An Examination of Consumers’ High and Low Trust as Constructs for Predicting Online Shopping Behavior

Donald L. Amoroso, Coles College of Business, Kennesaw State University, Kennesaw, GA, USA
Tsuneki Mukahi, School of Management, Chukyo University, Nagoya, Japan

ABSTRACT

This research examines the constructs of high and low trust on consumers’ behavior with online shopping. The authors developed a research model and instrument to study the trust construct in the acceptance of online shopping applications. The authors hypothesized that trust positively influences a person’s intention to purchase from a virtual store and that trust positively affects the consumer’s attitude toward using the e-store. Consumers who trust an online company feel more committed to it. Previous research showed that the causal antecedents of customer confidence in e-tailers included the site’s ease of use, the level of online shopping resources, and existence of a trusted third party seal. The authors developed a survey instrument where in a sample of 940 respondents the constructs yielded respectable reliability and construct validity. The authors conducted analysis for the measurement reliability and validity by Cronbach alpha reliability coefficients and confirmatory factor analysis using AMOS 21. The measurement scales for this instrument showed strong psychometric properties. Average Variance Extracted (AVE) was extracted for assessing convergent and discriminant validity showing strong support for the research model. The causal structure of the research models was tested using a Structural Equation Model (SEM). The authors found that intrinsic motivation was more important for attitude toward online purchasing among high truster persons, and under low institution environments, people tended to form positive attitudes mainly based on preserved usefulness without intrinsic motivation. The authors found that attitude toward using acts as a strong predictor of behavioral intention to use and actual usage of online shopping technologies. According to the authors’ results, trust provides the foundation with which intrinsic motivation will work well. In other words, trust may have long-term effects on online shopping behavior.

Keywords: Consumer, Internet Adoption, Online Shopping Behavior, Technology Acceptance, Trust

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INTRODUCTION

In this research, we examine the constructs of trust with respect to online shopping. Specifically, we looked at high and low trust characteristics in respondents to ascertain online shopping application acceptance. This research is based upon the earlier work of Amoroso and Hunsinger (2009) who validated a model to better understand the factors that are most important in predicting consumers’ behavioral intention to purchase using the Internet. Their research expands the original Technology Acceptance Model by incorporating additional constructs such as trust, privacy, perceived risk, expectations of Internet information and Web site quality, e-satisfaction, and e-loyalty. The findings suggest that our expanded model serves as a very good predictor of consumers’ online purchasing behaviors.

Black (2005) investigated whether various factors influence consumer willingness to make online purchases. This study was conducted using regression analysis of 3,386 eBay transactions over a two-year period. The study introduced nine hypotheses evaluating whether such factors as economic and geographic factors, along with trust, responsiveness, and attitude toward using, had an impact on behavioral intention to use and was found to have an effect on consumer willingness to make online purchases.

Amoroso and Hunsinger (2009) developed a model to better understand the factors that are most important in predicting consumers’ behavioral intention to purchase over the Internet. This research incorporated constructs such as trust, privacy, perceived risk, expectations of Internet information and Web site quality, e-satisfaction, and e-loyalty (see Figure 1). In the study, 1,850 consumers in the United States and Australia were surveyed using an instrument that yielded respectable reliability and validity. The findings suggested that the expanded model served as a good predictor of consumers’ online purchasing behaviors. The linear regression models showed a substantial amount of variance explained for behavioral intention ($R^2 = .637$). This research showed significant relationships with factors including inertia, convenience, perceived value, and e-loyalty, all influencing the e-satisfaction construct with respect to the online shopping application.

The purpose of this study is two-fold: (1) to develop a research model and related research questions that may explain the factors of adoption as it relates to trust as a construct, (2) to study the antecedents of trust to understand

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Figure 1. Online shopping research model (Amoroso & Hunsinger, 2009)
E-Commerce Adoption in Developing Countries
www.igi-global.com/chapter/commerce-adoption-developing-countries/28197?camid=4v1a