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CONSUMER TRUST IN ONLINE SHOPPING IN THE DOABA REGION OF PUNJAB

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ABSTRACT

The internet has clearly revolutionized the way consumers acquire, process and marketers disseminate information. Online shopping in India is an emerging trend for marketers to promote their merchandise in wide geographical area using internet. Lack of trust is biggest obstacle to the success of online shopping. The present study focus on to study the relationship of trust antecedents with consumer trust and consumer trust with online shopping activities. Structural Equation Modeling (SEM) used to achieve the purpose of this research and to test the hypothesis. The result revealed that knowledge and Privacy protection doesn't have significant relationship with consumer trust. Security protection, perceived risk and perceived benefits are very important antecedents for building trust among the consumers towards online shopping. Consumer trust has significant relationship with online shopping activities. It means if a consumer has trust towards the online shopping then he will definitely go for activities. There was also significant influence of consumer trust on online shopping activities. Thus winning trust is the primary condition for enduring success in e-commerce. Finally, some useful implications have been offered to the marketers at the end.

KEYWORDS

online shopping, online trust, privacy, risk, security.

INTRODUCTION

In the past twenty years, there was rapid development of the internet and huge growth of internet users. Internet performs an important role in enhancing the level of convenience and novelty. It provides a common platform of business transactions for sellers and buyers. This has given a new dimension to marketing. Online shopping has become very popular for the consumers. This is the new and innovative pattern of shopping. It is not only providing wide range of products to the consumers, but it also offers huge market and business opportunities.

Online shopping is a form of electronic commerce in which customer buys a product or service by using internet, instead of going to a traditional brick and mortar store. Amazon.com first online bookstore. In India, online transaction is only 8%, internationally it is 18%. There is a lot of potential. 8 million Indians shopped online in 2012. As online retail sales continue to increase at a slower pace than expected, practitioners and academics alike are still searching for factors that influence the consumer's online shopping behavior (Korgaonkar and Karson, 2007).

According to Gurleen, (2012) the growth in online shoppers are greater than internet users. There are two main reasons for online shopping: price and convenience. Online sites not only offer deals but also give optimum convenience to the customers. On the contrary, privacy and security concerns, lack of familiarity or experience and risk associated with online shopping are very important. There are other critical issues that discourage consumers from shopping online. Fear of fraud, lack of standard technologies for the secure payment, privacy concerns and lack of trust in e-commerce were the major reasons that the consumers do not want to engage in an online shopping (Lee and Turban, 2001; Chen et al., 2002). Hoffman et al., (1999) found that consumers may fear to provide credit information to any commercial web provider. Perceived risk among consumers related to online shopping results into reluctance to use debit and credit card information. That results in their disengagement from electronic transactions. In order to reduce the barriers, vendors must develop a trustworthy relationship with customer.

Trust is a complex issue that has been studied in various disciplines. The concept of trust in e-commerce has been examined in recent years; there is little doubt that trust plays a key role in customer's online purchasing decisions (Jarvanpaa & Tractinsky, 1999; Koufaris and Sosa, 2004; Riegelsberger and Sasse, 2001; Salo & Karjaluoto, 2007; Kim & Jones, 2009).

Trust is defined as an attitude of confidence directed towards the online vendor that may be influenced by the personality of the trustor and the attributes of the trustee (Mayer et al., 1995). Today most of the internet sites do not focus on building and nurturing trust as important part of an ongoing relationship with their customers (Urban et al., 2000). Trust is an important part of online trade off relationship characterized by uncertainty, lack of difficult, but guarantees provided by online retailers are very important means of gaining trust of consumers (Chellappa and Pavlou, 2002).

Trust has always been an important element in influencing consumer behavior towards merchants (Schurr and Ozanne, 1985) and has been shown to be high significance in uncertain environments such as Internet-based EC environments (Fung and Lee, 1999). Trust is a critical factor in any relationship in which the consumer doesn't have direct control over the actions of a merchant, the decision is important and the environment is an uncertain (Deutsch, 1958 & Mayer et al., 1995).

LITERATURE REVIEW

Matic and Vojvodic (2014) examined the effect of insecurity of internet usage towards online purchase decision. The result showed that there is significant relationship between the insecurity of internet usage and intention to purchase. When online purchasers purchase online very frequently that decreases the insecurity. It also revealed that consumers have positive attitude towards online purchase. The findings may be helpful for marketing managers and internet marketers.

Masoud (2013) examined the effect of perceived risk on online shopping behavior. Consumer's perceived risk is very important determinant during online shopping. This study examined five dimensions of perceived risk: financial risk, product risk, time risk, delivery risk & information security risk. The result revealed that perceived time risk and perceived social risk have no effect on online shopping. Financial risk, product risk, delivery risk and information security risk negatively affect online shopping behavior. This provides the marketers to adopt adequate risk reduction strategies to build trust among the online consumers.

Ling et al (2010) identified the customer online purchase intention and examined the impact of online trust and prior online purchase experience on the customer purchase intention. It was necessary to identify the determinants of the customer online purchase intention. The result showed that online trust and prior online experience is positively associated to the customer purchase intention. The findings helped the marketers to build strategies that increase the customer online purchase intention.

Tsai et al (2010) determined whether availability and accessibility of privacy information affect the purchasing decision of online shopping. More prominent display of privacy information will cause consumers to incorporate privacy considerations into their online purchasing decisions. Consumers preferred to purchase from

that online retailer who protect their information. Participants in the privacy information condition were more willing to purchase from that website even when it is charging higher prices.

Wang et al (2009) examined the relationship between the knowledge and trust in online shopping. Lack of trust is a biggest obstacle to the success of online shopping. Success of online shopping is determined by whether consumers trust sellers and their product which they cannot touch physically. Knowledge is very important factor that influenced the consumer trust in online shopping. The finding showed that trust in online shopping was positively associated with online shopping activities. Many factors influence the consumer trust but knowledge is very strongest. The more the consumers know, the more they trust online shopping.

IMPORTANCE OF THE STUDY

This study provides an understanding the relationship between consumer trust and online shopping activities. In terms of practice, this study gives strategic implications and direction for the development of online shopping in Punjab.

OBJECTIVES

1. To examine the relationship between knowledge, privacy protection, security protection and trust in online shopping.
2. To ascertain the relationship between perceived risk, perceived benefits and trust in online shopping.
3. To study the relationship between trust in online shopping and online shopping activities.
4. To examine the influence of consumer trust on online shopping activities.

HYPOTHESES

KNOWLEDGE

Knowledge based trust occurs when internet users familiar to one another interact frequently (Koehn, 2003). It is very important to examine the relationship between knowledge and consumer trust in online shopping.

HYPOTHESIS 1

H₁: Knowledge is positively associated with consumer trust in online shopping.

PRIVACY PROTECTION

Privacy protection is very important factor in building on line trust (Hoffman et al., 1999; Shankar et al., 2002). The privacy is considered as the major concerns of the online shopper (Tsay et al., 2010).

HYPOTHESIS 2

H₁: Privacy protection has positively associated with consumer trust in online shopping.

SECURITY PROTECTION

Concerning about whether information of credit cards gets intercepted and information of the transaction is correctly transmitted (Riegelsberger and Sasse, 2001).

HYPOTHESIS 3

H₁: Security protection has positively associated with consumer trust in online shopping.

PERCEIVED RISK

Perceived risk is the potential for loss in pursuing a desired outcome when engaged in online shopping (Ko et al., 2004). Some researchers have the finding that with less perceived risks associated with online buying, the more willingly consumers disclose personal information and the more trust a person has in the online store (Corritore et al., 2003., Teo and Liu, 2007). **Hypothesis 4**

H₁: Perceived risk has significant relationship with consumer trust in online shopping.

PERCEIVED BENEFITS

Perceived benefits are consumer's belief about the extent to which he or she will become better off from online transaction with a certain website. These benefits include convenience, time saving because of finding information about the product within a short time frame and less time spent on shopping, or having more products to choose (Kim et al., 2008).

HYPOTHESIS 5

H₁: Perceived benefits have the significant relationship with consumer trust in online shopping.

CONSUMER TRUST

Trust in online stores influences individual's willingness to buy (Javenpaa et al., 2000). If there will be more trust of consumers towards online shopping then they will conduct more online shopping activities.

HYPOTHESIS 6

H₁: Consumer trust in online shopping is positively associated with online shopping activities.

RESEARCH METHODOLOGY

SOURCES OF DATA: The study is descriptive in nature based on primary and secondary data. Primary data has been collected by designing structured close ended questionnaire.

AREA OF SAMPLING: The study is conducted in Doaba region of Punjab.

SAMPLE SIZE: A sample of 300 was collected for the study. Three districts from Punjab selected i.e. Jalandhar, Kapurthala and Hoshiarpur.

SAMPLING TECHNIQUE: Judgmental sampling technique has been applied.

STATISTICAL TOOL: Structural Equation Model (SEM) is used to analyze the data.

RELIABILITY AND VALIDATION

This study measured the five seven constructs including knowledge, privacy protection, security protection, perceived risk, perceived benefits, consumer trust and online shopping activities.

1. RELIABILITY

Cronbach's alpha value calculated in order to measure the reliability of these constructs. The Cronbach's alpha of knowledge, privacy protection, security protection, perceived risk, perceived benefits, consumer trust and online shopping activities were 0.793, 0.789, 0.883, 0.874, 0.938, 0.899 and 0.929.

2. CONTENT VALIDITY

To ensure content validity, a thorough review of the literature on the subject of study was conducted. The questionnaire was also pilot tested by expert's review it, after which necessary changes were made to improve both content and clarity of the questionnaire.

3. CONSTRUCT VALIDITY

Construct validity was examined by assessing convergent validity and discriminant validity. Convergent validity is considered acceptable when all item loadings are greater than 0.50. The cumulative percentages of variance explained by each factor greater than 63% for all constructs.

4. DISCRIMINANT VALIDITY

The average variance extracted (AVE) can also be used to evaluate discriminant validity. Discriminant validity is checked by examining whether the correlations between the variables are lower than square root of the average variance extracted. All square roots of each AVE value are greater than the off diagonal elements.

DATA ANALYSIS AND RESULTS

AMOS analyzes structural equation models, including measurement and structural models with multi item variables.

1. DEMOGRAPHIC PROFILE OF RESPONDENTS

A judgemental sample of 300 respondents was surveyed and their demographics comprised of following:

Gender wise: Males 166 (55%) and females 134 (45%). Mean is 1.45 and Standard deviation is 0.498.

Age group wise: 17-25 yrs 64(21%), 26-35 yrs 113 (38%), 36-45 yrs 77 (26%) and 45 & above yrs 46 (15%). The mean is 2.35 and standard deviation is 0.982.

Occupation wise: employee 95 (32%), business owner 111 (37%), student 43 (14%) and other occupation 51 (17%). The mean is 2.17 and standard deviation is 1.056

Income wise: below 4 lac 94 (32%), 4-8 lac 91 (30%), 8-12 lac 75 (25%) and 12 lac & above category 40 (13%). The mean is 2.2 and standard deviation is 1.029. The demographic profile of the respondents are summarized in table 1.

TABLE 1: SHOWING DEMOGRAPHIC PROFILE OF RESPONDENTS

Categories	Sub categories	Frequency	% age	Mean	Standard Deviation
Gender	Male	166	55	1.45	0.498
	Female	134	45		
	Total	300	100		
Age	17-25 yrs	64	21	2.35	0.982
	26-35 yrs	113	38		
	36-45 yrs	77	26		
	45 & above	46	15		
	Total	300	100		
Occupation	Employee	95	32	2.17	1.056
	Business owner	111	37		
	Student	43	14		
	Other	51	17		
	Total	300	100		
Income	Below 4 lac	94	32	2.2	1.029
	4-8 lac	91	30		
	8-12 lac	75	25		
	12 & above	40	13		
	Total	300	100		

2. STRUCTURAL EQUATION MODELLING (SEM)

To confirm whether the following construct: Knowledge, privacy protection, security protection, perceived risk and perceived benefits measure consumer trust and consumer trust measure online shopping activities or not, Confirmatory factor analysis was used. Confirmatory factor analysis (CFA) was conducted by using AMOS Statistical Software Package version 18. The method adopted in CFA was maximum likelihood extraction to estimate the CFA model. Various goodness -of-fit measures can be produced by CFA by which a model can be evaluated. CFA is the base of measurement modeling in SEM.

2.1 MEASUREMENT MODEL

To evaluate the strength of measurement among the constructs and the statements, the measurement models are estimated. During each estimated models, items that determine the reliability and cross load are dropped, then the measurement model is re-estimated. This examined the various relationships among the measures of constructs including: Knowledge, Privacy protection, Security protection, Perceived risk Perceived benefits, Trust and online shopping activities. The values of chi square, degrees of freedom, Normed chi-square and other model fit indices including: RMR (root mean residual), GFI (goodness of fit index), AGFI (adjusted goodness of fit index), CFI (comparative fit index) and RMSEA (root mean square error of approximation). These model fit indices are very important to be taken into consideration because based on these model fit indices values, researcher is able to see whether the model is fit or not. These values can be improved. Therefore it leads to another modification of the measurement model.

Further validation of the measurement model was done with constructs. One item who has low regression weight less than 0.5. This item is deleted from the model.

The Table 2 shows the values of RMR, GFI, AGFI, RMSEA and Normed chi square that are essential to check the model fit. There are different cut off criterion for each value. The model comprising the measurement items showed adequate fit RMR (0.058) close to 0, CFI(0.823), RMSEA(0.107). There are small changes occurred in the values because only one item was deleted from the model otherwise all the values reached the cut off criteria and significant at p value. Next was to evaluate the psychometric properties of the model in terms of reliability, convergent validity and Discriminant validity. AVE value is 0.5 was meeting cut-off criterion.

TABLE 2: FIT INDICES OF MULTIPLE GROUP CFA ANALYSIS FOR MEASUREMENT MODEL

GOF Index/Absolute Measures	Measurement Model 1	Measurement Model 2
X ² (chi-square)	1396.835	1338.394
Degree of Freedom	329	303
Probability	0.000	0.000
GFI	0.755	0.755
RMSEA	0.104	0.107
RMR	0.057	0.058
Normed chi-square(x ² /df)	4.24	4.41
Incremental Fit Measures /CFI	0.820	0.823
Parsimony Measures/AGFI	0.698	0.694

2.2 STRUCTURAL MODEL

Once the validity of the measurement model has been done, then we moved to validity of structural model. Structural theory explains the transition from the measurement model to structural model in series of the relationship among constructs. The comparison between the measurement model and structural model is that the measurement model represents all the constructs with non causal or correlation relationship among them.

The preliminary analysis of the structural model was tested upon with the final items of the measurement model II. Knowledge, privacy protection, security protection, perceived risk, perceived benefits are in relationship with each other. This leads to consumer trust and consumer trust further leads to online shopping activities.

Table 3 shows that the parameters which are considered in declaring the overall model fit. The values of parameters are close to the threshold levels. Some of the values were not close enough to conclude the fitness of the model. Hence the model fit indices values can be modified and re specifies the model. Where RMR is close to 0, RMSEA is less than 1 and Normed chi square value should be near to 3, the Normed chi square value is 3.6 very close to threshold level which is

significant at p value (0.000). All other model fit indices are also very close to threshold level and thus it represents it is moderate fit and is significant. The factor loadings and reliability is very high for all the constructs.

TABLE 3: FIT INDICES OF MULTIPLE GROUP CFA ANALYSIS FOR STRUCTURAL MODEL

GOF Index/Absolute Measures	Structural Model 1	Structural Model 2
χ^2 (chi-square)	1484.083	819.938
Degree of Freedom	309	215
Probability	0.000	0.000
GFI	0.738	0.825
RMSEA	0.113	0.097
RMR	0.106	0.085
Normed chi-square(χ^2/df)	4.8	3.6
Incremental Fit Measures/CFI	0.799	0.859
Parsimony Measures/AGFI	0.680	0.694

FINDINGS

This study aimed to examine the consumer trust in online shopping on online shopping activities. Multi items were adopted from the past studies and modified as per the need of the study.

This study holds six hypotheses. The result revealed that H₁ hypothesis was rejected. It means knowledge doesn't positively associated with consumer trust in online shopping. Secondly H₂ hypothesis was rejected it means privacy protection is not positively associated with trust in online shopping. Thirdly, H₃ hypothesis was accepted. Security protection is positively associated with trust in online shopping.

The hypotheses fourth and fifth helped to achieve the second objective i.e. to examine the relationship between perceived risk, perceived benefits and trust in online shopping. Hypothesis H₄ supported that perceived risk has significant relationship with consumer trust in online shopping. H₅ hypothesis supported that perceived benefits has significant relationship with trust in online shopping.

Whereas the last and the sixth hypothesis H₆ helped to achieve the third objective i.e. to examine relationship of consumer trust with online shopping activities. It showed that trust positively associated with online shopping activities. In other words we can say that online vendors should work to increase consumer trust in online stores to increase their intention to purchase online. The last objective to examine the influence of consumer trust on online shopping activities was fulfilled by R square value. The research demonstrated that online shopping activities are influenced by consumer trust. Figure 1 shows the relationship of trust antecedents on consumer trust and consumer trust to online shopping activities.

CONCLUSION

Past research has revealed that online shopping are inherently risky and therefore trust is an important factor that giving the consumer confidence to engage in online transactions. The findings uncovers that efforts to increase security and perceived benefits of online shopping will tend to advantageous for consumer trust and companies engaging in online shopping. Online retailers should work to increase the consumer trust in intention to increase online shopping activities. Security protection, perceived risk and perceived benefits are barriers that must be torn down in order to increase the consumer trust in online shopping. Thus the model and results have many important implications for merchants who wish to build their online business by increasing the consumer trust.

LIMITATIONS

1. The findings of today may not hold good tomorrow.
2. The sample was limited to a particular geographical location, so generalization of other regions in India and other countries should be made caution.
3. The sample was of 300 respondents but for better generalization of the findings sample size can be increased.

SCOPE FOR THE FURTHER RESEARCH

- ✓ In terms of future research of this study, it is recommended to replicate the study in the other geographical areas, such as metropolitan cities by considering a much larger sample. This would generate a much larger sample for each variable under study.
- ✓ It is recommended that consumer demographics should be defined more elaborately such as social contacts, educational qualifications and living style. This would help to get more insight into the consumers trust in online shopping.
- ✓ It is also recommended that further research be done of a qualitative research that will explore, in depth about the online shopping, trust in online shopping.

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