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Consumer trust in B2C e-commerce of the cluster Fashion Clothing and Jewelry

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ABSTRACT
E-Commerce business in Thailand has grown extremely over the past years. In 2011, the proportion of B2C business was at the highest level, accounting for 73.3 percent, including the highest number of entrepreneurs in the cluster fashion clothing and jewelry for 32.3 percent. However, there are some factors affecting the use of E-Commerce system, such as security and trust of doing business through E-commerce system. As a consequence, consumers lose their trust on the system due to the fear of information security and being cheated. In addition, most users are lack of knowledge and understanding in using E-Commerce system and the relevant laws are unclear and cannot provide buyer protection. The E-Commerce seller in the cluster fashion clothing and jewelry which have been mostly mentioned and have mostly succeeded on sales through E-Commerce is Company LAZADA. The research was conducted by studying the relationship of consumers' trust to purchase fashion, clothing, and jewelry products through websites by using Trust Building Model (TBM) of consumers when doing transaction with unfamiliar sellers through website. The result was received from the multi-factors data analysis of the relationship between factors, in terms of trusting beliefs, willingness to transact with the vendor through the web, and perceived (risk), and factors in terms of intention for information sharing, intention to buy, and intention to follow sellers’ recommendations with statistical significance. In addition, in terms of the relationship between factors regarding reputation perceived, quality perceived, and structural assurance, and factors regarding trusting beliefs and willingness to transact with the vendor through the web, there was the relationship with statistical significance as well.

Keywords – Trust building model

I. INTRODUCTION
Presently, E-Commerce business in Thailand has increasingly grown due to many policies from government sector that continuously supports people to use information technology and encourage people to communication to each other more. These policies are:- policy for free internet in every parish, policy that support education in IT and computer. Furthermore, there are several positive factors that support people to easily access to internet, reducing service price of high speed internet service, providing cheaper service price for internet café in department stores. Therefore, number of internet users has been keeping increasing that leading to the enhancement of E-Commerce.
The information from National Statistical Office in 2011 found that E-Commerce in Thailand has the most proportionate in the business sector of B2C for 73.3%. Most of the entrepreneurs are in the cluster fashion clothing and jewelry for 32.3%. But factors that have the impact to the usage of E-Commerce such as security and dependable in doing transactions via E-Commerce that discourage people for 73.3%, due to lost credibility in the system. Because people are afraid of their information insecurity and being tricked too. Besides most of the users still lack of knowledge and understanding in using E-Commerce system. In addition, law is still unclear and does not protect both sellers and buyers via E-Commerce system.

Whenever mentioned about the entrepreneurs in the cluster fashion clothing and jewelry that mostly succeeded on sales through E-Commerce is LAZADA company which has opened website to sell and buy online with high transition volume at this moment. Even though LAZADA has been opened recently but can obtain the tendency of high sale and order volume which have LAZADA been monitored from the competitors in the internet market. LAZADA company perceives the continuous growth that keep increasing of online business in Thailand. Therefore, company has both long and short term marketing strategies in order to be a new shopping online website for people who enjoy placing order online via website.

This study was conducted by studying the correlation of consumers’ trust to buy products in the cluster fashion clothing and jewelry via websites by using Trust Building Model (TBM) of consumers when doing transaction with unfamiliar sellers via website to analyze the correlation between factors, in terms of trusting beliefs, willingness to transact with the vendor through the web, and Perceived (risk), and factors in terms of intention for information sharing, intention to buy, and intention to follow sellers’ recommendations with statistical significance. Additionally, in terms of the correlation between factors regarding reputation perceived, quality perceived, and structural assurance, and factors regarding trusting and willingness as well.

II. THEORETICAL FRAMEWORK AND HYPOTHESIS REVIEW
A. THEORETICAL FRAMEWORK
Trust Building Model
The general form of theory in the first model, the first factor that has the influence in the trusting beliefs and the willingness to buy products on website are perceived (Reputation), perceived (Quality) which (McKnight et al., 1988; Rousseau et al., 1988) called the dependable. Therefore structural assurance and perceived (risk) also has the influence in the consumers’ intention, according to the three factors of the behavioral intention which are the intention (to share information), the intention (to buy products) and the intention (to follow sellers’ recommendation) mean while the trusting beliefs and the willingness to transact with the vendor through the web on the acknowledgment and understanding of the sellers’ emotion that increasingly build the behavior of the dependable
**B. Literature review and Hypothesis**

Trust building model to create the consumers’ credibility (D. Harrison, 2002) was divided into two dimensions which are trusting beliefs and trusting intentions – willingness to transact with the vendor through the web by having the factors that has the influence in the dependable and also effect consumers’ decision to buy products via internet such as perceived web risk, perceived web vendor reputation website quality and structural assurance.

**Trusting beliefs**

Trusting beliefs are discernments of the dependable of the object of trust. Trusting beliefs are the trustor discernment that the trustees have characteristics that would benefit the trustor (Mayer et al., 1995; McKnight and Chervany, 2001–2002; Mishra, 1996). Trusting beliefs comes from a long history of research that considered the actuality of trust to be discernments about the ethical character (Ring and Van de Ven, 1994), ability (Gabarro, 1978), or predictability (Rempel et al., 1985) of the other party, or combinations of such attributes (Giffin, 1967). Over time, researchers have migrated towards three or four such beliefs integrity (trustee honesty and promise keeping), benevolence (trustee caring and motivation to act in the trustor’s interests), competence (ability of the trustee to do what the trustor needs), and predictability (consistency of trustee behavior) (McKnight et al., 1998) because most other trusting beliefs cluster conceptually with these.
Trusting intentions
We define behavioral intentions in terms of consumer intentions to bind in three specific behaviors: intention for information sharing, intention to buy, and intention to follow sellers' recommendations. Each behavioral intention construct captures an individual's projection or anticipation that she/he will perform in a specified way. Behavioral intentions go beyond willingness to transact with the vendor through the web on the other; rather, they involve a specific, solid desire, similar to what (McKnight and Chervany, 2001-2002) called subjective probability of depending. This one with behavioral intention volitionally propose to follow the advice, purchase, and/or share information, unless something precludes such action.

Willingness to transact with the vendor through the web
The models present that, as a factor of intentions to bind in specific behaviors, an individual forms a general willingness to transact with the vendor through the web. Willingness to transact with the vendor through the web (McKnight et al., 1998) in that it reflects volitional vulnerability, a concept commonly used to define trust (Mayer et al., 1995). Thus, professing a general willingness to transact with the vendor through the web on the other means one has made a conscious choice to put aside doubts and to move forward with the relationship instead of holding back (Holmes, 1991). In the web context, this means that a consumer has progressed to a willingness to bind in a positive relationship with the vendor.

H 1: The trusting beliefs has the positive correlation to
intention (to share information), intention (to buy products)
and intention (follow sellers' recommendations)

H 2: The willingness has the positive correlation to
intention (to share information), intention (to buy products)
and intention (follow sellers' recommendations)

Perceived web risk
Risk, in general, means the perceived probability of loss or harm (Rousseau et al., 1998). Perceived web risk means the extent to which a user believes it is unsafe to use the web or that negative consequences are possible (Grazioli and Jarvenpaa, 2000). For example, identity theft has risen greatly over the past few years (O'Brien, 2000), causing alarm or fear or insecurity about the web. High discernments of web risk will adversely affect consumer willingness to share personal information, follow vendor advice, and, ultimately, purchase (i.e. through a credit card). Marketing researchers have posited that perceived risk affects purchasing behavior (Tarpey and Peter, 1975). A number of researchers have dealt with the effects of perceived web risk on e-business (Aldridge et al., 1997; Hoffman et al., 1999). For instance, Grazioli and Jarvenpaa (2000) found that perceived store-level risk significantly affected willingness to purchase through its negative effect on attitude towards the store. The perceived risk of getting advice from a phony expert will probably decrease the intention to follow vendor advice.

H 3: Perceived (risk) has the negative correlation to intention (to share information)
intention (to buy products) and intention (follow sellers' recommendations)

Perceived web vendor reputation
Reputation means that one reserve attributes to a person based on second-hand information about them (McKnight et al., 1998). Reputation can be an important trust building factor for web vendors (Fung and Lee, 1999), expressly in the first trust phase. Since consumers do not have personal experience with a vendor, word of mouth reputation can be key to attracting customers. Interview from someone else that interacting with a vendor was a positive experience can help soften users' discernments
of risk and diffidence in interacting with the vendor. It can help boost users' beliefs about vendor competence, benevolence, and integrity. It can generate in users a willingness to transact with the vendor through the web. For example, the reputation of Amazon.com has helped to boost its sales (Barnes and Vidgen, 2000). Jarvenpaa and Tractinsky (1999) found that perceived reputation certainly affected trust in a web store. Graziolli and Jarvenpaa (2000) found reputation to be among the factors positively influencing trust in an e-vendor. Similarly, in the broader trust literature, reputation has long been seen as a trust builder (Dasgupta, 1988), expressly for professionals (Barber, 1983) or those guarantee in commerce (Doney and Cannon, 1997).

H 4: Perceived (Reputation) has the positive correlation to the trusting beliefs and the willingness

Perceived web site quality
On the Internet, the vendor is faceless, so the interface becomes the online storefront upon which first impressions are formed. It stands to reason that if the consumer perceives a vendor's web site to be of high quality, the consumer will more probable have high trusting beliefs about the vendor's competence, integrity, and benevolence; and will develop a willingness to transact with the vendor through the web. Fung and Lee (1999) stated that site information quality and a good interface design improve the evolution of consumer trust. This is like going into a bank that has an affecting, prosperous physical exposure and being agreeable to depend on the bank to offer good service, not because one knows the people who run the bank to be dependable, but because outside exposure mean that it is solid and well control.

H 5: Perceived (Quality) has the positive correlation to the trusting beliefs and the willingness

Structural assurance
McKnight and Chervany (2001–2002) the conception that structural assurance relates to trusting beliefs and willingness to transact with the vendor through the web because a person is more probable to trust those operating in a safe and secure environment. That is, discernments about the probity of an environment are probable to color discernments of distinct or groups associated with that environment (McKnight et al., 1998). Culnan and Armstrong (1999) found that procedural fairness (an organizational construct similar to structural assurance) helps build general trust. Thus, structural assurance should relate to trusting beliefs about unfamiliar web vendors because one is probable to umpire an unknown vendor based on general feelings about the vendor's environment. Structural assurance of the web should affect willingness to transact with the vendor through the web because a high level of structural assurance means the consumer has been able to overcome fears of the Internet such that she/he is comfortable dealing with it. Graziolli and Jarvenpaa (2000) found that attitude toward the web (very similar to structural assurance) was significantly related to willingness to buy.

H 6: Structural assurance has the positive correlation to the trusting beliefs and the willingness

III. METHODOLOGY
A. Data collection and Sample
Researchers had collected data from students and officers at one of the university in Thailand from 362 people. These people have done transactions with the unfamiliar sellers - LAZADA Company, via website that selling products in the cluster fashion clothing and jewelry.
B. Model Specification and variables

The study in the relationship of consumers’ trust on purchasing items in the cluster fashion clothing and jewelry via website. By using Trust Building Model (TBM) of consumers’ transactions with unfamiliar sellers in order to analyze the correlation between; the factors in term of trusting beliefs, the willingness, perceived (risk) and the factors in term of intention for information sharing, intention to buy and intention to follow sellers’ recommendations, perceived of reputation, perceived of quality and confidence; and factors in terms of trusting beliefs and willingness, as follows

Model

\[ A_{1i} = \beta_{10} + \beta_{11}A_{7i} + \beta_{12}A_{8i} + \beta_{13}A_{6i} + \mu_{1i} \]
\[ A_{2i} = \beta_{20} + \beta_{21}A_{7i} + \beta_{22}A_{8i} + \beta_{23}A_{6i} + \mu_{2i} \]
\[ A_{3i} = \beta_{30} + \beta_{31}A_{2i} + \beta_{32}A_{1i} + \beta_{33}A_{9i} + \mu_{3i} \]
\[ A_{4i} = \beta_{40} + \beta_{41}A_{2i} + \beta_{42}A_{1i} + \beta_{43}A_{9i} + \mu_{4i} \]
\[ A_{5i} = \beta_{50} + \beta_{51}A_{2i} + \beta_{52}A_{1i} + \beta_{53}A_{9i} + \mu_{5i} \]

Independent Variable:
- A7 = Perceived (Reputation)
- A8 = Perceived (Quality)
- A6 = Structural assurance

Intermediate Variable:
- A2 = Willingness
- A1 = Trusting beliefs
- A9 = Perceived (Risk)

Dependent Variable:
- A3 = Intention to follow sellers’ recommendations
- A4 = Intention to buy products
- A5 = Intention to share Information

IV. RESULT

<table>
<thead>
<tr>
<th></th>
<th>( A_{1i} )</th>
<th>( A_{2i} )</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A1 : Trusting beliefs</td>
<td>A2 : Willingness</td>
</tr>
<tr>
<td>A7 : Perceived (Reputation)</td>
<td>0.285***</td>
<td>0.146**</td>
</tr>
<tr>
<td></td>
<td>(4.33)</td>
<td>(1.75)</td>
</tr>
<tr>
<td>A8 : Perceived (Quality)</td>
<td>0.189**</td>
<td>0.118</td>
</tr>
<tr>
<td></td>
<td>(2.88)</td>
<td>(1.41)</td>
</tr>
<tr>
<td>A6 : Structural assurance</td>
<td>0.0830**</td>
<td>0.318***</td>
</tr>
<tr>
<td></td>
<td>(2.25)</td>
<td>(6.75)</td>
</tr>
<tr>
<td>Constant</td>
<td>-1.407***</td>
<td>-1.805***</td>
</tr>
<tr>
<td></td>
<td>(-7.38)</td>
<td>(-7.44)</td>
</tr>
</tbody>
</table>

|                  |              |              |
| Observation       | 359          | 353          |
| r-sq             | 83.51        | 130.2        |
| R-squares         | 0.243        | 0.226        |
| Adjusted R-squares| 0.236        | 0.220        |
| F-test            | 37.94***     | 34.05***     |

\( t \) statistics in parentheses

* \( p < 0.1 \), ** \( p < 0.05 \), *** \( p < 0.01 \)
TABLE 2

<table>
<thead>
<tr>
<th></th>
<th>$A_{3i}$</th>
<th>$A_{4i}$</th>
<th>$A_{5i}$</th>
</tr>
</thead>
<tbody>
<tr>
<td>A2 : Willingness</td>
<td>0.839***</td>
<td>0.573***</td>
<td>0.590***</td>
</tr>
<tr>
<td>(12.90)</td>
<td>(4.96)</td>
<td>(10.64)</td>
<td></td>
</tr>
<tr>
<td>A1 : Trusting beliefs</td>
<td>0.215**</td>
<td>0.595***</td>
<td>0.571***</td>
</tr>
<tr>
<td>(2.26)</td>
<td>(3.61)</td>
<td>(7.09)</td>
<td></td>
</tr>
<tr>
<td>A9 : Perceived (Risk)</td>
<td>-0.267***</td>
<td>-0.156**</td>
<td>0.0775**</td>
</tr>
<tr>
<td>(-7.34)</td>
<td>(-2.53)</td>
<td>(2.49)</td>
<td></td>
</tr>
<tr>
<td>Constant</td>
<td>-2.363***</td>
<td>-3.593***</td>
<td>-3.815***</td>
</tr>
<tr>
<td>(-8.68)</td>
<td>(-8.11)</td>
<td>(-15.88)</td>
<td></td>
</tr>
<tr>
<td>Observation</td>
<td>362</td>
<td>329</td>
<td>353</td>
</tr>
<tr>
<td>rss</td>
<td>111.9</td>
<td>252.2</td>
<td>75.19</td>
</tr>
<tr>
<td>R-squares</td>
<td>0.593</td>
<td>0.321</td>
<td>0.597</td>
</tr>
<tr>
<td>Adjusted R-squares</td>
<td>0.590</td>
<td>0.315</td>
<td>0.594</td>
</tr>
<tr>
<td>F-test</td>
<td>174.1***</td>
<td>51.25***</td>
<td>172.4***</td>
</tr>
</tbody>
</table>

$t$ statistics in parentheses
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

TABLE 3

|                |
|----------------|----------|
| A9 : Perceived (Risk) | -0.1017* |

$t$ statistics in parentheses
* $p < 0.1$, ** $p < 0.05$, *** $p < 0.01$

Referring to table number 1–3, the result from the analysis of data which has several variables found that the trust structure that consists of trusting beliefs and willingness to transact with the vendor through the web has the positive correlation with the intention to share information, the intention to buy products, and the intention to follow sellers’ recommendation with statistical significance. There are three factors that have the influence in the trusting beliefs which consists of perceived of reputation, has the positive correlation with trusting beliefs as well as the willingness with statistical significant. Besides, the structural assurance has negative correlation to the perceived (risk) with statistical significant.

V. CONCLUSION

The trust is the important key in doing E-Commerce transaction. Therefore, if the trusting beliefs is such an important key, it is essential for us to build more dependable. (Keen et al., 2000). Because of each individual’s trust is very difficult to understand, so this study is focused in the experiment in the trust building model (TMB), particularly at the beginning of the correlation from the buyers who buy products in the cluster fashion clothing and jewelry via website, but do not have directly experience with sellers before. Therefore, the aspect of view point has given to the important of trust, in the structure of trust such as trusting beliefs, willingness to transact with the vendor through the web etc. which has the influence in the intention (sharing information), willingness (product purchasing) and the intention (to follow sellers’ recommendations) and also some factors that sellers are able to build the confidence to conquer the negative attitude.
about the safety of website such as the perceived (risk) which has the influence in the intention (to share information), the intention (to buy products) and the intention (to follow sellers’ recommendations). These three intentions are as the representatives of the co-operation between producers and consumers for doing effective transaction. Besides, the three factors have the influence in trust and willingness such perceived (reputation), perceived (quality) and structural assurance which have been experimented and shown the effectiveness of building dependable for the sellers who begin the E-commerce in the cluster fashion clothing and jewelry in Thailand.
REFERENCES


Giffin, K., 1967. The contribution of studies of source credibility to a theory of interpersonal trust in the communication process. Psychological Bulletin 68 (2), 104–120.


