because the cost for physical store can be avoided in case of online shop. Another advantage that make e-commerce popular is that it grants users the ability to shop whenever and wherever they want.

A majority of consumer use the internet to browse for information concerning their future purchase item on Internet shopping websites; however, only a small number of them actually buy that item online (Chen & Barnes, 2007; Johnson, 2007). Lack of trust has been cited as the primary hindrance to e-commerce in numerous past research (Chen & Barnes, 2007 and Lee & Turban, 2001). The intention to purchase online of shoppers is considerably influenced by the degree of trust they have on
the e-vendors (Kim et al., 2008). Grabner-Kräuter (2002) highlighted the significance of trust in e-commerce’s growth in the long run. Hence, it is important that Internet vendors fully understand how customer perceive their trust in e-commerce and how the contributing factors to consumers trust and their impacts on e-commerce so as to develop the industry.

This study is going to examine the trust on e-business in Hanoi, Vietnam, the second most crowded city in a heavy populated country that is likely to be a huge potential market for online shopping to grow. The research objectives is to explore how the consumers in Hanoi perceive trust on online shopping in Vietnam.

2. Literature review

2.1. Trust in online shopping

Trust is an important factor in e-commerce. A widely used definition of trust is explained by Mayer et al, (1995). In this definition, the word “trust” is used to describe the willingness of a party (trustor) to rely on a particular action performed by another party (trustee). There were other definitions of trust presented by other researchers. According to Schurr & Ozanne (1985), in an exchange relationship, when a party (trustor) accepts that the promise to fulfill his/her responsibility of another party (trustee) as trustworthy, there is trust between two parties. Likewise, Lewis & Weigert (1985) clarified that trust is “the understanding of a risky course of action on the confident expectation that all persons involved in the action will act competently and dutifully”. In other words, when one side (trustor) trusts the other side (trustee), it is trustors believe that the trustee is not an opportunistic person that take advantage of the situation.

E-commerce facilitates the transfer of funds via digital channels which enable buying and selling products and service on the internet (Gustavsson & Johansson, 2006). Trust is recognized as one of the deciding factors that determine the relationships between e-vendors and their consumers (Gefen et al., 2003) and service marketing efforts (Berry & Parasuraman, 1991) while the lack of trust leads to impediments in online shopping service. Fukuyama (1995) highlighted the significance of trust in a business where opportunistic behavior is involved. The nature of e-commerce does not include face-to-face interaction. This prevents consumers from assessing the trustworthiness of an e-vendor which can be done with ease in a direct interaction. Hence, trust is even more crucial in the e-commerce context (Reichheld & Schefter 2000). Prior research suggests that consumers generally avoid buying from the online shop they perceived as untrustworthy (Reichheld & Schefter 2000).

2.2. Determinants of trust

According to Kooli et al (2014), components of online trust can be divided into three big groups based on its sources. They are personal based trust, cognitive-based trust, and institutional based trust groups. Three factors belong to personal based trust are e-vendors’ competence, integrity, and benevolence. Similarly, situation normality, assurance, and website quality are the name of three dimensions in cognitive-based trust group. Lastly, an institutional based trust includes reputation, cost/benefit calculation, and predictability (Kooli et al (2014), Corritore et al (2005)).

Competence, integrity, and benevolence have been identified as three trusting beliefs that form the trust factors in online shopping by various past research (McKnight et al, 2002; Chen & Dhillon, 2003; Palvia, 2009; Oliveira et al, 2017). When consumers perceive a company as competent in a specific area, that company should be able to smoothly operate in the said department (Lu, Zhao & Wang, 2010). Competence refers to the ability of an e-vendor to deliver products and services at the desired quality for customers (Wang & Emurian, 2005), handle the transaction and fulfill its promises made to clients (Chen & Dhillon, 2003).
Integrity is a trusting belief concerning vendors’ attitude towards consumers while doing business. Companies achieve integrity when they prove to act consistent, truthful and genuine when treating consumers (Chen & Dhillion, 2003). Oliveira et al (2017) further explained that integrity is when internet suppliers keep their promises and commitments and do not overcharge consumers. In short, an e-vendor with integrity should follow its predetermined set of rules and promises. Many factors form benevolence characteristic of an online shop, namely attention, empathy, belief and acceptance (Kim et al, 2005). Lu, Zhao & Wang (2010) define benevolence as the dedication of companies (trustees) in caring and doing good deeds for its consumers (trustors). The situation at which internet vendors place consumers’ interest higher than their own interest, try to improve customers’ satisfaction rather than merely aim at maximizing profit is the description of benevolence by Öztüren (2013). Consumers decide whether an online supplier is trustworthy or not via their perception of its competence, integrity, and benevolence (McKnight et al, 2002; Oliveira et al, 2017).

Reputation is an element that affects trust directly (Anderson & Weitz, 1989; Doney & Cannon, 1997; Grazioli & Jarvenpaa, 2000). The reputation of companies is gained by caring and acting truthful towards their consumers (Doney & Cannon, 1997) According to Jarvenpaa & Tractinsky (1999), consumers are more likely to trust a company with good reputation. Gefen (2000) implied that people are going to use reputation to base their trust in a company in case they do not have enough information and experience with it. Assurance is a factor that improves consumers’ trust and confidence in the companies (Runyan & Smith, 2008). Zucker (1986) stated that by utilizing the assurance system through guarantees, regulations, legal documents and other procedures, consumers feel safer and more secure when dealing with companies. Additionally, clients calculate the cost and benefit the other party gain before placing their trust in another party (Shapiro et al, 1992). In an economic exchange, people only participate in the deal only if the outcome is satisfactory to them; specifically, when the expected gain surpasses the expected cost (Blau, 1964). Trust is also driven by situational factors (Hagen & Chloe 1998). In regard to e-commerce, if the users believe that the situation they face is a typical or favorable consequence to them, they are likely to trust online environment (Mcknight et al, 2002).

According to Corbitt et al. (2003); McKnight et al, (2002), the quality of the website influence consumers’ trusts on internet vendors. In e-commerce, the website is the replacement of salesperson created by vendors. A well-presented website enhances users’ experience and perception of the e-vendor. Users later use the experience they gain from using the website to assume the nature and trustworthiness of companies (Koufaris & Hampton-Sosa, 2002). There is a number of factors that build up the quality of website including navigation function (Cheskin/Sapient, 1999), visual design (Kim and Moon, 1998) and overall appearance of the website (Belanger et al, 2002; Kim and Stoel, 2004). In short, a well-designed website can assist e-vendors in building trust and relationship with consumers.

Lastly, it is believed predictability has contribution to consumers’ evaluation regarding e-vendors’ trustworthiness (Salam et al, 2005; Öztüren, 2013). Tan & Sutherland (2004) clarified that predictability is the confidence of online shoppers in the consistency of online vendors. At first glance, predictability and integrity seem similar; however, predictability is towards the belief of consumers that e-vendors will act consistently and fulfill their guarantee.

A lot of past research had proved that there is a positive relationship between overall trust of consumers on e-vendors and their intention to purchase online (Gefen, 2000; Jarvenpaa et al, 2000; Lim et al, 2006; McKnight et al; 2002). It was proved that security and trust are two major factors which prevent shoppers from purchasing online (Gefen, 2000). It is
concluded that trust can shape the willingness to purchase online of shoppers; the more an e-vendor is perceived as trustworthy, the more consumers are likely to purchase at that e-vendor (Jarvenpaa et al., 2000).

After these discussions, nine constructs including competence, integrity, benevolence, reputation, assurance, cost/ benefit calculation, situ normality, website quality and predictability are expected to be the driven factors to consumers’ overall trust on internet vendors. We have these hypotheses (the research model is illustrated in figure 1):

![Research model](image_url)

**Figure 1: Research model**

### 3. Methodology

#### 3.1. Sampling methods and data collection

This research focuses on trust in e-vendors of online shoppers in Hanoi. Thus, the research population includes all people in Hanoi and the unit of analysis is Hanoi residences who have purchased on the internet at least once before. A convenient sampling with the intention of assuring the study reliability and representativeness as well as reducing bias, concern over sample’s proportion of age, gender, occupation, and income level is employed.

In this research, surveys were conducted via two methods from April to end of August 2019: a web-based survey using Google form and distributed questionnaire. In the end, 387 valid responses are collected of which 247 from web-based and the rest 140 from the distributed questionnaire.

#### 3.2. Questionnaire Design

The questionnaire was designed in Vietnamese so respondents can understand and answer easily. It has three major parts. The first one asks about demographic information (age, gender, occupation, educational level, average monthly income as well as marital status) and general online shopping behaviors (average...
purchase frequency and average purchase price) of respondents. This is to exclude those who haven’t tried e-commerce. The second part is divided into nine minor sections. These nine sections represent nine constructs that form consumers’ trust on e-vendors (e-vendors’ competence, e-vendors’ integrity, e-vendors’ benevolence, e-vendors’ reputation, cost/benefit calculation, predictability, assurance, situation normality, and website quality). The last part of the survey measures the overall online trust of respondents. The items of measurement for these constructs are derived from the previous studies (Palvia, (2009); Ho & Chen (2014); Doney & Cannon (1997); Gefen et al (2003); Radziszewska & Częstochowska (2013)). A Five-point Likert Scale ranging from 1 - strongly disagree to 5 - strongly agree is employed in these sections of the questionnaire.

Data analysis

Reliability analysis

Upon testing reliability, the Cronbach’s alphas of all constructs in this research score between 0.731 and to 0.858 (table 3). According to Nunnally (1978), reliability is achieved when Cronbach’s alpha reach scores of 0.7 or higher. Hence, due to the fact that Cronbach’s alpha of constructs in this study is all higher than 0.7, the reliability of it is assured.

Table 1: Cronbach’s Alpha of the research constructs

<table>
<thead>
<tr>
<th>Constructs</th>
<th>Cronbach’s Alpha</th>
<th>Constructs</th>
<th>Cronbach’s Alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competence</td>
<td>0.816</td>
<td>Predictability</td>
<td>0.834</td>
</tr>
<tr>
<td>Integrity</td>
<td>0.828</td>
<td>Assurance</td>
<td>0.793</td>
</tr>
<tr>
<td>Benevolence</td>
<td>0.760</td>
<td>Situation normality</td>
<td>0.858</td>
</tr>
<tr>
<td>Reputation</td>
<td>0.731</td>
<td>Website quality</td>
<td>0.797</td>
</tr>
<tr>
<td>Cost/benefit calculation</td>
<td>0.749</td>
<td>Overall trust</td>
<td>0.845</td>
</tr>
</tbody>
</table>

Sample profile

Table 2 demonstrates the demographic segment of the research. A large proportion of participants in this survey are young people under the age of 35 years old (73.9%). In terms of gender, more females (52.5%) are interested in online shopping topic than males (47.5%). Students and working people (government-owned and non-government organization) dominate the sample at an accumulated proportion of 98.2%. Since they are still young, the majority of them are single (59.4%) who have little to no monthly income of under 5 million VND (48.1%). Even though the majority of respondents (71.6%) purchase online frequently (quarterly, monthly and even weekly), a sizeable quantity (roughly 28.4%) of consumers rarely purchase online (less than once a year up to a few times a year). It could probably due to the income and low overall trust in online shopping, approximately 77.8% of participants are only willing to purchase inexpensive items on the internet (under a million per purchase).

Table 2: Demographics of the sample (n=387)

<table>
<thead>
<tr>
<th>Demographics</th>
<th>Detail</th>
<th>Frequency</th>
<th>Percent (%)</th>
<th>Cumulative percent (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
<td>≤ 23</td>
<td>190</td>
<td>49.1</td>
<td>49.1</td>
</tr>
<tr>
<td></td>
<td>23 – &lt;35</td>
<td>96</td>
<td>24.8</td>
<td>73.9</td>
</tr>
<tr>
<td></td>
<td>35 – &lt;45</td>
<td>80</td>
<td>20.7</td>
<td>94.6</td>
</tr>
<tr>
<td></td>
<td>45 – &lt;55</td>
<td>17</td>
<td>4.4</td>
<td>99.0</td>
</tr>
<tr>
<td></td>
<td>≥ 55</td>
<td>4</td>
<td>1.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>
In term of mean value, it can be divided into two group. The first group consists of constructs with a mean score of just above average. They are competence (3.405), reputation (3.315), cost/ benefit calculation (3.395), predictability (3.395), situation normality (3.289) and website quality (3.873). These scores reflect that consumers consider the behaviors of e-vendors in these criteria as merely acceptable at best. The remaining constructs’ scores including integrity (2.796), benevolence (2.989), and assurance (2.705) are all below average (3.0). It is a warning towards the performance and serving attitudes of online businesses in these segment. Specifically, it seems that internet shops haven’t been able to keep their guarantees regularly (integrity) as well as act in consumers’ interest (benevolence). In addition, consumers do not feel safe involving in a relationship with e-vendors. The worst of all is the “assurance” which is far from reaching the expectation of users. These factors could partly contribute to the low score of overall trust (2.705).

4.2. Trust of customer’s online shopping

4.2.1. Personal based trust

Table 3 illustrated respondents’ evaluation to online vendors’ personal based trust. Three big segments in personal based trust include competence, integrity and benevolence. Among these three, customers are only somewhat satisfied with online shops’ competence. It is due to the fact that competence is the only aspect with mean value of above 3. Both other two aspects that are integrity and benevolence received a relatively low mean score of 2.796 and 2.989 respectively. To be more specific, in term of competency, online vendors seem to be capable of handling transaction (mean =3.664); however, improvement should be made for expertise (mean =3.279), experience (mean
=3.248) and knowledge (mean =3.225). When it comes to integrity, apart from the character of not overcharging (mean =3.116), all other characters of integrity have a mean score of under 3. They are online stores’ honesty (mean =2.537), sincerity (mean =2.734) and commitment (mean =2.755), internet charge (mean =2.922), and truthful while dealing (mean =2.956). This implies that a serious amendment to these characters need to be done to please customers. Lastly, two characters of benevolence that are comprised of act in consumers’ interest, users’ support all got a low mean scores of 2.829; 2.966 respectively. Same as the above, a lot of improvement should be made for these two characters. The fact that information sharing has a mean score of 3.178 suggest that the information provided to customers by online vendors is currently at an okay level.

Table 3: Personal based trust

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>Totally disagreed &amp; disagreed (%)</th>
<th>Neither disagreed nor agreed (%)</th>
<th>Totally disagreed &amp; disagreed (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competence (mean = 3.405)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Ability to handle sales transactions</td>
<td>3.664</td>
<td>8.53</td>
<td>24.03</td>
<td>67.44</td>
</tr>
<tr>
<td>Sufficient expertise</td>
<td>3.279</td>
<td>16.54</td>
<td>42.89</td>
<td>40.57</td>
</tr>
<tr>
<td>Sufficient experience</td>
<td>3.248</td>
<td>15.76</td>
<td>47.29</td>
<td>36.95</td>
</tr>
<tr>
<td>Sufficient knowledge</td>
<td>3.225</td>
<td>17.05</td>
<td>46.77</td>
<td>36.18</td>
</tr>
<tr>
<td>Integrity (mean = 2.796)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Not charge more on internet</td>
<td>2.922</td>
<td>39.28</td>
<td>28.94</td>
<td>31.78</td>
</tr>
<tr>
<td>Honesty</td>
<td>2.537</td>
<td>52.45</td>
<td>33.33</td>
<td>14.21</td>
</tr>
<tr>
<td>Act sincerely</td>
<td>2.734</td>
<td>40.05</td>
<td>42.12</td>
<td>17.83</td>
</tr>
<tr>
<td>Not overcharge on transaction</td>
<td>3.116</td>
<td>25.58</td>
<td>37.47</td>
<td>36.95</td>
</tr>
<tr>
<td>Truthful in dealing</td>
<td>2.956</td>
<td>30.75</td>
<td>41.86</td>
<td>27.39</td>
</tr>
<tr>
<td>Keep commitment</td>
<td>2.755</td>
<td>38.50</td>
<td>43.67</td>
<td>17.83</td>
</tr>
<tr>
<td>Benevolence (mean = 2.989)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Act in consumers' interest</td>
<td>2.829</td>
<td>35.66</td>
<td>43.15</td>
<td>21.19</td>
</tr>
<tr>
<td>Do best to support user</td>
<td>2.966</td>
<td>26.87</td>
<td>47.80</td>
<td>25.32</td>
</tr>
<tr>
<td>Willing to share information</td>
<td>3.178</td>
<td>20.16</td>
<td>42.89</td>
<td>36.95</td>
</tr>
</tbody>
</table>

4.2.2. Cognitive based trust

In comparison with personal based trust, cognitive based trust (demonstrated in table 4) overall are rated much higher by respondents. Every aspects of cognitive based trust (reputation, cost/benefit calculation and predictability) possess a mean rating of above 3.3. This expresses a decent level of consumers’ cognitive based trust towards online vendors. In detail two characters with high mean score larger than 3.5 are knowledge (mean = 3.625) which belong to cost/ benefit calculation and response (mean = 3.543) which is in predictability segment. The mean value of the remain characters are ranged between 2.9 and under 3.5. These statistics indicate a medium level of respondents’ agreement to these characters.

Table 4: Mean and frequency of cognitive based trust

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>Totally disagreed &amp; disagreed (%)</th>
<th>Neither disagreed nor agreed (%)</th>
<th>Totally disagreed &amp; disagreed (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reputation (mean = 3.315)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Know online vendor through ads</td>
<td>3.114</td>
<td>24.81</td>
<td>39.28</td>
<td>35.92</td>
</tr>
</tbody>
</table>
The last type of trust is institutional based trust (result shown in table 5). Three aspects of institutional based trust are assurance, situation normality and website quality. Among these three, assurance (mean = 2.705) and three of its character comprised of consumers’ protection authority (mean = 2.506), contact provision (mean = 2.685) and vendors’ guarantee (mean = 2.721) are all rated badly. This is the evidence that these form of security don’t help consumers feel secured. Customers only feel fairly relieved when they shop at a reputable portal (mean = 3.176). The aspect situation normality and its traits’ mean score are from
3.202 to 3.333. This reveals that there are similarities in the search and order step, display as well as interaction between different online stores and websites. On, the other hand, website quality and most of its characters are rated highly by interviewees (mean score above 3.8). Technical aspect is the only character of website quality that pose a little concern to respondents (mean = 3.452).

4.2.3. Overall trust

Based on respondents’ evaluation over their overall trust on online shopping, e-commerce vendors haven’t been able to excel in any aspect of trust. Three out of seven aspects of trust are at mediocre level (mean over 3). They are honesty (mean = 3.021), consumers’ caring (mean = 3.189) and market understanding (mean = 3.398). Consumers have perceived the other four aspects poorly (mean under 3). These include trustworthiness (mean = 2.886), reliability (mean = 2.809), not opportunist (mean = 2.899) and good service (mean = 2.827).

Table 6: Mean and frequency of overall trust

<table>
<thead>
<tr>
<th>Items</th>
<th>Mean</th>
<th>Totally disagreed &amp; disagreed</th>
<th>Neither disagreed nor agreed</th>
<th>Totally disagreed &amp; disagreed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trustworthiness</td>
<td>2.886</td>
<td>26.61</td>
<td>55.56</td>
<td>17.83</td>
</tr>
<tr>
<td>Reliability</td>
<td>2.809</td>
<td>30.75</td>
<td>53.49</td>
<td>15.76</td>
</tr>
<tr>
<td>Honesty</td>
<td>3.021</td>
<td>23.51</td>
<td>49.35</td>
<td>27.13</td>
</tr>
<tr>
<td>Caring consumers</td>
<td>3.189</td>
<td>16.28</td>
<td>48.84</td>
<td>34.88</td>
</tr>
<tr>
<td>Not opportunistic</td>
<td>2.899</td>
<td>28.68</td>
<td>49.10</td>
<td>22.22</td>
</tr>
<tr>
<td>Good service</td>
<td>2.827</td>
<td>32.30</td>
<td>50.39</td>
<td>17.31</td>
</tr>
<tr>
<td>Understand market</td>
<td>3.398</td>
<td>13.44</td>
<td>36.69</td>
<td>49.87</td>
</tr>
</tbody>
</table>

5. Conclusions

This study has identified three types of trust and nine constructs that contribute to the formation of trust in online shopping context in Vietnam. These are personal based trust (including e-vendors’ competence, integrity, and benevolence), cognitive-based trust (including reputation, cost/benefit calculation and predictability) and institutional based trust (including situation normality, assurance, and website quality). Afterward, overall trust is expected to positively influence purchase intention of consumers.

In term of personal based trust, online sellers show competences in a few aspects. It is the ability of to handle transaction at which online vendors seem to excel. The expertise, knowledge and experience of online vendors are barely at an acceptable level. However, they also have a lot of issues, especially in regard to integrity. In detail, majority of customer express a negative feeling towards the honesty of online shops. Furthermore, their internet charge, sincerity, commitment and truthfulness when dealing are of concern to a large proportion of Vietnamese e-shoppers. When it comes to benevolence, online shoppers in Vietnam do not think that online vendors have acted in consumers’ interest. Weak users’ support is another problem that online vendors is facing in Vietnamese context.

The cause of a poor consumers’ personal trust towards e-commerce is mainly due to the lack of honesty, sincerity and commitment. In order to regain the trust of shoppers in this segment online vendors should be transparent about the total cost, product quality and delivery time and keep customers informed with updated information regarding the delivery.

Institutional based trust involves with three aspects. They are assurance, situation normality and website quality. Among all nine components of trust, website quality is rated as the most prominent aspect of online shops. Specifically, respondents find no difficulty in using navigation function, search bar and
communication tool of an e-commerce website. The website is also displayed well and only a small proportion of interviewees have trouble with technical issues. On the contrary, also belonged to the institutional based trust, assurance is the worst aspect of online shoppers. Less than 20 percent of respondents feel secure with protection from consumers’ protection authority, contact provision and vendors’ guarantee. Vietnamese e-shoppers only show sight of relieve when they purchase via reputable portal or at certified online shops. This poses a serious concern over the return and guarantee policies of e-vendors.

A possible solution for the imminent assurance issue is having a third party which is reputable to confirm the reliability of an online vendor or even directly guarantee customers’ right in case conflict occurs. This will boost e-shoppers’ feeling of assurance as well as confidence in online shopping as they know they are being protected by a reputable entity.

It seems that internet shoppers in Vietnam are not satisfied with every component of online trust. It is evident in the fact that from the consumers’ perspective, even the best-performed aspect of online shopping is still at a mediocre level (mean of 3.357). Even more worrisome, assurance, the most influential characteristics of e-commerce, has the second lowest rating from respondents. This implies that online vendors haven’t been able to follow their policies and rules; as a result, customers feel unsafe when shopping on the internet.

From the perspective of e-vendors, this suggests that raising consumers’ trust in e-vendors helps in increasing the likelihood of consumers’ online purchase. And online businesses are expected to raise three types of trust mention above in order to improve customers’ evaluation of e-commerce. Enhancement of personal based trust can be achieved by distributing more resources to improve e-vendors’ competence, integrity, and benevolence. Raising consumers’ awareness via marketing strategy; being less opportunistic and act in consumers’ interest are two possible methods to improve cognitive based trust. Next, the institutional based trust could be improved when companies follow their rules and commitment; design good looking and easy to use interface and/or provide legitimate content.

References


