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IMPACT OF E-TRUST ON E-LOYALTY

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ABSTRACT

Though online retailing is evolving at an unprecedented rate, participants at all levels still exhibit a fundamental lack of trust. It is noted by many academicians that "difficulty of use and lack of trust with respect to online payment, privacy and customer service have been found to constitute a real psychological barrier to e-commerce". It is widely felt, therefore, that the importance of trust in the e-business exchange deserves special attention. Retailers can build mutually valuable relationships with customers through a trust-based collaboration process (Dayal et al., 2001). However, the way in which trust may be gained and the impact it has on e-business outcomes are not yet well understood (Jones et al., 2000). Factors relating to trust in online retailing have been seen from many different perspectives by researchers from different disciplines, and often expressed in different terms. There is a need for a common framework that will support a shared understanding of the concept of trust and its relations with its antecedents and consequences. The present study aims at understanding factors that influence electronic trust (e-trust) and impact of those variables on electronic loyalty (e-loyalty).

KEYWORDS

E-Loyalty, E-Retailing, E-Trust, Online Customers, Online shopping.

1. INTRODUCTION

Consumer trust of Internet vendors is a major factor influencing the success of e-commerce. To enhance consumer trust, many e-retailers are experimenting with various trust-building strategies, including participation in third-party assurance programs. Many researchers proved that there is a positive relationship between third-party assurance seals, trust, and online purchasing intentions.

Various researchers have suggested that online customers' trust will positively influence their adoption of internet to search for information and subsequently, their intention to purchase online. With a greater degree of trust in the online retailer, customers are more willing to make online purchases (Jarvenpaa et al., 1999; Novaket al., 1999; Stratford, 1999; Sultan et al., 1999; Gefen and Straub, 2001). Hoffman et al. (1996) argued that the likelihood of customers' preferential usage of the internet to buy products over traditional physical stores is influenced by the amount of customer trust concerning the delivery of goods and use of personal information. Theory suggests that these outcomes of trust and commitment promote relationship marketing success (Morgan and Hunt, 1994). Thus, it proves that **there is a positive relationship between electronic trust and e-store loyalty.**

2. REVIEW OF LITERATURE

Avinandan Mukherjee, Montclair, and Prithwiraj Nath (2007), in their article entitled *Role of electronic trust in online retailing: A re-examination of the commitment-trust* aim to re-examine the commitment-trust theory (CTT) of relationship marketing in the online retailing context. They found both privacy and security to have significant impacts on trust and commitment. Their study confirms that trust significantly affects customers' intention to engage in online retail transaction. The research also throws new light on the impact of relationship benefits and termination costs on commitment. Finally, they demonstrate the superiority of their proposed model when compared to an alternative base model.

The study concludes that the commitment-trust theory of relationship marketing can be applied successfully in the online retailing context, with few enhancements specific to the context like online privacy and security. They demonstrate how trust can be developed through creating perceptions of shared values, privacy, security, and communication in online retailing. The behavioural intentions of online retail customers depend on perceived trust and commitment. The issue of trust is therefore increasingly recognized as a critical success factor in the emerging retail "marketspace".

Kimery, Kathryn M, McCord, Mary (2002), in their article entitled *Third-party assurances: Mapping the road to trust in e-retailing* advocate that consumer trust of Internet vendors is a major factor influencing the success of e-commerce. To enhance consumer trust, many e-retailers are experimenting with various trust-building strategies, including participation in third-party assurance programs. Their study presents a model describing the relationship between third-party assurance seals, trust, and online purchasing intentions. Contrary to early studies, post hoc results reveal that one seal type, the privacy assurance seal, did have a small, but significant, positive impact on consumer trust of an unfamiliar e-retailer.

Damon Aiken and David M. Boush (2006), in their article entitled *Trust marks, Objective-Source Ratings, and Implied Investments in Advertising: Investigating Online Trust and the Context-Specific Nature of Internet Signals* tried to provide a preliminary investigation of the effectiveness of Internet marketers' various attempts to develop consumer trust through Web signals. The work is an exploration of the context-specific nature of trust in e-commerce. An online experiment compares three potential signals of trust in an Internet retail firm: (1) a third-party certification (i.e., a "trust mark"), (2) an objective-source rating (i.e., a review from Consumer Reports magazine), and (3) an implication of investment in advertising (i.e., a television advertisement to air during the Super Bowl). The trust mark had the greatest effect on perceived trustworthiness, influencing respondents' beliefs about security and privacy, general beliefs about firm trustworthiness, and willingness to provide personal information. The relationship between Internet experience and trust was in the form of an inverted U.

For the present study the questionnaire used by Avinandan Mukherjee, Montclair, and Prithwiraj Nath (2007), in their article entitled 'Role of electronic trust in online retailing: A re-examination of the commitment-trust' is taken as a basis for understanding the impact of e-trust factors on e-loyalty.

3. IMPORTANCE OF THE STUDY

Gommans et al. (2001) offered a conceptual framework for e-loyalty (which remains untested), in which the authors suggest five elements that contribute to an online consumer's choice to revisit or repeat purchase at the site of an online vendor. Attitudes, behaviors, and behavioral intentions are proposed to underpin e-loyalty. More specifically, the e-loyalty framework includes: the *value proposition* (i.e. product customization, product quality and choice, pricing, and brand recognition); *brand building* (i.e. brand building and community building); *trust and security* (i.e. evidence of third party approval, privacy, company reputation, and reliability); *customer service* (i.e. quick response to customer enquiries, ease of making contacts, easy payment options, or fast delivery); and finally *website and technology* (i.e. ease of navigation, personalized features, design for targeted customers segments, language options, effective search functions). Present study attempts to understand the role of trust factors in building e-loyalty.

4. OBJECTIVES OF THE STUDY

The study primarily aims at determining the factors that influence trust of online shoppers and understand how each trust factor influences Internet store loyalty.

1. Understand the factors that influence Electronic Trust in online shopping.
2. And study the impact of E-trust factors on E-Loyalty.

5. RESEARCH METHODOLOGY OF THE STUDY

The data has been collected from various sources. The primary data was collected through structured questionnaire and it was filled by 754 randomly selected respondents. Secondary data was collected from various published and unpublished research papers, articles, papers and books.

6. RESULTS AND FINDINGS

Though online retailing is evolving at an unprecedented rate, participants at all levels still exhibit a fundamental lack of trust. Many researchers noted that "difficulty of use and lack of trust with respect to online payment privacy and customer service have been found to constitute a real psychological barrier to e-commerce". It is widely felt, therefore, that the importance of trust in the e-business exchange deserves special attention. Retailers can build mutually valuable relationships with customers through a trust-based collaboration process.

The overall environment of perceived insecurity on the internet provide unique challenges to online retailers to find ways in which to initiate and develop e-business relationships (Warrington et al., 2000). The popular press is replete with news on high-profile lapses in online security, increased incidence of spamming, hacking, and "phishing", and figures suggesting that a large proportion of online "business" is fraudulent. Consumer concerns include a range of possibilities from fraud through the hacking of credit card numbers to leaking of personal information, resulting in excessive spam to identity theft (Newholm et al., 2004). In spite of these challenges, the retailer must develop a trustworthy relationship in order to increase sales on the internet and foster customer loyalty.

TABLE 1: IMPACT OF TRUST FACTORS ON INTERNET STORE LOYALTY (Based on Mean Scores)

Sl. No.	Electronic Trust Factors	Mean Scores
1.	Reputation of the brand, company or e-retailer	4.4443
2.	Size of the e-retailer	4.4284
3.	Offline presence	4.4350
4.	Third party assurance seals	4.4390
5.	Professionalism in web design	4.4708
6.	Protection of identifiable information	4.4271
7.	Safety of credit card or financial information	4.4085

It is clear from the **Table 1** that all the seven dimensions of Customer Trust do have a great impact on e-Loyalty. The results are expected, as trust is an essential component of all successful buyer-seller relationships. Physical separation of the buyer and seller, and that of the buyers and the merchandise contributes to the significance of electronic trust.

REPUTATION OF THE BRAND, COMPANY OR E-RETAILER ON E-LOYALTY

Customer confidence arises from the online retailer's reputation, which is defined as faith in overall quality or character as seen or judged by people in general (Malaga, 2001). Confidence also arises from the strength of the brand name, endorsement from trusted third parties, and previous interactions on- and/or offline (Egger, 2000). Ba (2001) concluded that when customers feel low on confidence about an online retailer, they would be discouraged from purchasing from that website. For gaining confidence, customers also assess the abilities of the retailer, which are based on the skills and competencies that the retailer possesses in electronic transactions (Lee and Turban, 2001)

Table 2 and 3 reveal that majority of e-shoppers give great importance to the reputation and perceived size of e-retailer. They opined that brand name, company image and the size of the company do play a vital role in their trust and commitment towards an e-site.

TABLE 2: REPUTATION OF THE BRAND, COMPANY OR E-RETAILER ONE-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	115	15.3
Considerable impact	189	25.1
Great Impact on loyalty	450	59.7
Total	754	100.0

TABLE 3: IMPACT OF SIZE OF THE E-RETAILER ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	122	16.2
Considerable impact	187	24.8
Great Impact on loyalty	445	59.0
Total	754	100.0

IMPACT OF OFFLINE PRESENCE OF E-RETAILER ON E-LOYALTY

Some retail companies use virtual stores as a complementary service to their 'bricks-and-mortar' stores. For example, using personal client databases, new technologies enable merchants to direct their clients to certain items that are likely to be of interest to a particular shopper. In addition, with a single click a shopper can be put in contact with a human agent who, via voice and image, can attend to the precise needs of a particular client. In effect, new technology enables an online store to undertake 'micro-merchandising'. In this way, the web pages that constitute the Internet site of a company can become, simultaneously, a point of sale and a source of information. Used in a complementary fashion, an online shop and a physical shop can thus enhance each other through cross-promotions, logistical services, supply services, and other forms of value-added service (Steinfeld and Whitten, 1999). **Table 4** reveals that more than 50% of the respondents opined that Offline presence of a e-retailer has impact on their e-loyalty.

TABLE 4: IMPACT OF OFFLINE PRESENCE OF E-RETAILER ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	112	14.9
Considerable impact	202	26.8
Great Impact on loyalty	440	58.4
Total	754	100.0

IMPACT OF THIRD PARTY ASSURANCE SEALS ON E-LOYALTY

Kimery, Kathryn M, McCord, Mary (2002), in their article entitled *Third-party assurances: Mapping the road to trust in e-retailing* advocate that consumer trust of Internet vendors is a major factor influencing the success of e-commerce. To enhance consumer trust, many e-retailers are experimenting with various trust-building strategies, including participation in third-party assurance programs. Their hypotheses addressing a positive relationship between the viewing of assurance seals and consumer trust of a specific e-retailer are not supported. Contrary to early studies, post hoc results reveal that one seal type, the privacy assurance seal, did have a small, but significant, positive impact on consumer trust of an unfamiliar e-retailer. Contrary to the results of the above study, **Table 5** reveals that around 60 per cent of the respondents accept that third party assurance seals have an impact on their internet store loyalty. This can be attributed to the fact that still many Indians have lot of apprehensions towards e-shopping. In the years to come, when e-retailing gets accepted by many the phenomenon may change.

TABLE 5: IMPACT OF THIRD PARTY ASSURANCE SEALS ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	118	15.6
Considerable impact	187	24.8
Great Impact on loyalty	449	59.5
Total	754	100.0

IMPACT OF PROFESSIONALISM IN WEB DESIGN ON E-LOYALTY

Customers’ trust in the technology of electronic communication and the internet is frequently a proxy for their trust in an online retailer. Their trust in technology is likely to correlate with their overall trust when engaging in online activities (Lee and Turban,2001). Customers with different levels of trust in technology use various performance measures such as speed, reliability, availability, navigability, order fulfillment, and customization to determine their trust in electronic transactions (Lee and Turban,2001). Technology-based trust influences the perceived reliability of the system. **Table 6** reveals that a site which is professionally designed has a great impact on e-loyalty. Respondents opined that an aesthetically pleasing web site design attracts them and it generates pleasurable feelings that are associated with the online experience.

TABLE 6: IMPACT OF PROFESSIONALISM IN WEB DESIGN ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	106	14.1
Considerable impact	187	24.8
Great Impact on loyalty	461	61.1
Total	754	100.0

IMPACT OF PROTECTION OF IDENTIFIABLE INFORMATION ON E-LOYALTY

Privacy of personal information is a major concern for online consumers. Supplying contact information to an online merchant could result in spam and telemarketing. Many merchants promise not to use consumer information for these purposes, or adopt a mechanism to opt-out of such contacts. If the retailer does not it will be an issue of concern. Figures in **Table 7** advocate that E-retailers need to assure their customers that they have an acceptable privacy policy and they will not share private information with others without consent.

TABLE 7: IMPACT OF PROTECTION OF IDENTIFIABLE INFORMATION ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	122	16.2
Considerable impact	188	24.9
Great Impact on loyalty	444	58.9
Total	754	100.0

IMPACT OF SAFETY OF CREDIT CARD OR FINANCIAL INFORMATION

Though online retailing is evolving at an unprecedented rate, participants at all levels still exhibit a fundamental lack of trust. Many researchers noted that “difficulty of use and lack of trust with respect to online payment privacy and customer service have been found to constitute a real psychological barrier to e-commerce”. It is widely felt, therefore, that the importance of trust in the e-business exchange deserves special attention. **Table 8** reveals that majority of e-shoppers prefer being committed to those e-shopper who assure them of safety of credit card or financial information.

TABLE 8: IMPACT OF SAFETY OF CREDIT CARD OR FINANCIAL INFORMATION ON E-LOYALTY

Particulars	Number of Respondents	Percentage of respondents
Moderate	126	16.7
Considerable impact	194	25.7
Great Impact on loyalty	434	57.6
Total	754	100.0

7. CONCLUSIONS AND RECOMMENDATIONS

Based on the results it can be concluded that both trust and commitment have a significant influence on customers’ behavioural intentions. A customer who trusts an online retailer shall give positive recommendations to others. Hence, positive relationship is found to exist between trust, commitment and word of mouth. A trusting customer will always consider to buy from the website. Hence, trust and commitment have significant positive influence on the purchase intentions of the customer. Higher trust and commitment also promote continued interaction between the online retailer and the buyer. Consumer concerns include a range of possibilities from fraud through the hacking of credit card numbers to leaking of personal information, resulting in excessive spam to identity theft (Newholm et al., 2004). In spite of these challenges, the retailer must develop a trustworthy relationship in order to increase sales on the internet and foster customer loyalty.

TABLE 9: CHI-SQUARE TEST STATISTICS ON IMPACT OF TRUST ON INTERNET STORE LOYALTY

	1.RepER	2.SizeER	3.Offline	4.Ass.se	5.Prof	6.Prot.Inf	7.Cr.card
Chi-Square(a)	.008	.511	1.389	.092	.931	.535	1.884
df	2	2	2	2	2	2	2
Asymp. Sig.	.996	.774	.499	.955	.628	.765	.390

Note: Small significance values (<.05) indicate that the observed distribution does not conform to the hypothesized distribution. Test statistics reveal that significance values for the seven items are >.05, which indicate that the observed distribution does conform to the hypothesized distribution. Hence it can be inferred that null hypotheses ‘H0 Customer Trust has a positive impact on Internet Store Loyalty’ sustains.

RECOMMENDATIONS TO BUILD E-TRUST

Present study revealed that all the seven constructs included as antecedents to customer trust have great impact on e-loyalty. Here are some suggestions for building e-trust based on the study results and noted contributions of academicians and researchers.

First, generating confidence in websites through endorsement by celebrities and trust in technological features has significant impact in building consumer trust towards a website (Avinandan Mukherjee. 2007). Developing reputation of the online retail brand acts as assurance to the customers (Jarvenpaa et al., 1999; Stratford, 1999). The best way to create customer confidence is through third party endorsement. This is more significant if the third party is a peer consumer (Li et al., 2001). This has immense implications for commercial retail website design and long-term internet retailing strategies.

Second, privacy is found to be the most important determinant of trust. Co-operative interaction between the customer and the online retailer (Li et al., 2001; Novak et al.,1999), and use of privacy programmes (Li et al., 2001) can improve the trustworthiness of the website. A consumer visiting a website will expect clear guidelines on consumer privacy on non-disclosure of private information and receiving unsolicited e-mails.

Third, perceived security is found to be the crucial factor in building trust. Customers are more willing to provide information and make purchases online with higher perceived security (Ackerman et al., 1999). While credit card brands and web-based seals of approval provide security, it has been found that web-based security seals such as the Better Business Bureau, Verisign, and TRUSTe, which are recognised by customers, are more effective than credit card logos (Jarvenpaa et al., 1999; Stratford, 1999). Security perceptions can be enhanced through explicitly mentioning the use of encryption (Stratford, 1999). Guarantee of online transactions by major financial institutions or vendors increases customers' trust (Rutter, 2000), which encourages them to engage in online information search and purchase.

Fourth, Communication or online contact has greater significance in building online customer trust. Avinandan Mukherjee (2007) study showed communication between the online retailer and its users is a significant determinant of consumer trust. A greater number of links with other established websites and the presence of a virtual advisor (Sultan et al., 1999; Jarvenpaa et al., 1999) can improve communication and reinforce consumer trust. In addition, integrating human assistants into web systems is a way to provide efficient user support and increase online customers' trust in a retailer (Aberg and Shahmehri, 2001).

Lastly, Offline Presence makes the customers assured that the online retailers are not only available online but offline as well. This gives them the psychological comfort that these companies can be relied upon.

8. LIMITATIONS OF THE STUDY

The study is based on a sample of Indian Internet shoppers mostly comprised of software professionals. To increase generalisability, the study should be replicated with samples drawn from other populations. Such replications will allow firmer conclusions to be drawn concerning the relationships examined in this study. Future research should address this issue. Secondly, additional variable measuring individual differences (e.g., variety seeking behaviour and expectations) need to be identified and included in future research designs. Lastly, using a 5-point Likert-type scale with a neutral or fence-sitting position option can distort preferences when ambivalent feelings exist about the question or item.

9. SCOPE FOR THE FUTURE RESEARCH

To improve the sample and the chances of surveying more consumers in the Internet population, future researchers might consider obtaining a national random sample. Majority of the respondents for the chosen study are aged around 20-35 years. Expanding the sample to other generations would allow intergenerational comparisons to be made. Future research could explore the impact of variables such as personality traits on the customer's decision to stay with his or her current service provider. On the other hand, understanding the interplay between benefits sought from a site and the site's service quality is a potentially fruitful avenue for research.

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