Chapter 10
Trust in E-Commerce:
The Importance of the Experience and Relationship With This New Sales System – New Business Commerce

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ABSTRACT

E-commerce is a reality of the 21st century. This type of business is nothing more than the conversion of any offline business in its online version. Understanding the online consumer has been a challenge for managers around the world. In this sense, the authors intend to verify how consumer experience with e-commerce and social media usage influences consumer trust in this new type of sales system. Another objective of this research is to understand if anxiety caused by the consumer perceived risk about the information sharing on the internet affects the trust in e-commerce. The data are collected through an online structured questionnaire and a quantitative methodology of structural equation modeling is used. The results obtained show that consumption experience with e-commerce and social media usage has a positive effect on trust in internet shopping. However, consumption experience has a stronger effect on trust in internet shopping than social media usage. But it can conclude that anxiety does not have a moderate effect on consumer trust in e-commerce and social media usage.

INTRODUCTION

The theme of e-commerce in everything is linked to the management and the marketing and it is to the managers of these two areas that it has been putting more challenges over the last decades.

One of the weaknesses of the Internet, on which e-commerce is based, makes security one of the major problems consumers encounter when shopping online (Abyad, 2017; Ashraf, Thongpapanl & Spyrapoulous, 2016; Suh & Han, 2003). This is because consumers, in general, can not control the

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security of the personal and financial information they send to the buying sites (Abyad, 2017; Corbitt, Thanasankit & Yi, 2003). And this may leave to a lack of trust in this kind of commerce.

Companies with an Internet presence in Portugal increase from 25.8% in 2003 to 62.7% in 2018 (Pordata, 2018). However, little is known about Portuguese consumer behavior in terms of experience with e-commerce, social media usage, trust in e-commerce and anxiety in use e-commerce.

The principal objective of this research is to analyse the antecedents which lead consumers to trust on purchase in e-commerce, testing the moderating effect of anxiety with this kind of new commerce. The antecedents are divided into two types: (1) consumer experience with e-commerce and (2) the influence of social media usage in the consumer trust in e-commerce. It was carried out this analysis in the north of Portugal and only consider in the sample consumers with experience in e-commerce, who have at least one re-purchase and are thinking about continuing to purchase on e-commerce and are frequent users of at least one social media. This research derives from technology acceptance model (TAM), along with the concepts of consumers experience with e-commerce, social media usage, anxiety and trust in e-commerce. The novelty of the research is the analyses of the moderate effect of anxiety in the relationship between the consumer experience with e-commerce, the influence of social media in e-commerce and consumer trust in e-commerce.

The structure of this chapter is as follows. First, is done a literature review of trust in Internet shopping, with a focus on two antecedents – consumer experience with e-commerce and social media usage – and a moderator variable – anxiety with the discussion of the objective of the research and the propose of the conceptual model. Second, the methodology of the research is presented followed by the analysis and results. Then, the discussion and conclusions are discussed. Finally, the theoretical and managerial implication is discussed, limitations and future research are presented.

THEORETICAL BACKGROUND

Trust in Internet Shopping

Trust can be define as a belief in the reliability, truth, and ability of the exchange party that has been recognized as one of the reasons consumers refrain from electronic purchases (Gefen, Karahanna & Straub, 2003).

There are significant differences between traditional commerce, established in a face-to-face relationship, and e-commerce. In e-commerce, transactions can be performed at any time, however, they are not instantaneous, and consumers do not have automatic access to the product (Kim, Ferrin & Rao, 2008; Ortinou, Babin, & Chebat, 2013). In this way, trust in e-commerce becomes the trust that consumers can have in the transaction process (Kim et al., 2008, Kim, Song, Braynov & Rao, 2005). As in e-commerce, the consumer can not physically verify the product, it must be confident that whoever is selling will supply the product with the expected quality (Abyad, 2017; Ortinou et al., 2013).

Lynch, Kent and Srinivasan (2001) in their cross-national study conducted in 12 different countries, came to the conclusion that there are three factors that influence consumers' online shopping: quality, affection, and trust.

In an initial phase, trust is generated from the website and the characteristics of the website (Chen, Teng, Yu, & Yu, 2015). Chen and Dhillon (2003) argue that in e-commerce, the website is the only means of the company communicating with its consumers. Urban, Sultan, and Qualls (2000) defend

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