

# Inspecting the Role of Intention to Trust and Online Purchase in Developing Countries

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## Abstract

The study aims to explain the relationship between intention to trust dimensions and purchase intention in online products. Furthermore, it examines the relationships between integrity, competency, firm's image, Uncertainty Avoidance, price awareness, propensity to trust and the impact on purchase intentions.

Reliability result showed that all items of Cronbach Alpha are acceptable. Normality test also indicated that the data fit the purpose for which it was obtained. Descriptive and inferential statistics were used for the data analysis. Inferential statistics was run to get the main research outcome. The techniques used were determined by each objective and the variables involved in the study were indicated that there is significant relationship exist among integrity, competency, firm's image, UA, price awareness, propensity to trust & the impact on purchase intentions. This study is narrowed only to the universities student's in Terengganu area Malaysia. Hence, the generalization of the findings cannot be made for the whole population of people in Malaysia. Further Research may be conducted with other data set.

**Keywords:** Online shopping; Purchase intention; Trust; Integrity; Terengganu area

## Introduction

Nowadays, technology development has improved customers' information gain access via Internet [1]. According to the study by Turban [2] internet is a beneficial tool for dissolving information to customers as it is being flexible, open, and easy. Shopping through Internet gives a convenient way that cannot be done by brick and mortar stop [3]. Shopping cart technology, as the name suggests allow users to collect items at a website and then complete a one-stop checkout meanwhile online tracking of shopping cart activity can tell a dealer how many consumers put items into a shopping cart but never complete the transaction [4].

There is no doubt that online purchasing has lot of advantages, however a number of Internet users are still don't trust to use it [5]. Researchers such as [6-8] have proposed that lack of trust is a major limitation in online purchase. Trust is always measured as the most critical factor, which encourages to purchase over the internet, as it has been positively known to influence online consumers' intentions to purchase [9]. Trust is crucial to all economic transactions, whether conducted in a retail outlet in physical or through the internet [10,11]. It is because trust is an important aspect for the acceptance of people or things whether in business world or social life, which affects customers' intentions to shop online [12]. According to Koufaris and Hampton-Sosa [7]. consumer purchasing intentions are directly influenced by various factors like reputation of online vendors, their honesty, competency, dispositional capacity of consumers, etc.

In psychology, uncertainty avoidance is known as a society's acceptance for uncertainty and ambiguity. It exposes the extent to which members of a society effort to manage with anxiety by reducing

uncertainty [13]. Uncertainty avoidance deals with a society's tolerance for uncertainty and ambiguity which it is ultimately bring up to man's search for the truth. It shows to what extent a culture programs its members to feel either uncomfortable or comfortable in unstructured conditions [14]. Integrity is known as the quality of being honest and having resilient moral principles and moral uprightness. It is commonly a personal choice to support oneself to consistent moral and ethical standards. Usually in ethics, integrity is considered by many people as the honesty and truthfulness or accuracy of an individual's actions. Integrity can stand in conflict to hypocrisy, in that judging with the standards of integrity includes regarding internal consistency as a benefit, and suggests that parties holding within themselves seemingly conflicting values should account for the inconsistency or alter their beliefs [15].

Competence is the ability or skill of an individual to do a job properly. It also can be regarded as the ability to do something successfully or efficiently [15]. A competency is a set of well-defined behaviors that gives a structured guide allowing the identification, evaluation, and development of the behaviors in individual. The term "competence" first seemed in an article authored by white [6], as a concept for performance motivation. Far ahead, in Lundberg [16], distinct the concept in "Planning the Executive Development Program".

The term gained power when in [17] wrote a seminal paper entitled, "Testing for Competence Rather Than for Intelligence". It has since been commercialized by one-time fellow (Currently the "Hay Group"). Its practice varies widely, which leads to considerable misunderstanding. This is all the truer, that competence acted in varied countries and varied scientific contexts, with different meanings [18]. Firm's image can be regarded as a mental picture that rose at the mention of a firm's name [1]. It is a combination of psychological impression that repetitively changes with the firm's situations, media

coverage, performance, declarations, etc. Same to a firm's reputation or goodwill, it is the public view of the firm rather than a reflection of its actual state or position. Difference on corporate identity can change overnight from positive to negative to neutral [19]. Large firms use numerous corporate advertising techniques to improve their image to improve their attraction as a supplier, employer, customer, borrower, etc.

Trust propensity is known as nature to trust and propensity to trust. Trust propensity is a general outlook to trust people in life (this is a consumer trait that is relatively stable.) People be different in this trait which some are always distrusting others, whereas others believe that people can be trusted. Disposition to trust is a general, for example not situation specific, feeling to display faith in humanity and to adopt a trusting attitude toward others and is perceived as a personality trait. This propensity is not based on experience with or knowledge of a specific trusted party, but is the effect of an ongoing lifelong experience and socialization. As an predecessor of trust, disposition to trust is most effective in early phases of a relationship when the parties are still mostly unfamiliar with each other [20] and before extensive ongoing relationships provide a necessary background for the formation of other trust-building beliefs

Previous studies have not yet developed a comprehensive understanding of the factors that affect consumer trust in e-commerce [21-24]. explain that a theoretical development and integration is needed to increase the understanding of the nature and roles of many trust understandings and perceptions. The objective of the study is to explain the relationship between integrity, competency, firm's image, UA, price awareness, propensity to trust and their impact on purchase intentions.

This study is narrowed only to the universities student's in Terengganu area. Hence, the generalization of the findings cannot be made for the whole population of people in Malaysia. There are many other factors that can affect trust level, however, this study only focused on six independent variables as mentioned above integrity, competency, firm's image, uncertainty avoidance, price awareness and propensity to trust that are considered significant in determining the intention to trust among consumer on online purchasing.

## Literature Review

According to Lee [25] consumer trust in the internet shopping context as the willingness of a consumer to be weak to the actions of an internet business are based on the expectation that the Internet business activity will behave in which pleasant ways, regardless of the ability of the consumer to monitor or control the Internet business activity. From many sources of definitions that have been suggested by researchers, trust can be considered as a structure of multiple characteristics that consider different environments where it is established. As noted by Tan [12] the impact of primary consumer trust has affected consumers' intention in conducting a transaction at a web site. The researchers have suggested that the development of customers' trust is very important to the vendor because trust will strongly influence consumers' intention to purchase online especially with unfamiliar web. Another study has found that three important factors that could influence individuals to put their trust on certain product are consumer perceptions of the safety of the web environment, perceived web vendor reputation, and web quality.

Additionally, a study by Tan [12] have examined an internal and external factor that affect individuals' trust in consumer-to-consumer

electronic commerce. The internal factors that affect trust were natural propensity to trust and perception of web site quality and external factor that affect trust were others trust of buyers or seller. In terms of the website quality, they suggested that the importance of having updated web site and proposed that the businesses should put more effort to create high quality web site.

Trust can be one of attitude to influence or attract consumer or customer to increase purchase product or service through online activities. Some researchers believe that online seller has trust attitude into online business, it is believed that there will be confident and less risky among consumer on purchasing online and services. As suggested by [26] trust was create to have a significant positive effect on the intention to use online shopping. It also supported by other study Chiu [27] by saying that trust has positively influence online purchase online.

Bart et al. [28] suggested by evidenced that there are significant people's online buying behavior or intentions of buying a specific product online with trust online information bases. Additionally, Chen [29] also found that trust is an important factor in influencing purchase intention. The concluding positive relationship between online trust and consumer purchase intentions also supported by other scholars [30]. It also supported from Lim [31] they confirmed the impact of trust on the employment of online shopping and found a significant positive effect of trust on intention to purchase online.

## Purchase intention

As stated by Ajzen [32] intentions are known to be an indicator of to what degree people willing to approach a certain behavior and how many attempts they are trying in order to perform a certain behavior. Consistent with the studies by Liu [33] lack of intention to purchase online is the main problem in the development of electronic commerce. As an example, the theory of planned behavior (TPB) applied on Thai consumers shows that the intention to shop online was most likely to be affected by perceived behavioral control and subjective norm, the amount of the attitudes from the people close to them [34]. As shown by the study Taylor [34], ever since these two factors can influence consumers' purchase intention, thus influencing their behavior towards online shopping and eventually lead to an actual action.

Some previous studies [33,34] suggested that the shopping intention as an exchange for purchasing behavior also needs to be explored. Even though intention has been determined as a prominent predictor of actual behavior to purchase online, it should be known that purchase intention does not change into purchase action [35]. Besides, according to a study by Hui [36] based on technology acceptance model (TAM), perceived ease of use and perceived usefulness determined that the online shoppers' decision after online behavioral intention drops

## Integrity and competency

The study by Mayer [37] suggest that ability argues to the skills, competencies, and characteristics of trustee while integrity is referring to the stability of the trustee's previous actions and reliable communication. According to Mayer [37] he claimed that ability and integrity as most frequently mentioned attributes of the trustworthiness of a trustee. Additionally, some previous study such as McKnight [38] has proven and confirmed that ability, and integrity as the underlying trustworthiness measurements in the context of

organizational behavior. Added with other previous study by [14] have confirmed that the measurements scale of trust, namely, integrity, competency, and predictability relates to IT e-products and revalidated it in the context of e-services.

As noted by Fiore [39] the study also shown that perceived ability and integrity of the trustee impact a customer intention to trust. Furthermore, [40] has studied that integrity and competence as the most important measurements of trust in the context of e-banking. As concern to e-commerce [41], establish the measurements of trustworthiness as perceived integrity and perceived competency.

### Firm's image

A seller or business image can help their consumers' knowledge of its products and services and cut their uncertainty when doing purchase decision so that the consumers would buy products from seller with good image and reputation [42]. In this situation [19] stressed that online seller with good image can manage to create quality guarantees in customers' impression and they can, therefore, trust these sellers. What is more, according to [43] the image of a firm is also formed by repetitive purchases by consumers and when the reputation of the firm becomes solid, customer trust in that firm will automatically increases, which eventually increases their possibility to deal with that seller in the future.

In recent times, as noted in the study [1,44] also establish that the customers' perceptions of seller's image have direct positive impact on customer guarantee, trust, community. Additionally, it has also indirect influence on intentions. In consequence, it is reported by Rahi [22,28] that a firm's image has an important positive effect on both trusting beliefs in the business as well as trusting intentions towards the company for new consumers.

### Price awareness

As noted by Garbarino [45] that perceived price can be defined as the customer's decision about the typical price of a service in comparison to its challengers. While [45,46] have claimed that some behavioral researchers have considered consumers' perceived price unfairness of dynamic pricing and its negative outcomes on consumer trust and re-purchase intentions.

To augment Garbarino [47] and Xia [48] claimed that consumers who wish dollar off and cash coupon, have lesser perceived price unfairness, more perceived value, trust, and have more re-purchase intentions than their corresponding item. Other than that, [49] also gave clear suggestion that price can makes difference in intentions and revealed that if price hits ethical norms, trust will be lost and negative intention increases. Into the bargain, [50] underlined that high prices will prevent consumer to buy the product, hence revealed negative relationship between price and intentions.

### Uncertainty avoidance

Some previous studies have proposed that attitude is a translator of intentions to purchase online stuff [51,52] or for e-commerce implementation in small to medium-sized enterprises (SMEs). Besides, for individuals with direct experience of a phenomenon, such as having purchased products online [52] this approach will be more easily reachable in their memory [53]. Trust in online purchasing has been recognized as both conceptually [13] and empirically [54].

Additionally, according to Jarvenpaa [54] this measurement detects the amount to which consumers place trust in the online vendors from whom they purchase. A study by [55] proven that trust in vendor, and establish that this factor are positively influences attitude of consumer towards online purchasing.

### Propensity to trust

As noted by [38,56] a propensity to trust is a nature to trust others in general. It is theorized that a nature to trust influences both online vendor trust and an individual's intentions to involve in trust-related behaviors on the internet [57] and by inference, intentions to engage in online purchase behavior. The concept also includes the concept of faith in humanity and a general trust in others rather than focusing on specific internet vendor issues [57,58]. According to Cheung [59] where discuss propensity to trust, suggesting that it is an individual characteristic that is based on both experience and cultural environment. They claim that individuals who find it easy to trust are more likely to trust purchasing in the online environment compared to those who do not find it easy to trust [60-69].

### Conceptual framework

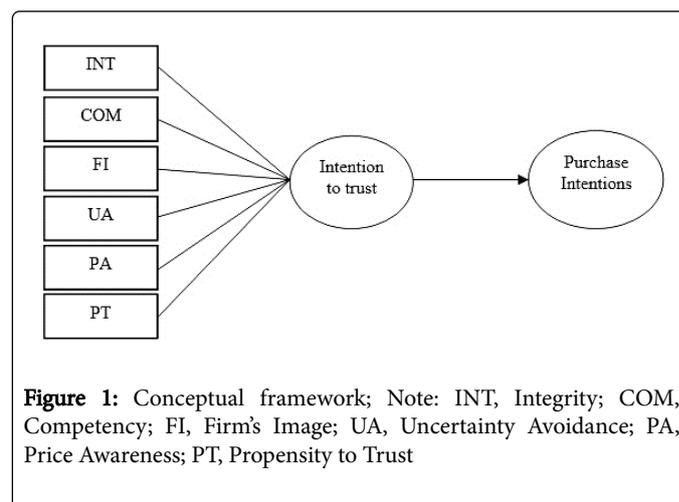


Figure 1: Conceptual framework; Note: INT, Integrity; COM, Competency; FI, Firm's Image; UA, Uncertainty Avoidance; PA, Price Awareness; PT, Propensity to Trust

### Hypothesis formulation

Based on the literature review following hypothesis generated:

- H1. Integrity of an e-vendor is positively related to intention to trust
- H2. Competency of an e-vendor is positively related to intention to trust.
- H3. Firm's image is positively related to intention to trust.
- H4. Uncertainty Avoidance is positively related to purchase intention.
- H5. Price awareness is positively related to intention to trust.
- H6. Propensity to trust is positively related to purchase intentions.
- H7. Intention's to trust is positively related to purchase intentions.

### Methodology

The quantitative survey method was conducted by distributing the questionnaires to both the undergraduate and postgraduate students in

higher learning institution in Terengganu, Malaysia. Close-ended questions with 6-point Likert type scale were used throughout the study. The survey instruments used for this study were adapted from established instruments with proven reliability and validity. The instruments were changed with some alteration and modification to suit with the respondents.

Demographic	Frequency	Percentage
<b>Gender</b>		
Male	26	23.6
Female	84	76.4
Total	110	100.0
<b>Race</b>		
Malay	84	76.4
Chinese	18	16.4
Indian	5	4.5
Others	3	2.7
Total	110	100.0
<b>Class</b>		
Diploma	5	4.5
Bachelor	101	91.8
Master	2	1.8
Doctorate	2	1.8
Total	110	100.0
<b>Age</b>		
18-21	32	29.1
22-25	73	66.4
26-29	2	1.8
30-33	3	2.7
Total	110	100.0
<b>Faculty</b>		
Arts and sciences	17	15.5
Business	73	66.4
Nursing	3	2.7
Engineering	11	10.0
IT	6	5.5
Total	110	100.0

**Table 1:** Demographic profile of sample respondent.

A convenience sampling techniques was applied in this study. Subsequently, 120 questionnaires were distributed to the respondents and 110 questionnaires were collected, indicating 91.7% response rate.

Then, the data was interpreted using analytical tools including statistical package for the social sciences (SPSS).

A total of 120 questionnaires were distributed to these selected student's area Terengganu which includes students of University Malaysia Terengganu (UMT), University Sultan Zainal Abidin (UniSZA) and University Teknologi Mara (UITM) campus Chendering during the period of March to April 2016. After the period of two weeks, 110 questionnaires were returned with 91.7% response rate.

### Demographic profile of sample respondent

The profile of the respondents in the study is shown in Table 1. below. Out of 110 usable data, 23.6% of the respondents were male and 76.4% of respondents were female. All the respondents in the study were aged between 18 to 33 years old. 29.1% of the respondents were grouped between 18 to 21 years old, followed by 66.4% of respondents aged 22 to 25. 1.8% of respondents were aged 26 to 29 and 2.7% of respondents age 30 to 33.

### Construct measurement

The dimensions include intentions to trust Includes competency, firm's image, uncertainty avoidance, price awareness, propensity to trust, and most important, its impact on purchase intentions. The questionnaires used 6-point of Likert scale. Each dimension that placed in the questionnaire has described in Table 2 below.

Table 3 shows that, the Cronbach's Alpha for all variables was above the minimum acceptable reliability of 0.7 as suggested by Hair [69] after the factor analysis was done. In relation to main variables, purchase intentions, propensity to trust and firm's image recorded the values above 0.9 while integrity, competency, IT, UA, and price awareness achieved the values above 0.8.

### Multiple regression analysis

The three major parts of a multiple regression output which is the model summary, ANOVA table, and coefficient table are presented in Tables 4-6 below.

Table 4 shows the regression analysis of hypotheses of factors influencing on online purchasing among students. Regression analysis showed that the independent variables, which is integrity, competency, firm's image, uncertainty avoidance, price awareness and propensity to trust are considered as the main predictors of intention to trust online vendor.

From the result in Table 5, the relationship between trust towards intention to buy online has found to be significant at (sig=0.1) with positive beta value. This indicates that the trust towards buying has significant positive effect on the intention to purchase online.

This result was predictable because online vendors who have positive attitude towards online business activity will make consumer especially students will perform buying online in order they were trust towards them. In addition, Table 6 below intensely presents summary of the hypothesis testing results from the Regression Analysis. The first hypothesis which is 'Integrity of an e-vendor is positively related to Intention to Trust' is supported while second hypothesis which is 'Competency of an e-vendor is positively related to Intention to Trust' supported as well.

Dimensions	Explanation
Integrity	Items relating to integrity aiming on the amount to which e-vendor acts in a consistent, reliable, and honest manner [26,30,38].
Competency	The item refers to the knowledge, skill, and alertness about products [26,30,38].
Intention to trust	All items were extracted from [26,30,38].
Purchase intention	All item was adapted from [44,60]. The items clarifying purchase intentions in future, expectations about the usage of online purchase, recommendation to others, continuous usage, and issue of information.
Propensity to trust	Items capturing this dimensions are aiming on the reliability, trustworthiness, perception about online vendor, and faith. All of the item were extracted from [8,50,61,62]
UA	It was take on from [63,64]. The item brings about from lack of detailed, easy, and understandable purchase instructions, selling practices, rules, and regulations.
Firm's image	The items were adapted from [8,44,54,65-67]. Items of the dimensions stating trust in customer services, effective after sale services, reliability of online vendor, promotion campaigns, promise accomplishment.
Price awareness	The items were pull out from [68,69]. It indicates price change, timely communication, hidden costs, considerable discounts, promises regarding prices, and unexpected price changes.

Table 2: Dimensions in the section A.

## Data Analysis and Findings

### Reliability analysis

Variables	Cronbach's Alpha	N of Items
Integrity	0.890	7
Competency	0.895	6
Intention to trust	0.851	5
Purchase intentions	0.909	6
Propensity to trust	0.902	5
Uncertainty avoidance	0.844	5
Firm's image	0.909	6
Price awareness	0.824	5

Table 3: Validity and reliability test.

Nevertheless, the third hypothesis which is 'Firm's image is positively related to Intention to Trust' also supported well.

Model summary								
R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
				R Square Change	F Change	df1	df2	Sig. F Change
0.611	0.373	0.367	0.83410	0.373	64.265	1	108	0.000
0.677	0.459	0.449	0.77869	0.086	16.916	1	107	0.000
0.710	0.503	0.489	0.74929	0.045	9.562	1	106	0.003
0.722	0.522	0.503	0.73894	0.018	3.989	1	105	0.048

Table 4: Summary of stepwise regression analysis.

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	44.711	1	44.711	64.265	0.000
	Residual	75.138	108	0.696		
	Total	119.849	109			
2	Regression	54.968	2	27.484	45.326	0.000
	Residual	64.881	107	0.606		
	Total	119.849	109			
3	Regression	60.337	3	20.112	35.823	0.000
	Residual	59.512	106	0.561		
	Total	119.849	109			
4	Regression	62.515	4	15.629	28.622	0.000
	Residual	57.334	105	0.546		
	Total	119.849	109			

Table 5: ANOVA of stepwise regression analysis.

## Conclusion

This study explains the relationship strength between intention to trust dimensions and purchase intention online products. Reliability result showed that all items are above the required Cronbach Alpha level of requirement (0.6). Normality test also indicated that the data fit the purpose for which it was obtained. SPSS was used throughout the data analyses process. Inferential statistics was run to get the main research outcome.

To predicts IT through integrity, competency, firm's image, UA, price awareness, propensity to trust and the impact on purchase intentions Multiple Regression (Stepwise regression) has been used. All

the hypothesis tested were states that there is a statistically significant relationship exist between variables.

Model	Beta In	t	Sig.	Partial Correlation	Collinearity Statistics	
					Tolerance	VIF
1	INT	0.176	1.949	0.054	0.185	0.696
	COMP	0.249	3.086	0.003	0.286	0.825
	PT	0.137	1.590	0.115	0.152	0.774
	UA	-0.024	-0.293	0.770	-0.028	0.851
	IMAGE	0.284	3.416	0.001	0.314	0.764
	PRICE	0.341	4.113	0.000	0.369	0.735
2	INT	0.039	0.411	0.682	0.040	0.579
	COMP	0.122	1.374	0.172	0.132	0.633
	PT	-0.040	-0.426	0.671	-0.041	0.579
	UA	-0.271	-3.092	0.003	-0.288	0.608
	IMAGE	0.133	1.332	0.186	0.128	0.500
3	INT	0.033	0.370	0.712	.036	0.579
	COMP	0.151	1.761	0.081	0.169	0.627
	PT	-0.033	-0.366	0.715	-0.036	0.579
	IMAGE	0.194	1.997	0.048	0.191	0.484
4	INT	-0.042	-0.434	0.665	-0.043	0.491
	COMP	0.092	0.962	0.338	0.094	0.496
	PT	-0.097	-1.045	0.298	-0.102	0.523

Table 6: Stepwise regression analysis.

## Limitations and Recommendations

This study is narrowed only to the universities student's in Terengganu area. Hence, the generalization of the findings cannot be made for the whole population of people in Malaysia. There are many other factors that can affect trust level, however, this study only focused on six independent variables (integrity, competency, firm's image, uncertainty avoidance (UA), price awareness, propensity to trust) that are considered significant in determining the intention to trust among consumer on online purchasing.

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