

An Empirical Study on Consumer Trust in Online Shopping in Punjab

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Abstract

Online shopping in India is an emerging trend for marketers for promoting their merchandise in a wide geographical area using the Internet. India acquired 283.8 million Internet users by 2016. India is now the third largest Internet user after the U.S. and China. Lack of trust is the biggest obstacle to the success of online shopping. The present study focused upon the relationship of trust antecedents with consumer trust and consumer trust with online shopping activities with the help of a cross-sectional survey conducted in Punjab. Structural equation modeling (SEM) was used to achieve the results of this research. The results revealed that knowledge and privacy protection did not have a significant relationship with consumer trust. The results revealed that security protection, perceived risk, and perceived benefits are very important antecedents for building trust among the consumers towards online shopping. Consumer trust was found to have a significant relationship with online shopping activities. Finally, some useful implications have been offered for the marketers at the end.

Keywords: online shopping, privacy, security, risk, and online trust

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Online shopping has become very popular for the consumers. This is the new and innovative pattern of shopping. It not only provides a wide range of products to the consumers, but it also offers a huge market and business opportunities. In the past 20 years, there has been rapid expansion of the Internet and huge growth of Internet users.

Review of Literature

(1) Internet in India : The Internet performs an imperative role in enhancing the level of convenience and novelty. The application of the Internet is boosted significantly due to the speed and level of comfort. It has gained importance as a way of marketing and promotion. It provides a common platform of business transactions for sellers and buyers (Joshi & Achuthan, 2016). This has given a new dimension to marketing. 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 & Karson, 2007).

India gained 283.8 million Internet users by 2016. India is now the third largest Internet user after the U.S. and China. Senior citizens who are either entrepreneurs, salaried, or retired are a very fast growing segment in web surfers. Punjab has the highest Internet penetration (11%) as compared to other Indian states (7%).

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(2) Online Shopping : Online shopping is a form of electronic commerce in which a customer buys a product or service by using the Internet instead of going to a traditional brick and mortar store. E-web store, e-shop, e-store, Internet shop, online stores are the alternative names of online shopping (Padmanabh, Jeevananda, & Jose, 2016).

Online shopping became popular during the Internet boom in 1999-2000. Amazon.com is the first online bookstore. It was founded by Jeff Bezos and created a history by becoming the first bookstore with presence only on the Internet. Following the success of Amazon.com, many bookstores created their online presence on the Internet. In India, online transactions are only 8%; whereas, internationally, it is 18%. Hence, there is a lot of potential for the growth of online shopping; 8 million Indians shopped online in 2012.

Online shopping has great benefits for both vendors and customers. Online shopping allows for 24/7 access, easier price comparisons, and the ability to find rare products, along with many other benefits. According to Gurleen (2012), the growth in online shoppers is greater than it is in 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 factors that deter users from online shopping. According to Lee and Turban (2001), there is a huge potential in the use of the Internet for the purchase of goods, but many users are unwilling to make purchases on the Internet. In online shopping, consumers depend upon limited information because of the inability to examine physical goods and must trust the pictures shown on the computer screen.

There are other critical issues that discourage consumers from shopping online. Fear of fraud, lack of standard technologies for secure payment, privacy concerns, and lack of trust in e-commerce are the major reasons why the consumers do not want to engage in online shopping (Chen, Gillenson, & Sherrell, 2002; Lee & Turban, 2001). In online shopping, the salesman is substituted by a help button on the home page of the online shopping site (Monuwe, Dellaet, & Ruyter, 2004). Hoffman, Novak, and Peralta (1999) found that consumers may fear to provide credit information to any commercial web provider and that consumers simply do not trust most web providers fully to engage in an exchange relationship in terms of money. 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 customers. These critical issues lead consumers to be reluctant to conduct businesses based upon the information provided by e-commerce vendors because such information may not be reliable.

(3) Trust in Online Shopping : 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 (Kim & Jones, 2009; Koufaris & Sosa, 2004; Riegelsberger & Sasse, 2001; Salo & Karjalainen, 2007). Trust is defined as an attitude of confidence directed towards the online vendor that may be influenced by the personality of the trustier and the attributes of the trustee (Mayer, Davis, & Schoorman, 1995).

Today, most of the Internet sites do not focus on building and nurturing trust as an important part of an ongoing relationship with their customers (Urban, Sultan, & Qualls, 2000). Trust is an important part of the online trade off relationship characterized by uncertainty, lack of control, & potential opportunism (Hoffman et al., 1999). Security from fraud may be difficult, but guarantees provided by online retailers are very important means of gaining trust of consumers (Chellappa & Pavlou, 2002).

According to a study by Business week (2000), 61% of the survey respondents indicated that they would transact on the Internet if the security and privacy of their personal information could be adequately protected. Trust has always been an important element in influencing consumer behavior towards merchants (Schurr & Ozanne, 1985) and has been shown to be of high significance in uncertain environments such as Internet-based EC environments (Fung & Lee, 1999). Consumers who provide personal information during transactions assume the risk of having this information endangered as trust can be represented as a function of the degree of risk of a situation (Kollar, 1988).

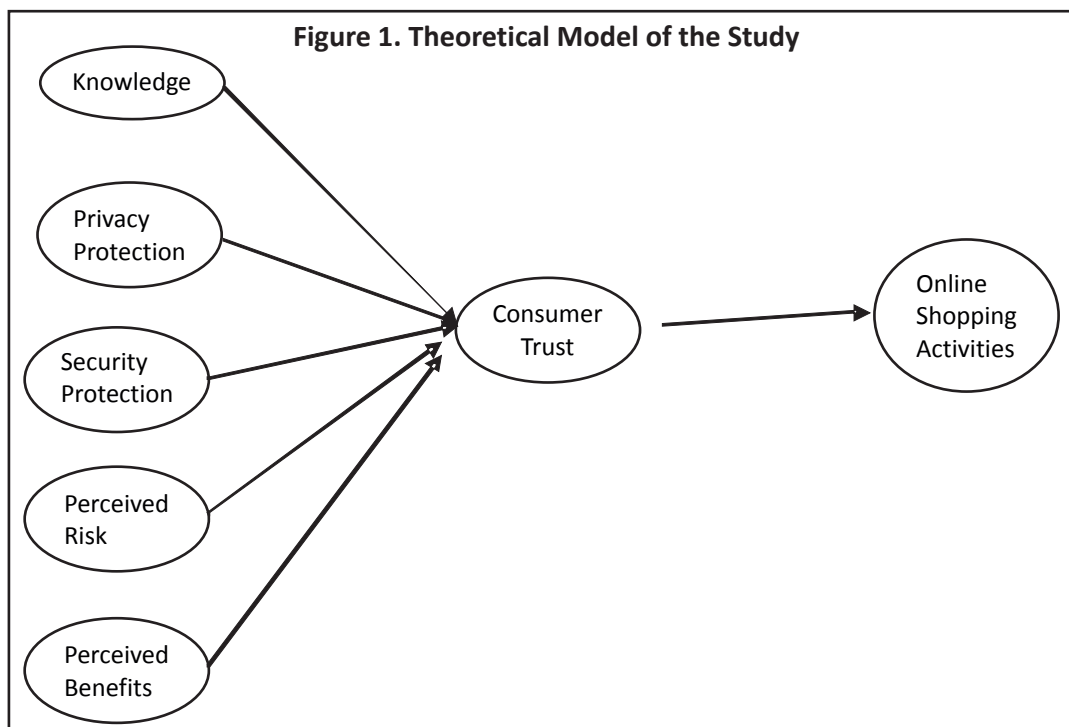
Trust is a critical factor in any relationship in which the consumer doesn't have direct control over the actions of a merchant; the decision is important and the environment is uncertain (Deutsch, 1958 ; Mayer et al., 1995).

Objectives of the Study

- (i) To examine the relationship between knowledge, privacy protection, security protection, and trust in online shopping.
- (ii) To ascertain the relationship between perceived risk, perceived benefits, and trust in online shopping.
- (iii) To study the relationship between trust in online shopping and online shopping activities.
- (iv) To examine the influence of consumer trust on online shopping activities.
- (v) To develop and validate a comprehensive model on consumer trust in online shopping activities.

Research Model and Hypotheses

Previous literatures on the trust and online shopping activities motivated us to conceive one model which exhibits the knowledge, privacy protection, security protection, perceived risk, and perceived benefits as trust antecedents and further explores the relationship between trust and online shopping activities. The Figure 1 shows the theoretical model.



Trust Antecedents Identified in Literature

Previous studies on this topic examined several trust antecedents in order to provide insights to online firms conducting businesses in different parts of the world. The results of this study identified the effect of factors having

an important role in the generation of consumers' trust in online shopping (Lee & Turban, 2001 ; McKnight, Choudary, & Kacmar, 2002). The literature provides considerable evidence that a number of factors have a strong predictive importance and deserve consideration in any examination of the construct (Gefen, 2000 ; Lee & Turban, 2001; Wang, Chen, & Jiang, 2009).

(i) Knowledge : Knowledge is defined as consumer's degree of acquaintance with a selling entity, which includes knowledge of the vendor and understanding its relevant procedures such as searching for products, information, and ordering through websites (Kim, Ferrin, & Rao, 2008). Knowledge based trust occurs when Internet users familiar to one another interact frequently (Koehn, 2003).

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

(ii) Privacy Protection : Privacy protection is a very important factor in building online trust (Hoffman et al., 1999; Shankar, Urban, & Sultan, 2002). Privacy is considered as a major concern of the online shopper (Tsai, Egelman, Cranor, & Acquisti, 2010) . Customers cannot avoid leakage in their private information over the Internet due to risks in the transaction (Monsuwe et al., 2004).

✎ **H2 :** Privacy protection is positively associated with consumer trust in online shopping.

(iii) Security Protection : Concerns with whether information of credit cards gets intercepted and information of the transaction is correctly transmitted (Riegelsberger & Sasse, 2001). Customers would be easier to trust if the security is guaranteed. Security protection impacts trust in Internet shopping (Lee & Turban, 2001).

✎ **H3 :** Security protection is positively associated with consumer trust in online shopping.

(iv) Perceived Risk : Perceived risk is the potential for loss in pursuing a desired outcome when engaged in online shopping (Ko, Jung, Kim, & Shim, 2004). Some researchers observed that with less perceived risks associated with online buying, consumers disclose personal information more willingly, and the greater is the trust a person has in the online store (Corritore, Kracher, & Wiedenbeck, 2003 ; Teo & Liu, 2007).

✎ **H4 :** Perceived risk has a significant relationship with consumer trust in online shopping.

(v) Perceived Benefits : Perceived benefits are consumers' beliefs about the extent to which they will become better off from online transactions 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).

✎ **H5 :** Perceived benefits have a significant relationship with consumer trust in online shopping.

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

✎ **H6 :** Consumer trust in online shopping is positively associated with online shopping activities.

Research Methodology and Data Collection

To test the theoretical framework, we examined the influence of trust on online shopping activities. The research participants were online shoppers of Punjab. The research study follows the descriptive research design. A thorough literature review has been done on online shopping in order to identify the antecedents of consumer trust in online shopping. A sample of 300 respondents participated in the study. Three districts from Punjab were selected, that is, Jalandhar, Kapurthala, and Hoshiarpur ; the respondents from each district were selected on the basis of judgmental sampling. A well structured and undisguised questionnaire was used for primary data collection. The respondents were requested to assign ratings on a 5- point likert scale from 1= *strongly disagree*, 2 = *disagree*, 3 = *neutral*, 4 = *agree*, 5 = *strongly agree*. A total of 400 responses were received. After eliminating incomplete and inappropriate responses, a total of 300 usable responses were included in the sample for construct validation and hypotheses testing.

✎ **Reliabilities and Validation** : This study measures the seven constructs including knowledge, privacy protection, security protection, perceived risk, perceived benefits, consumer trust, and online shopping activities.

(i) Reliability : Cronbach's alpha value was 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 are 0.793,0.789,0.883,0.874,0.938,0.899, and 0.929, respectively. The construct reliabilities are all within the accepted range, exceeding 0.70.

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

(iii) 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 was greater than 63% for all constructs.

(iv) 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 as indicated in the Table 1. It indicates discriminant validity among variables.

Table 1. Discriminant Validity

Constructs	Knowledge	Privacy Protection	Security Protection	Perceived Risk	Perceived Benefits	Consumer Trust	Online Shopping Activities
Knowledge	0.80	0.071	0.297	0.194	0.061	0.244	0.036
Privacy Protection		0.56	0.154	0.244	0.037	0.089	0.187
Security Protection			0.70	0.532	0.129	0.272	0.329
Perceived Risk				0.65	0.098	0.266	0.251
Perceived Benefits					0.84	0.228	0.074
Consumer Trust						0.92	0.089
Online Shopping Activities							0.89

Data Analysis and Results

To test the proposed research model, and for the data analysis of both the measurement model and structural model, we used structural equation modelling (SEM). AMOS analyzes structural equation models, including measurement and structural models with multi item variables.

(1) Demographic Profile of the Respondents : The profile of the respondents is shown in the Table 2. A judgmental sample of 300 respondents was surveyed and their demographics comprised of the following : -

↳ **Gender Wise** : Male respondents : 166 (55%) and female respondents : 134 (45%). Mean is 1.45 and the standard deviation is 0.498.

↳ **Age Group Wise** : 17- 25 years : 64 respondents (21%) ; 26 -35 years : 113 respondents (38%) ; 36 - 45 years : 77 respondents (26%) ; and 45 & above years : 46 respondents (15%). The mean is 2.35 and standard deviation is 0.982.

↳ **Occupation Wise** : Employees : 95 respondents (32%) ; Business owners : 111 respondents (37%) ; Students : 43 respondents (14%) ; and other occupations : 51 respondents (17%). The mean is 2.17 and the standard deviation is 1.056.

↳ **Income Wise (in INR)** : Below 4 lakhs : 94 respondents (32%) ; 4 - 8 lakhs : 91 respondents (30%) ; 8 - 12 lakhs : 75 respondents (25%) ; and 12 lakhs & above category : 40 respondents (13%). The mean is 2.2 and the standard deviation is 1.029. The demographic profile of the respondents is summarized in the Table 2.

Table 2. Demographic Profile of the 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 Modeling (SEM) : The study developed a theoretical model to study the influence of consumer trust on online shopping activities in three districts of Punjab. To confirm whether the following constructs: Knowledge, privacy protection, security protection, perceived risk, and perceived benefits measure consumer trust and consumer trust measures 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.

(i) 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. The present model examines 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) are calculated.

The values of *RMR*, *GFI*, *CFI*, and *RMSEA* are close to the threshold level. The value of *RMR* (0.057) is close to 0. The values of *GFI* (0.755), *CFI* (0.820), and *RMSEA* (0.104) reach the cut off criterion. The Normed chi square value is close to the threshold level, but is not satisfactory, and the *p* - value (0.000) shows the significance. These model fit indices are very important to be taken into consideration because based on these model fit indices values, we were able to ascertain 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 the following constructs: Knowledge, privacy protection, security protection, perceived risk, perceived benefits, consumer trust, and online shopping activities. One item of knowledge (*k2*) has low regression weight less than 0.5. This item is deleted from the model. All the remaining items have regression weight more than 0.5, so there is need to delete only one item.

The Table 3 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 criteria for each value. The model comprising the measurement items shows adequate fit - *RMR* (0.058) close to 0, *CFI* (0.823), and *RMSEA* (0.107). There are small changes that occur in the values because only one item was deleted from the model ; otherwise, all the values reached the cut off

Table 3. Fit Indices of Multiple Group CFA Analysis for the Measurement Model

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

criteria and are significant at p - value. Next was to evaluate the psychometric properties of the model in terms of reliability, convergent validity, and discriminant validity. The AVE value is 0.5, which meets the cut-off criterion.

(ii) Structural Model : Once the validity of the measurement model has been done, then we moved to ascertain the validity of the structural model. Structural theory explains the transition from the measurement model to the structural model in a series of relationships 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 structural model examines the specifying relationship of the constructs and the nature of each relationship. The relationship between the different variables is represented by a two-headed arrow, but in the structural model, it shows a dependence relationship and a single headed arrow represents it. After employing structural equation modeling (SEM), we need to confirm the relationship between knowledge, security protection, privacy protection, perceived risk, and perceived benefits with consumer trust.

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, and perceived benefits are in a relationship with each other. This is shown by covariances between them. This leads to consumer trust and consumer trust further leads to online shopping activities. The model was tested like this for achieving different model fit indices.

Table 4. Fit Indices of Multiple Group CFA Analysis for the 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*
<i>GFI</i>	0.738	0.825
<i>RMSEA</i>	0.113	0.097
<i>RMR</i>	0.106	0.085
Normed chi-square(χ^2/df)	4.8	3.6
Incremental Fit Measures/ <i>CFI</i>	0.799	0.859
Parsimony Measures/ <i>AGFI</i>	0.680	0.694

*5% Level of Significance

The Table 4 shows the parameters, which are considered in declaring the overall model, fit. The values of the parameters are close to the threshold levels. The values of chi square, degree of freedom, Normed chi - square, and other model fit indices including: goodness of fit index (GFI), adjusted goodness of fit index (AGFI), root mean residual (RMR), comparative fit index (CFI), and root mean square error of approximation (RMSEA) are examined. It can be seen from the Table 4 that the values of *RMR*, *GFI*, and *RMSEA* are close to the threshold level and the p - value (0.000) shows significance at the 5% level.

However, the other fit indices could not meet the required threshold levels (were below the cut-off levels). Some of the values are not close enough to conclude the fitness of the model. Hence, the above values can be modified to re-specify the above model. Where *RMR* is close to 0, *RMSEA* is less than 1, and the Normed chi - square value should be near to 3, but the Normed chi square value is 3.6, which is very close to the threshold level, and which is significant at p - value (0.000). All other model fit indices are also very close to the threshold level and thus, they represent a moderate fit and are significant. The factor loadings along with reliability are very high for all the constructs.

Discussion

This study aims to examine the influence of consumer trust on online shopping activities. Multi items were adopted from the past studies and modified as per the need of the study. Based on the data collected from the respondents, SEM was performed to examine the influence of consumer trust on online shopping activities.

This study proposed six hypotheses. The H1, H2, and H3 hypotheses help to achieve the first objective of the study, that is, to examine the relationship between knowledge, privacy protection, security protection, and consumer trust in online shopping. H1 helps to examine the relationship between knowledge and trust in online shopping ; H2 helps to examine the relationship between privacy protection and trust in online shopping ; and H3 helps to examine the relationship between security protection and trust in online shopping. The results reveal that H1 is rejected, which implies that knowledge is not positively associated with consumer trust in online shopping ; H2 is also rejected, which means privacy protection is not positively associated with trust in online shopping. Next, H3 is accepted, which implies that security protection is positively associated with trust in online shopping.

The hypotheses H4 and H5 help us to achieve the second objective, that is, to examine the relationship between perceived risk, perceived benefits, and trust in online shopping. The hypothesis H4 supports that perceived risk has a significant relationship with consumer trust in online shopping. Hypothesis H5 supports that perceived benefits have a significant relationship with trust in online shopping.

The last and the sixth hypothesis, H6 helps us to achieve the third objective, that is, to examine the relationship of consumer trust with online shopping activities. The results of this study show that trust is 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 consumers' intention to purchase online. The last objective to examine the influence of consumer trust on online shopping activities is fulfilled by the *R* - square value.

The research demonstrates that online shopping activities are influenced by consumer trust. Marketers planning to leverage the online trends must assign the required space and importance the trust dimension and its antecedents deserve. By studying relationships among knowledge, security, perceived risk, perceived benefits, and trust, marketers can plan impactful strategies, which will help them in building trust among consumers. The study not only provides an increased insight into the nature of consumer trust and online shopping activities, but also provides a deep understanding of the trust antecedents along with efficient marketing tools required to push up online businesses.

Conclusion

Past research related to online shopping orientation identified that online purchase intention is positively associated with impulse purchase, quality orientation, brand orientation, and prior experience of online shopping (Ling, Chai, & Piew, 2010). Prompongstorn, Sakthong, Chaipooirutana, and Combs (2012) concluded that reputation, security, privacy, ease of use, usefulness, and integrity are the six factors that influence trust in Internet shopping. The website quality, structure assurance, web vendor reputation, capability, and product information are other factors identified by Chan and Huang (2016). Gustavsson and Johansson (2006) revealed that security and privacy were the utmost important factors affecting trust in online shopping. The present study was designed to explore the role of consumers' trust in online shopping for a different geo-demographic context as previous research works largely ignored the influence of consumers' trust in online shopping in an Indian context.

The results reveal that knowledge and privacy protection are not positively associated with consumer trust. It means there is no effect of knowledge and privacy protection on the consumers' trust. Security protection is positively associated with trust in online shopping ; perceived risk has a significant relationship with consumer trust in online shopping ; perceived benefits are also found to have a significant relationship with trust in online

shopping ; and consumer trust is positively associated with online shopping activities. In other words, online retailers should work to increase the consumer trust with intention to increase online shopping activities. Security protection, perceived risk, and perceived benefits barriers must be torn down in order to increase the consumers' trust in online shopping. Thus, the model and results have many important implications for merchants who wish to build their online businesses by increasing consumer trust. In addition, the findings show that efforts to increase security and perceived benefits of online shopping would tend to be advantageous for consumer trust and companies engaging in online shopping.

Managerial Implications

Several implications can be inferred from the results of this study. The findings suggest practical implications for planning marketing strategies :

- ✎ Online vendors should create conditions for prior purchase intention. Online vendors can distribute free samples or free subscription for the online shoppers to test their products or services.
- ✎ The research findings provide data to the marketers about the importance of perceived risk in online shopping, so that they should adopt adequate risk reduction strategies in an online shopping environment.
- ✎ Security protection is important to build consumer trust in online shopping. The online vendors should introduce a mechanism that would improve safety to buy online. They can encourage online shoppers for using other payment methods that do not require disclosing of credit card information. For example, the cash on delivery (COD) option can be suggested so that the customers should not worry about the leakage of credit card information and other financial risk frauds.
- ✎ Online businesses require Internet marketing strategies. Comprehensive Internet marketing can launch or increase sales. Marketers should have knowledge about social media, search engine optimization (SEO), blogs, and email lists. Marketers should create social media accounts and assign someone to post interesting material every day. In order to attract followers, social media pages, profiles, and blogs must be consistently updated.
- ✎ Online vendors can optimize their websites for mobile services. Managing online customer reviews and feedbacks are another way to build trust among the customers related to online shopping because perceived benefits have a significant relationship with consumer trust.
- ✎ From a marketer's perspective, an online vendor should formulate and implement various business strategies to foster consumer trust towards online shopping and ultimately, online shopping activities. To increase the level of online consumer trust, an online vendor should provide honest and trustworthy information to the customers.
- ✎ After sales services to the customers can lead to the formation of a magical relationship with customers, which would further help in forging long term connections of the customers with an online vendor.
- ✎ By providing occasional gifts to old customers and discounts to new customers, the online vendors can get good benefits out of these because if the customers feel happy, it further leads to more purchases .The consumers' trust towards online shopping increases, which gives a push to online shopping activities.

Limitations of the Study and Scope for Further Research

The study was limited to a particular geographical location, and the results cannot be generalized for the entire

country. In addition, the study is cross sectional in nature and did not capture changes over time in levels of consumer perception.

In terms of future research of this study, it is recommended to replicate the study in 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 - such as social contacts, educational qualifications, and life styles - should be defined more elaborately. This would help to get more insights into consumers' trust in online shopping. It is also recommended that qualitative research that explores the various factors of online shopping and trust in online shopping needs to be conducted. The implementation of the above suggestions would certainly bring more value addition to the current findings.

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