

## ASSESSMENT OF THE RELATIONSHIP BETWEEN ONLINE TRUST AND ONLINE SHOPPING INTENTION AMONG THE ONLINE WATCH BUYERS

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### ABSTRACT

Trust over the website is the major issue of concern when it comes about the online purchase of products. apart from the examination of the quality of the products bought over online, the consumers have to possess trust over the website pages through which purchase of products is being done. The trust over the online webpages has got the tendency to affect the online shopping intention of the consumers. The study has been done among the consumers in Thiruvannamalai, who make an online purchase of products. the respondents are selected through simple random sampling and the sample size of the study is 100. The data for the study is collected with the help of a questionnaire and the analysis of the same is done with the help of regression. the findings reveal the fact that the factors of online trust considerably have an influence on the overall purchase intention.

**KEYWORDS:** Online Trust, Online Shopping Intention, Watch Buyers

### INTRODUCTION

The Indian economy is a fast-growing economy of mobiles with almost ninety percent of mobile users with internet. They spend nearly four hours over the internet in mobile and this is considered to be the highest count in the entire internet world throughout the globe as per the statistics of Google (2017). Though the usage of mobile internet is fast-growing in India, it is not equally followed by the growth of online purchase of products by the individuals.

The term online trust means the attitude of the consumers of confident expectation over the website pages selling the products through online. The major elements of online trust include vulnerability, risk, exploitation and confidence. In the world with lack of time to visit the physical stores, the consumers get inspired by the hedonic intentions as well as functions. For instance, for examining the website, apart from the exploration of the products and the services, they usually identify their experience of discomfort, disbelief and the anxiety at the time of online purchase.

The current study is as per the research done by Pavlou (2003). The concept of online purchase intention refers to the level to which the consumers are ready to purchase the product or the service in an online store. The online business people try to examine the elements of the purchase intention of the consumers and also try to understand the shopping behavior of the consumers while the consumers are making online purchase.

The term purchase intention refers to the result of varied factors involved in online purchase [Brown, et al., 2001]. While making an online purchase of watches, the purchase intention of the consumers gets motivated mainly by the online trust of the consumers over the webpage selling the watches. Online trust arises from the security of information of the consumers given through internet, payment security made for the purchase of watches and also the warranty or return given for such purchase of watches in case of any damage.

### **STATEMENT OF THE PROBLEM**

In spite of the indispensable growth of the internet economy in India, the online business of shopping is seen to be very slow in the Indian economy. Further, very few studies exist regarding the effect of the factors of online trust over the online purchase intention. Apart from the huge potential of online shopping in India, the economy faces the barriers of B2C. When compared with the advanced economies, the telecommunication infrastructure of India is still at its budding stage. A successful online shopping depends on the consumer's purchase intention for making a purchase through an online mode. The low level of income of Indians and the low level of trust over the online purchase brings down the level of online purchase intention of the Indians.

### **NEED FOR THE STUDY**

The present research study concentrates over the elements which inculcates trust in the customers, thus making them to make an online purchase of products. The aim with which this study has been undertaken is to explore the factors of trust which affects the buying behaviors of people while making an online purchase of watches.

### **REVIEW OF LITERATURE**

Chuang and Fan (2011) studied the factor of trust as the correlation amidst the intention of customers and the quality of the e-retailer for making an online purchase. The variables like the system, service and information were considered as e-retailer's quality and the antecedents for reducing the trust of the consumers. The respondents of the study were the members of an e-book store. The sample size was 589. This sample data collected was checked with the help of SEM. The findings of the study showed that the trust of the consumers played the role of a mediator amidst the intention of the customers to make an online purchase and the quality of the e-retailer.

Barki, Robert & Dulipovici (2015) performed a study regarding the trustworthiness. The study explored three features of the e-retailers' trustworthiness and they included benevolence, ability and integrity. These three aspects or features were found to be related with the trusting behavior of the consumers in several contexts. Analysis was done on the basis of a methodology which was multi-method in nature (laboratory and case study).

### **RESEARCH METHODOLOGY**

The study has been performed among the consumers of Thiruvannamalai who make an online purchase of watches. The respondents are selected through simple random sampling and data has been collected with the help of a questionnaire. The collected data has been analyzed with the help of regression. The sample size of the study is 100.

## ANALYSIS AND INTERPRETATION

### Model Summary

R	R Square	Adjusted R Square	F	Sig.
0.783 <sup>a</sup>	0.613	0.588	24.502	0.000 <sup>b</sup>

a. Predictors: (Constant), online trust

### Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.472	.230		6.400	0.000
I think this online buying is credible	.166	.066	.222	2.520	0.013
I trust this online buying	-.099	.065	-.135	-1.538	0.127
I believe that this online buying is trustworthy	.418	.067	.566	6.224	0.000
I am willing to buy the watch through online because of security	-.069	.063	-.123	-1.093	0.277
I would consider buying the watch through online because of privacy	.152	.060	.260	2.524	0.013
I trust the online products because of virtual community recommendation	.084	.059	.141	1.431	0.015

### a. Dependent Variable: Purchase Intention

The above table explains the regression analysis for overall purchase intention as the dependent variable and various factors of online trust as independent variables. For identifying which factor of online trust influences predominantly the overall purchase intention, an analysis of multiple regression was executed and the findings are displayed in the aforesaid table.

The coefficient of Regression determination ( $R^2$ ) is 0.613 which connotes that 61.3 percent of the difference on overall purchase intention is established by the independent variables. In order to verify the significance of  $R^2$ , ANOVA was carried out and the outcome demonstrates a significant result ( $F = 24.502$ ;  $p < 0.000$ ) which indicates that the factors of online trust

considerably have an influence on the overall online purchase intention.

## **FINDINGS**

The result of the study revealed the fact that the factors of the online trust have got an influence over the online purchase intention of the consumers purchasing watches in online platforms.

## **CONCLUSION**

Trust plays an important role in any type of purchase activities; may it be physical store purchase or online purchase. As far as online purchase s concerned, trust over the webpages induces the purchase intention of the consumers. In other words, the online trust of the consumers over the e-retailers webpage, like trust over the information given regarding the product, here the watches, payment mode, security for the information of he consumers increases the online purchase intention of the consumers.

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