

## **TRUST IN ELECTRONIC MARKETS – CUSTOMERS’ PERSPECTIVE**

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### **ABSTRACT**

People have trusted in face-to-face interaction more than any other modes of interactions to develop relationships and as a result of which one of the most concerned problem that the electronic world is facing, is the lack of trust. For online trust development, study of customer behavior is must as customers, in present context, have become more fickle and product cycles are shortening. This research addresses the issues of trust development in Internet shopping and proposes a systematic methodology to develop trust through orientation of electronic customers. All these objectives have been accomplished in three steps; firstly, the factors that influence trust development in Internet shopping are identified and their association with electronic customers’ Internet shopping experience is established. Secondly, the electronic customer base is divided into five segments, using a-priori predictive method. The data collected about the electronic customers was mapped onto these segments, which resonate with the identified segments. Lastly, the factors, influencing the trust in Internet shopping, identified were combined with the segments of electronic customers to develop a segment specific electronic customer orientation methodology. In this study, it is shown that, not all the electronic customers want the same treatment from the online vendors, as their needs and desires are different and they expect more personal treatment.

**Keywords:** Trust, Customer Behavior, Relationship Marketing, Internet Shopping, and Customer Orientation.

### **1. INTRODUCTION**

Trust is built on a relationship between trustor and the trustee. In the Internet shopping, trustor is the consumer and trustee is the vendor. Many researches have pointed towards the lack of trust in the Internet shopping (Chadwick et al, 1997; Hoffman et al, 1999; Jarvenpaa et al, 1996-97) but a thorough framework for trust development in Internet shopping is yet to be developed. This study undertakes the issues concerning trust development in the Indian Internet market. It explores the way in which trust is being discussed in terms relevant to the Indian Internet industry. Since trust involves at least two parties, therefore the roles played by the online vendors and the consumers in the establishment of trust are discussed.

### **2. RESEARCH BACKGROUND**

Trust comprises many dimensions and perspectives. Trust can be viewed both as a belief in the trustworthiness of a partner and a behavioral intention to rely on a partner in a situation of

vulnerability (Sultan et al, 2002). Credibility and benevolence have been proposed as the underlying dimensions of trust (Doney & Cannon, 1997) and (Ganesan, 1994). Credibility refers to the buyer's belief in the seller's expertise to do the job effectively, while benevolence is based on the buyer's belief in the positive intention of the seller (Ganesan, 1994). Some authors propose that trust is multidimensional involving two distinct cognitions relating to provider competence and benevolence (Singh, 2000).

Online trust has several possible antecedents and consequences. Despite agreement on the significance of trust in business relationships, there is still a fair amount of disagreement on what factors constitute the antecedents, dimensions and consequences of trust. The antecedents of a buyer's trust in a seller include the seller's reputation for reliable, consistent and fair behavior (Ganesan, 1994). Other antecedents include relationship-specific investments by the seller, the seller's size (Doney & Cannon, 1997), the buyer's experience with the seller (Ganesan, 1994), and the incidence of opportunistic behavior by the seller (Morgan and Hunt, 1994). In a meta analysis of studies on trust in marketing relationships, Geyskens, Steenkamp and Kumar (1999) show that environmental uncertainty, own dependence, partner's coercive power use, communication and economic outcomes are the primary antecedents of trust, while satisfaction and long-term orientation are the consequences of trust. The antecedent of a buyer's trust in electronic business may also be added value offered by the seller, for which the consequent of buyers' trust is increased transactions.

Van Den Berg and Van Lieshout (2001) gave dimensions of trust in four levels; calculus based trust, reference based trust, knowledge based trust and identification based trust. Each of these dimensions has its own antecedents and consequences but all the consequences are towards increase in trust level. On the similar lines Douglas A Houston (2001) has mentioned that trust in online business can also be considered in three interpersonal risk assessment perspectives; calculativeness, empathetic trust and knowledge based trust. Some authors have proposed that the consequences of trust are a long-term exchange relationship and cooperation (Morgan and Hunt, 1994). Satisfaction and long-term orientation have also been proposed as consequences of trust (Geyskens, Steenkamp and Kumar, 1999).

Orientation of the customers starts with the concept of customer satisfaction. This concept was first introduced by Kotler (1967). According to Kotler the old marketing concept was more of a sales concept with very little focus on satisfying customer needs. In the new concept the company starts with the customer (existing and potential) and works its way back into the company asking what products or what solutions are necessary for satisfying the needs of those customers. In the context of Internet business, Sterne (1996, 1998) speaks of the need for organizations to put on their "customer glasses" and try to imagine what the customer sees and perceives. The electronic marketing concept goes beyond the needs and starts from the ever changing expectations and profits are seen a measure of customer perceived value. The difficulty here is to find a way of measuring customer perceived value, which as we know, can be determined in a myriad of ways (Rayport and Sviokla, 1994, Storbacka, et al, 1994).

### **3. DESCRIPTION OF THE STUDY AND RESEARCH DESIGN**

This paper aims to put forward a step-by-step methodology to implement trust development process on online customers. This is achieved by developing a customer orientation process for each identified segment of an electronic customer base to develop trust in online shopping, which was divided in three steps: firstly, factors affecting electronic customers' online shopping behavior are identified; secondly, a separate profile of electronic customers is prepared based on their segmentation and lastly, customer orientation process is proposed for each identified electronic customers segment.

To get the first hand data on the identification of various factors of trust development in Indian Internet shopping, this research used descriptive-cross sectional research design. The reasons for choosing this research design are,

- Lack of trust in Internet shopping is an already existing problem and in this research a solution to this problem is explored in Indian context.
- After the exhaustive literature review and discussions with both the academicians working in the area of Internet marketing and the Internet users, the problem of lack of

trust in Internet shopping is readdressed in Indian context. To gather the required data from the Indian respondents, questions were framed after an exhaustive group discussion.

- The data is collected with from the samples as they exist and to collect the data observational and survey method are used.

To conduct an empirical investigation, survey was conducted, using questionnaires. Since the data is collected at one time, the survey is cross sectional. The study is conducted in three phases, in the phase I the items to be put in the questionnaire were decided and in the phase II the survey was conducted to collect the data and in the third phase data were analyzed and interpreted to find the answers to the research problems.

There are many techniques available in generating measurement items for the questionnaires and according to (Churchill, 1979), including literature searches, experience surveys, critical incident analysis, focus groups, and in-depth interviews are the most useful techniques. In this study, fifty-one items were generated using the following methods.

- Literature searches: Most of the literature focuses on six factors; Propensity to trust; Cultural background and social circle, Perceived security and privacy control, Vendors' integrity, competence and expertise, Third party recognition, testimonials and word of mouth and Legal framework, hence 24 constructs were obtained from the previous studies.
- In-depth interviews with the experts who work in the field of e-commerce and online security control: The questions were related to the trends in online purchasing, the customers' response to the marketing efforts and the myths prevailing in the Internet as a shopping medium. The responses from these interviews helped to frame questionnaire for the Internet users to clearly underline the key issues in Internet trust development. Hence rest 27 constructs were obtained after these discussions.

### 3.1 Research instrument

In this study a survey is done to collect the data and for that questionnaires were used as the research instruments. There were three sets of questionnaire: -

First questionnaire was based on the seven point Likert scale, with 1 being strongly disagree and 7 being strongly agree. It had all the 55 items to find out the list of factors contributing in trust development in the Internet shopping.

Second questionnaire was also based on the seven point Likert scale, with 1 being strongly disagree and 7 being strongly agree. It contained 12 questions about their perceptions and beliefs about online shopping, their shopping experiences and perceived risk. It also contained some dichotomous and multiple choice questions to get respondents' demographic details.

Third questionnaire was based on the 3 point Likert scale, with 1 being disagree and 3 being agree and had 8 questions to get details about customers' expectations, the priority of factors that influence their trust development process in Internet shopping medium (services offered, communication with the vendor, product details and delivery etc), their bases of trusting Internet medium.

### 3.2 Sample selection and respondents characteristics

Since the goal of the paper is to build trust among the online customers, hence the sample is chosen from the population of active Internet users from the metro cities of India.

- *Sample selection approach:* to prepare a sample in an unbiased manner probabilistic random sampling technique is used, where in the respondents are randomly picked.
- *Sample size:* 150 Internet users/shoppers (questionnaire 1 and 2) and 175 for questionnaire 3.
- *Bias reduction in samples:* To get away with the biased samples, the sample was chosen from the population who has used or at least seen Internet once.

The respondents were picked from various age groups, as the data was to be collected to compare attitudes, perceptions and behaviors of each age group to predict segment specific customer orientation model.

### 3.3 Data collection

To collect data on online customers' behavior both primary and secondary modes are used. To collect secondary data a very exhaustive literature survey was conducted. Secondary data was gathered for the understanding of trust issues and its dimensions, Internet shopping and electronic customers' behavior.

For gathering primary data, *questionnaires* and *schedules* are used. Personal interviews with the experts in the concerned areas and also with the target subjects are conducted. The experts who work in the field of e-commerce and online security were interviewed to find out the modes of customer information collection and the ways to secure them, the trends in online purchasing, the customers' response to the marketing efforts and the myths prevailing in the Internet as a shopping medium. On the basis of the results from the first questionnaire total of 60 items were listed and after pilot survey 55 were drawn out. All those questions, which served no purpose, were omitted. The questions with either same answer or too much variation were reframed to shun the effects of bias and ambiguity.

Survey was conducted in the three metro cities of India Delhi, Hyderabad and Mumbai. The respondents were randomly selected which shuns the risk of biased samples that reflects the real Internet population. Unfortunately, completely random sampling is not possible in a decentralized medium such as the Internet, especially in India, where there is so much ignorance about the technology among the masses. There are plenty who have not been exposed to the concept of Internet; therefore asking their views about Internet shopping would lead to totally inappropriate results. To get to find out the genuine problems of the Internet shoppers and the issues related to customers' mistrust in Internet shopping respondents were randomly picked from the people who have used or at least seen Internet once.

### 3.4 Data analysis tools and techniques

Tools of data analysis used: SPSS and MS Office.

All the questionnaires were examined for their accuracy and completeness. Factor analysis used to test whether the groups formed by the categories of the independent variable seem similar. All the redundant data was ignored and similar variables were clubbed together using factor analysis. The Degree of association is measured with the help of coefficient of correlation and multiple correlation is used to test the significance of association of suppressed variables. To prove the validity of the online predictive model correlation between Internet trust development and all the other influencing factors was calculated. Test of associations were done between the identified factors and each customer segment using (non-parametric) chi-square test by testing hypotheses.

## 4. RESEARCH OUTCOMES

Internet though promises to be easier, cheaper, faster to find and is extremely powerful in communicating with the potential customers yet the principle of "Darwinism" applies here, as it's the place for the survival of the fittest. One has to distinguish who are their potential customers and how to retain them. The purpose of this paper has been to understand the issues of trust in Internet shopping among Indian electronic customers and to provide a framework to enhance it.

During this study, efforts have been made to respond to certain questions and these questions are,

- a) What are the parameters on which the trust in online shopping is measured?
- b) A latent variable structure is to be obtained from the observable variables that refer to the opinions of Internet users of the online shopping channel and of the online vendors. Is this structure explainable in terms of key factors identified in previous qualitative studies? Which of these factors contain the necessary information to best predict Web users' propensity to buy on-line?
- c) Can the e-commerce consumer market in India be segmented on the basis of their, demographics, experience and their behavioral patterns, in such a way that the resulting segments have a sensible managerial interpretation?
- d) Can the electronic customer segments be oriented to make an online purchase?

Each of these questions represents the problems that the Internet shopping market in India is facing in the current scenario. The researcher, in this study provided answers to all of the questions. This section summarizes the results of the research effort to provide answers to all the above-mentioned questions.

a) After a thorough literature survey and on the basis of the interviews with the experts working in the area of web security control and CRM, parameters of measuring trust in the Internet shopping were determined. These parameters were decided in such a way that they cover all aspects of customers' purchasing process. To decide these parameters many factors were taken

into considerations like the changes the Indian market has gone through over the past years and most importantly the characteristics of the 'changing consumer' in India. Some of the changes are summarized below,

- The family structure in India has moved from that of a joint family to the Nuclear Urban Family (NUF).
- With both the members of the family often working, there is a constraint on time. This gives rise to a unique need for quality time, which translates into demand for convenience products and services.
- In the absence of a formal social security system, Indians have always practiced caution in financial matters. This is reflected in a high personal savings rate of around 24%. In the recent past, there has been a significant shift from this practice, as evidenced from the higher per capita consumption of FMCG goods. Customers are no longer feeling guilty about the occasional indulgence that they may have previously considered as lavish.

Despite the above characteristics, marketers are discovering that it's not just the man, woman or the kid but the family as a whole that makes the purchase decisions in India. Though members of a family consume separate products, the choice is taken as one and more-and-more products are being purchased for collective consumption. Based on these characteristics, the parameters to measure trust in Internet shopping, apart from web log details, were the personal attributes of the customers, their behaviors, perception of risk on, motivations to shop online, and the reasons for unwillingness to make a purchase on the Internet.

b) In this study a quantitative structure to identify the variables of trust dimensions is presented. A survey, with 55 constructs (Annexure I), covering all the aspects of trust development in Internet shopping was done. Using factor analysis all the constructs were divided into 9 heads, namely,

- Propensity to trust, Cultural background and social circle,
- Customers technical competence with the medium,
- Perceived security and privacy control, and Legal framework,
- Vendors' integrity, competence, expertise, and responsiveness,
- Third party recognition, testimonials and word of mouth,
- Product class/ price/ brand,
- Website content and presentation of facts,
- Internet Shopping experience.

Propensity to trust is a stable, within-party factor that affects the likelihood that a party will trust another party. People with different cultural backgrounds, personality types, and developmental experiences vary in their propensity to trust (Hofstede, 1980). People living in an environment with a strong culture of trust tend to have a higher propensity to trust. People who have a positive experience with the Internet also tend to be more trusting of Internet transactions. This propensity to trust is viewed as a Personality trait that leads to generalized expectations about the trustworthiness of others. Mayer et al. (1995) have suggested that trust propensity has a direct impact on the formation of trust.

The trustworthiness of a party, in the views of the customers, is often suggested as an important antecedent of trust. Mayer et al. (1995) found that three factors – ability, integrity and benevolence are consistently related to trust. These three factors are included in the study and four other factors are also included to the model to reflect specific nature of Internet shopping. These four factors are – Perceived Security Control, Perceived Privacy Control, Website Content and presentation of the facts and Communication with the customers.

Perceived security control and Perceived privacy control are the critical characteristics of Internet shopping transactions affecting the development of Internet users' trust in Internet Shopping. Previous studies find that these two factors are the major concerns of Internet users. In

particular, privacy is the number one consumer issue facing the Internet (Benassi, 1999; Hoffman et al., 1999; Wang et al., 1998).

In this study, Perceived security control refers to the Internet users' perception of the Internet vendors' ability to fulfill security requirements, such as authentication, integrity, encryption, and non-repudiation. Consumers tend to have better trust in Internet shopping if a higher level of security is believed to exist.

In this study perceived privacy control is conceived as the Internet users' perception of the ability of the Internet vendors in protecting customers' personal information collected from its electronic transactions from unauthorized use or disclosure. Customers tend to have a better trust in Internet shopping if they believe their private information is being well protected.

In this study, perceived integrity refers to the perception of the Internet users on the honesty of the Internet vendors. For instance, if they have consistent actions, whether their actions are congruent with their own words, and whether their transactions with consumers are fair. Integrity gives rise to trust. Vendors' competence is defined as the Internet consumers' perception on the skills, abilities, and expertise of Internet vendors. Consumers tend to have a higher trust if they think Internet vendors are competent.

In this study, website content and presentation of the facts include the perception of the Internet users on the appeal of the website and presentation of the facts. For instance, If the website is conducive to the customers and if the information is true, current and devoid of any errors, if the facts are presented in proper harmony with the graphical and textual ways.

According to Lewicki and Buckner (1996), trust is context specific. In the faceless world of electronic commerce, third party recognition, testimonials, word of mouth and a legal framework are the key environmental and contextual factors affecting the formation of consumers' trust. Benassi (1999) argued that third party recognition, such as that provided by organizations such as TRUSTe, can help build consumers' trust on the internet and in turn, accelerate the growth of the internet. The Graphics, Visualization, & usability Center's (GUV) 10th wwwusersurvey<sup>1</sup> also reported that a majority (over 70%) of Internet users worldwide wanted more new laws to protect their privacy online.

In this study, third party recognition refers to the assurance of the trustworthiness of Internet vendors by third party organizations. Similarly, testimonials, recommendations and word of mouth by those who already had a first hand experience in dealing with Internet vendors affect customers' trust in Internet shopping. Legal framework refers to the law and code of practice established to protect Internet buyers during electronic transactions. An effective legal framework can enhance consumers' trust in Internet shopping.

Perceived risk is very powerful in explaining consumers' behavior since consumers tend more often to avoid mistakes than to maximize utility in purchasing (Mitchell, 1998). In particular perceived risk is higher in Internet shopping than the traditional mode of shopping because, for instance, a consumer will not be able to physically examine the appropriateness of a product before a purchase decision is made. Peter and Ryan (1976) argued that perceived risk generally consists of two components, one related to an uncertainty or probability of loss notion and the other related to a consequence or the importance of the notion of loss. In this study, perceived risk refers to the Internet users' perception on the possibility of yielding unexpected outcomes with undesirable consequences. Many prior studies (Dion et al., 1995; Doney & Cannon, 1997; Morgan & Hunt, 1994) have discovered a strong relation between risk and the concept of trust. As suggested by Selnes (1998), perceived risk in a buyer-seller relationship is reduced by trust.

Product class is important as it relates to other elements of the purchasing decision such as tangible qualities, like feel, smell and taste of products, or intangible concerns such as delivery methods. Peterson et al. (1997) suggested that products and services can be categorized along three dimensions 1) cost and frequency of purchase, 2) value proposition, and 3) degree of differentiation. High cost, infrequently purchased goods would include durables whilst low cost frequently purchased goods would be consumables. The value proposition relates to the tangible and physical or intangible service related scale. The degree of differentiation refers to the degree to which the seller can create a sustainable competitive advantage from differentiation and therefore segmentation of the market. The position of a product along the three dimensions could determine its attractiveness to consumers purchasing it on the Web and thus its suitability to be offered through that channel. The association between each of these factors with the customers

Internet shopping experience was measured, using coefficient of correlation. All the factors showed positive association towards Internet shopping experience. Significance of these associations was also tested using tabulated value of coefficient of correlation.

Based on these results and associations between the factors a predictive model of online shopping adoption was prepared. These factors showed that they influenced customers total shopping experienced on the Internet and depending upon the polarity, positive or negative, of the customers' experience, the trust development process is affected. The researcher through the present study provides strategic implications of positive polarity of the customer experience and also provides the means and the ways to maintain it.

c) Segmentation of online customers is one of the biggest problems in the electronic market. The authors have proposed a segmentation framework, using a-priori predictive method. In the proposed approach, the type and the number of segments are determined before the data is collected and then subsequently the relation between segments and a set of independent variables is described.

The segmentation variables used were age, perception of Internet shopping market, experience in Internet shopping and level of comfort with the Internet medium

The electronic customer base was segmented into two broad categories: Smart and Confuse customers, based on their Internet shopping experience and their knowledge on the Internet medium. On the basis of the age and gender related purchasing requirements and needs they were further divided into five groups; *Potential Buyers*, *Cautious Buyers*, *Fast Buyers*, *Fresh Buyers* and *Difficult Buyers*. A survey on the electronic customers' demographics, their perceptions and attitude towards Internet shopping was done to gather their personal details. The data was analyzed and mapped onto the identified segments to further define the characteristics of the identified segments.

There is a vast difference in the attitude, behavior and perception about shopping online of the electronic customers; especially among those who are aware of the concept of electronic commerce and those who are not. Hence, the best way to segment them into workable groups is to first divide the whole customer base into two broad segments and then based on their personal attributes; further segment them into smaller groups.

The Smart customers seem to be the lucrative segment for the online vendors to target and position their products and services; this study has shown that the difficult segment of the senior buyers and fresh segment of young buyer also possess good potential for the future if they are treated with right bundle of strategies. The customers have not been approached correctly; most of the vendors try to put on their websites everything, that is, all for all, which is not proving to be a good strategic move. Strategies developed in this research with the use of the proposed segmentation and profile of electronic customers, vendors could approach and acquire the customers based on their products and services, so that each customer gets a personal attention and customized service.

d) It is also been found in this research that not all the customers need same treatment from their vendors. The customers expect customized and personal treatment from them. The researcher has proposed a segment specific electronic customer orientation approach to develop trust in Internet shopping, which is an aid to provide effective way of dealing with each electronic customer with less hassle. The proposed electronic customer orientation process is a three-step method, Figure 1, for developing trust among the online customers:

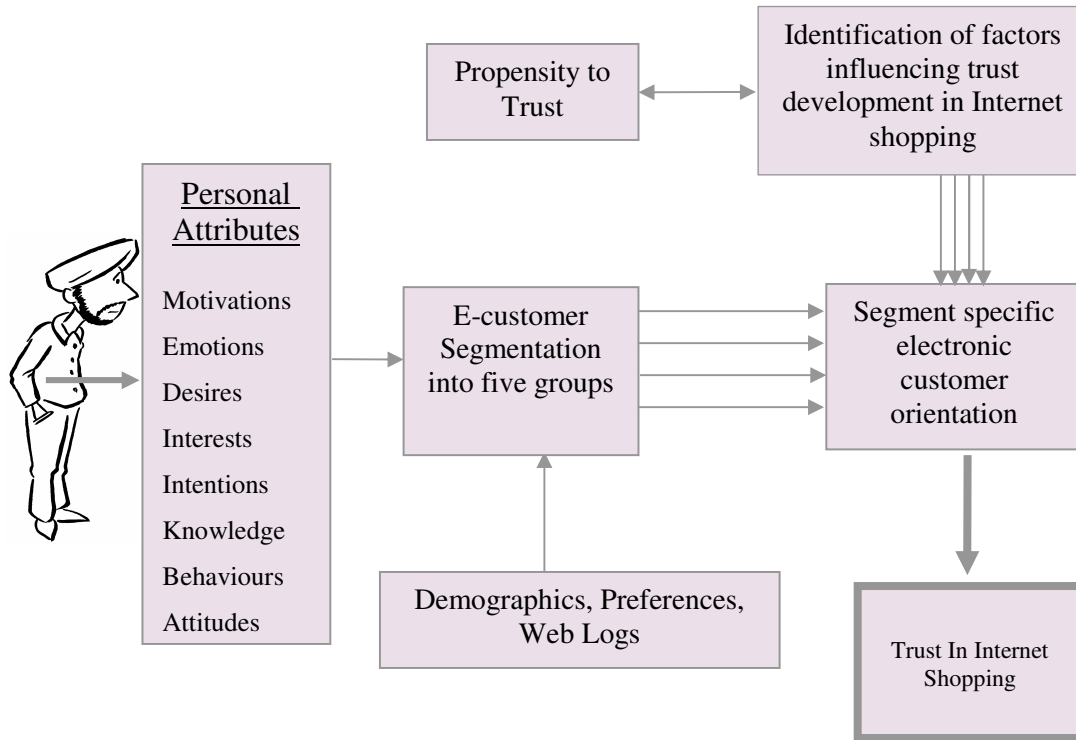
1. Identification of the factors influencing customers' trust in Internet shopping.
2. Segmentation of the online customer base into more workable groups.
3. Strategic framework to orient individual customer segment to make a purchase online.

The segment specific electronic customer orientation approach to develop trust in the Internet shopping can help in solving this problem. In this approach the association between the responses and the segments of electronic customers was determined for each factor of trust development. The result came out that there was association between the segments identified and their responses, i.e., the responses were different for each segment.

For potential buyers - privacy & security control was of top priority, for cautious buyers - product brand/class/price was of top priority. For fast buyers - Product brand/class/price was most

important. For fresh buyers and difficult buyers - third party recommendations and technical competence with the medium respectively were important.

Based on these priorities the researcher has provided a detailed roadmap for the vendors to win these different sets of customers by focusing just on the right factors for each customer group. The priorities of trust influencing factors for all the segments were determined using ranking scale. It was found out that different segments of customers had different priorities for the trust development.



**Figure 1. Proposed e-customer orientation process**

## 5. CONCLUSION

Use of Internet has grown rapidly in all business, services and social activities in India, changing the face of today's marketplace. More and more Internet users are participating in Internet business be it goods and/or procuring services. But the growth of Internet shopping has not yet reached its anticipated level. Internet users are still hesitant to be a part of it. One of the critical reasons is the lack of trust.

The authors have proposed a segment specific electronic customer orientation approach in this paper to develop trust in Internet shopping, which is an aid to provide an effective way of dealing with each electronic customer with more impact. The proposed electronic customer orientation process is a three-step method for developing trust among the online customers:

1. Identification of the factors influencing customers' trust in Internet shopping.
2. Segmentation of the online customers' base into more workable groups.
3. Strategic framework to orient individual customer segment to make a purchase online.

### Limitations of the work

- a) This research was conducted in Indian context. The segmentation was done on Indian electronic customers only, hence the results and the proposed framework of electronic customer orientation for trust development is based on the perception of the Indian customers.

- b) As mentioned earlier in this paper, to establish web trust a multidisciplinary approach is required. Apart from that it should also be established as a multidisciplinary public function. This requires strict legislation, legal status of the organization with a disciplinary committee, structure of the audit criteria for the firms and experience of auditors. This also requires an active contribution by the government, preferably within the international framework. These issues are not considered in this research.
- c) Issues such as cyber crime and malpractices have not been dealt in great depth. They have been taken into the study to the extent of their influence on the trust development among the e-customers.
- d) This is limited to the trust of customers on the e-commerce firms and it does not discuss the trust of the participating firms in the e-commerce on the customers.
- e) The research is conducted for the new firms and not for the already established firms. No particular sector has been chosen for the study, as the research is on customer behavior hence they are observed for their behavior and purchase intentions for the new firms, engaged in e-commerce, in any sector.

### Scope for future research

The methodology presented in this paper can provide the online market analyst with a very detailed snapshot of the state of affairs in the online marketing in India. This paper has covered various aspects of trust development in the Internet shopping in India, wherein the efforts have been made towards providing a framework to develop trust among Indian electronic customers. This study can be further extended to resolve certain other issues related to Internet shopping:

- a) In a practical implementation of the proposals of this paper, the methodology that has been put forward might be conceptualized as a modeling toolbox. From this point of view, such a toolbox could be integrated into a more complex framework oriented to the personalization of the contents directed towards segments of consumers or even individual consumers.
- b) This research could be used to develop comparative study on developing trust among e-customers with the new firms and established firms.
- c) More exhaustive work can be done by considering the whole internet user base, not of a particular age group or a similar study can be focused for the working women or retired elderly community.
- d) Comparative study can be done with the transaction-based approach to establish trust. And for that a separate model for transaction based study can be developed, after implementing and testing the results can be compared which could further be used to find out their relative impact on the participating firm's revenue growth.
- e) The results can be used to study the long term and short-term influence on the trusting mechanism as the benefit of this study becomes apparent in the middle to long term.

Internet does not yet have much to offer to the senior segment. This research can be used to study in detail the difficult segment of the senior people, so that they are also offered with good choices. This might help in getting more business from them, as this segment is still not been explored.

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## Annexure I

Constructs
It is easy for me to trust a person/ thing.
My tendency to trust a person/thing is high.
I tend to trust a person/thing even though I have a little knowledge of it.
Trusting someone or something is not difficult
A high degree of trust exists in my family.
People of my community trust each other
I am living in a high trust society
My friends are generally trustworthy
I have always had a good purchasing experience
I never had to complain about the purchased products or services
Sellers make no fuss to make the returns
I always had a positive shopping experience and am apprehensive/optimistic about it in future too
Internet vendors implement security measures to protect Internet shoppers
Internet vendors have the ability to verify Internet shoppers' identity for security purpose
Internet vendors usually ensure that transactional information is protected from accidentally altered or destroyed during transmission on the Internet
I feel secure about the electronic payment system of Internet vendors
Internet vendors will sell my personal information to the third parties without my permission
Internet vendors concern about consumers' privacy
Internet vendors take proper measures to protect consumers' personal information
I feel safe about the privacy control of Internet vendors
Internet vendors could be trusted for a particular product class e.g. books, apparels, software etc
I am comfortable to buy products that are not too expensive
Only well known brands should be bought on the Internet.
I would buy on the Internet only if the price offered is lower than that offered by the physical shops
Customers should be well communicated about the developments in the transaction
Internet vendors are quick to respond to customers' queries usually have good image
Internet vendors who are quick to attend customers' grievances and provide adequate support are preferred over others
There are many reputable third party certification bodies available for assuring the trustworthiness of internet vendors
I think third party recognition bodies are doing good job
Existing third party recognition bodies are adequate for the protection of Internet shopper's interest
Testimonials by the users and the shoppers are very helpful in decision-making
I give due importance to the word of mouth recommendations
Media's reports and analysis are great deal of a help to make a decision of buying
Internet vendors' will not charge more for internet shopping
Internet vendors' are honest to their customers
Internet vendors act sincerely in dealing with customers
Internet vendors will not cheat me during sales transactions
Internet vendors have the ability to handle sales transactions on the Internet.
Internet vendors have adequate knowledge to manage their business on the Internet
Internet vendors have sufficient expertise and resources to do business on the internet
Most Internet vendors have good reputation
Websites with relevant and current information are trustworthy
Websites with erroneous presentation of facts are not trustworthy
Even a slightest grammatical error in the content of the website contributes towards not trusting it
The sites should contain the contact address and phone numbers of the vendors
Relevant textual matter is more appealing than irrelevant graphical representation
I find internet easy to use
I can easily browse sites and search any product I want

I am comfortable navigating the site
I find it easier to place an order on the internet
I have sufficient shopping experience on the Internet
Using Internet for shopping has been a good experience to me personally
Items received after the delivery matches the one ordered
I am satisfied with the price I have paid for the products bought online

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