# A Study on the Perception of Customer on E-Trust in Online Shopping

Treenel Antony,  Dr. J Arul Suresh
[1]*Research scholar,  Assistant Professor, Department of commerce, Loyola College, Chennai*
[2]*PG and research, Department of commerce, Loyola College, Chennai*

**Abstract:-** Trust and commitments is the major key factors of E-trust in the online Retailing context to build successfully long term relationship. This study examines the relationship of trust antecedents with consumer trust and consumer trust with online shopping activities.

## 1. INTRODUCTION

In the past decade, there has been a dramatic change in the way of shopping. Although consumers continue to purchase from a physical store, they feel very convenient to shop online since it frees them from personally visiting the stores. Decisions can be made from home at ease looking at various choices and prices can be easily compared with the competitor's products. Online shopping offers the customers a wide range of products and services, wherein he or she is able to compare the price quoted by different suppliers and choose the best deal from it.

Online shopping is the process whereby consumers directly buy goods or services from a seller in real-time, without an intermediary service, over the internet. The sale or purchase transaction is completed electronically and interactively in real-time such as in Amazon.com for new books.

Trust is a complex social phenomenon reflection technological, behavioural, social, psychological, and organisational interaction among human and non human technological agents. An online shopping, e-shop, e-store, internet shop, web shop, web store, online store or virtual store evokes the physical analogy of buying products or services at a bricks-and-mortar retailers or in a shopping centre.

Customer ratings are a key element of the market places, enabling SMSs to build a reputation at low cost relatively to the offline environment. This element of reputation may be achieved quickly (Just one piece of feedback generates a rating) and its tied to particular platforms. Indian market is large and strategic consumer market. The potential growth of online shopping has triggered the idea of conducting a study on online shopping in India.

### STATEMENT OF THE PROBLEM

At any given time, there are millions of people online and each of them is a potential customer for a company providing online sales. Since there are many potential customers, it is most important to be able to understand what the customer's needs and wants. The present study is aimed to fulfil this requirement. This study of understanding whether trust matters or not in internet shopping.

## 2. OBJECTIVES OF THE STUDY

To understandcustomers'e- trust in online shopping website
To get the suggestion of the customer to establish consumer e- trust.

## 3. SCOPE OF THE STUDY

The study was conducted among students of Loyola College Chennai.

## 4. REVIEW OF LITERATURE

**(Demangeot & Broderick, 2010)**explained in their article that humans have a long history of anthropomorphising animals and the use of animal descriptions in the marketplace and well-liked culture is commonplace; the phenomenon has received little concentration. This research investigates the role of how consumers respond to anthropomorphic portrayals of animal mascots that differ on their baseline physical resemblance to humans.The author has applied an experimental study, and the survey was conducted with 62 undergraduate members from a large state university in the Northeastern United States. Results from the study indicate that evaluations of anthropomorphic portrayals of animals with a lower baseline physical similarity to humans are lessfavourable than no anthropomorphic portrayals. Indifference, evaluations of anthropomorphic portrayals of animals with a higher baseline physical similarity are more favourable than no anthropomorphic portrayals.

**(Perea Y Monsuwé, Dellaert, & De Ruyter, 2004)**While a large number of consumers in the US and Europe regularly shop on the Internet, research on what drives consumers to shop online has typically been fragmented. This paper, therefore, proposes a framework to increase researchers' understanding of consumers' attitudes toward online shopping and their intention to shop on the

Internet. The framework uses the constructs of the Technology Acceptance Model (TAM) as a basis, extended by exogenous factors and applies it to the online shopping context. The review shows that attitudes toward online shopping and intention to shop online are not only affected by ease of use, usefulness, and enjoyment, but also by exogenous factors like consumer traits, situational factors, product characteristics, previous online shopping experiences, and trust in online shopping.

**(Katawetawaraks & Wang, 2011)**Recent research has shown an interest in investigating consumer motivations that affect online shopping behaviour. It is yet to understand what factors influence the online shopping decision process. The objective of this study is to provide an overview of online shopping decision process by comparing the offline and online decision making and identifying the factors that motivate online customers to decide or not to decide to buy online. It is found that the marketing communication process differs between offline and online consumer decision. Managerial implications are developed for online stores to improve their website.

**(Hsiao, 2009)**This study aims to explore how consumers evaluate these time attributes; i.e., the value of time, when they are facing a shopping mode choice between physical store shopping and e-shopping. For this purpose, it experiments to acquire data on respondents' stated preference choices between physical bookstore shopping and online bookstore shopping. It is finally found that the value of delivery time for a purchased book from an online bookstore to a consumer is approximately $0.53 per day, which means an online bookstore will have to lower a book's price by $0.53 to attract a physical bookstore shopper if the delivery is delayed for one day. It is also found that regarding monetary values, avoiding a shopping trip produces far more benefits than bearing waiting for the delivery of books for an online purchase.

**(Zhou, Dai, & Zhang, 2007)**Since the late 1990s, online shopping has taken off as an increasing number of consumers purchase increasingly diversified products on the Internet. Given that how to attract and retain consumers is critical to the success of online retailers, research on the antecedents of consumer acceptance of online shopping has attracted widespread attention. There has yet to be a holistic view of online shopping acceptance from the perspective of consumers. In this research, we conducted an extensive survey ofexisting related studies and synthesisedtheir result interested in a reference model called OSAM (Online Shopping Acceptance Model) to give details consumer receipt of online shopping. Our review exposes that a countless of factors have been examined in the context of online shopping

and mixed results on those factors have been reported. The proposed model helps bring together conflicting findings, discover recent trends in this line of research, and shed light on future research directions.

**(Farag, Schwanen, Dijst, & Faber, 2007)**explained in their article that the product information and buying goods online are flattering increasingly popular activities, which would seem likely to affect shopping trips. However, little empirical evidence about the relationships between e-shopping and in-store shopping is available.This study aims to describe how the frequencies of online searching, online buying, and non-daily shopping trips relate to each other, and how such factors influence them as attitudes, behaviour, and land use features. Questionnaire data were collected from 826 respondents residing in four municipalities (one urban, three suburban) in the centre of the Netherlands. Structural equation modelling was used to examine the variables' multiple and complex relationships. The results show that searching online positively affects the frequency of shopping trips, which in its turn positively influences buying online. An indirect positive effect of time-pressure on online buying was found and an indirect negative effect of online searching on shopping duration. These findings suggest that, for some people, e-shopping could be task-oriented (a time-saving strategy), and leisure-oriented for others. Urban residents shop online more often than suburban residents because they tend to have a faster Internet connection. The more shopping opportunities one can reach within 10 min by bicycle, the less often one searches online.

## 5.  RESEARCH METHODOLOGY SIGNIFICANT OF THE STUDY

The proposed research is unique and will highlight some new findings than the earlier research and will be useful to many related to marketing activities elaborated as under:

➢  Marketers:
This will help the marketers to perfect the old-tricks that they have to be perfected over last few decades, involve more creative strategies. Further to give more appealing web designs, positioning strategies, web pages, websites, promotional tools, etc

➢  Advertisers:
Also the advertisers, having gained knowledge about the risk perception, trust factors and lifestyle predictions about this segments.

## 6.  RESEARCH DESIGN

A research design is a framework or blue print for conducting a research project. It details the procedure necessary for obtaining the information needed to structure and solve research problem. A

*International Journal of Research in Advent Technology (IJRAT) Special Issue*
*E-ISSN: 2321-9637*
*Available online at www.ijrat.org*
*International Conference "ICFTWF-19", February 4th & 5th 2019*

research design lays the foundation for conducting the project.

## TYPE OF RESEARCH

The cross-sectional descriptive research design is used for conducting this research work because this design enables the researcher to study the problem at given point of time of the population of interest.A structured questionnaire was used to design for quantitative research.

## DATA COLLECTION

To collect information for the study from customer, primary data was used. Secondary data was collected from newspaper, Journals, Magazines, Internet etc.

## SAMPLE SIZE

44 students was selected from Loyola College for this study.. All the respondents were administered structured questionnaire.

## SAMPLING TECHNIQUES

Convenient sampling was used to select the samples .

## 7. LIMITATION OF THE STUDY:

All efforts have been made to ensure that the research is designed and conducted to optimize the ability to achieve the research objectives.
- This study is restricted to the students of Loyola College only.
- The major tool which is used for evaluation is 5 point Likert scale and thus it has its own limitation.
- The sample consist of 44 students from Loyola College, the sample is selected and conveniently.
- In this research the data is collected by a web-based questionnaire survey.
- The customer's perception survey is done online by using the Google forms,the online survey method.
-

## CUSTOMER'S E-TRUST ON ONLINE SHOPPING WEBSITES WITH GENDER

H0: There is no significant difference between customer's E-trust on Online shopping websites withgender.

**TABLE 1**

## CUSTOMER'S TRUST ON E-SHOPPING WEBSITES WITH GENDER

| | *Sum of Squares* | *df* | *Mean Square* | *F* | *Sig.* |
|---|---|---|---|---|---|
| Between Groups | .201 | 2 | .101 | .283 | **.755** |
| Within Groups | 14.594 | 41 | .356 | | |
| Total | 14.795 | 43 | | | |

Source: Primary data

Table shows that the obtained F=.283 and P=.755 which indicates that there is no significant difference exist among customer's gender on the perception of E-trust of online shopping websites.The p value 0.755 is more than0.05, so we accept the null hypotheses that there is no significant difference between customers' E-trust on online shopping websites with gender.

## 8. FINDINGS AND SUGGESTIONS

Like a voyage, who after finishing his voyage, reaches to distance that he has covered for identifying the important landmarks he came across. This chapter shows the study of important aspects and summing up of the key observations is presented in this chapter. Online shopping is the buzz, the sensation in the current scenario. The internet has made a new generation of consumers who like to shop online. Time is not a constrain, one can shop anytime- the facility is available round the clock.

Those customers who shop online also feels that there are perceived risks associated with internet shopping. We can say customers have now become aware about term internet shopping.

## MAJOR FINDINGS OF BUYING BEHAVIOUR AND E-TRUST AMONG E-SHOPPING CUSTOMERS

- Out of 44 respondents 12 were male, 31 females and 1 third gender.
- Out of 44 respondents the annual income of 26 respondents were below 1,00,000, 7 respondents income were 1,00,000-2,00,000, 4 respondents income were 2,00,000-3,00,000 and 7 respondents income were above 3,00,000.
- The p value 0.775 is more than 0.05,so null hypothesis is accepted.

## SUGGESTIONS

The question of trust is more important in internet shopping that in off-line trade. This is because the alternative of trust is particularly important when uncertainty and risk are inherent and contracts and warranties are often absent.

Here are some suggestions for building trust towards E-shopping:

*International Journal of Research in Advent Technology (IJRAT) Special Issue*
*E-ISSN: 2321-9637*
*Available online at www.ijrat.org*
*International Conference "ICFTWF-19", February 4ᵗʰ & 5ᵗʰ 2019*

➢ Use familiar websites (for example myntra, flipcart.cometc)
➢ Never give anyone credit card information on email.
➢ Never ever buy anything online using credit card from site doesn't have SST [Secure Sockets Layer] encryption installed.
➢ Refuse giving information regarding internet banking passwords.
➢ Utilize untraceable passwords.

### 9. CONCLUSION

Access to online shopping has truly revolutionized and influenced our society as a whole. This use of technology has opened new doors and opportunities that enables for a more convenient lifestyle today. There can be a lot of opportunities about E-shopping when one gets into it for the first time, those apprehensions gets disappeared slowly.

This research study has given me a precise knowledge about buying behaviour of internet shoppers, preference towards internet shoppers, risk perception and reasons for not shopping.

### REFEERENCE

[1] Demangeot, C., & Broderick, A. J. (2010). Consumer perceptions of online shopping environments: A gestalt approach. *Psychology and Marketing*. https://doi.org/10.1002/mar.20323

[2] Farag, S., Schwanen, et.al. (2007). online shopping and/or in-store? A structural equation model of the relationships between e-shopping and in-store shopping. *Transportation Research Part A: Policy and Practice*. https://doi.org/10.1016/j.tra.2006.02.003.

[3] Hsiao, M. H. (2009). Shopping mode choice: Physical store shopping versus e-shopping. *Transportation Research Part E: Logistics and Transportation Review*. https://doi.org/10.1016/j.tre.2008.06.002

[4] Katawetawaraks, C., & Wang, C. L. (2011). Online Shopper Behavior: Influences of Online Shopping Decision. *Asian Journal of Business Research*. https://doi.org/10.14707/ajbr.110012

[5] Perea Y Monsuwé, T., Dellaert, B. G. C., & De Ruyter, K. (2004). What drives consumers to shop online? A literature review. *International Journal of Service Industry Management*. https://doi.org/10.1108/09564230410523358

[6] Zhou, L., Dai, L., & Zhang, D. (2007). Online shopping is acceptance model - a critical survey of consumer factors in online shopping. *Marketing Journal*. https://doi.org/10.1086/209376