



**Trust in E-Retailing: Myth or Reality**

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**Abstract**

E-retailing has set up its roots in all those areas where products and services are being exchanged either to a full extent or partially. The same amount of people is using it extensively in almost all aspects of life. There is a discrepancy in the trust in this type of buying and selling in the marketplace. So, this study was carried out to investigate the low levels of trust and low customer buying intention. The study highlighted the factors that affect customer buying intention. Customer satisfaction being the direct and major source of influence on customer buying intention, it was also learned that the other three factors also have a significant impact on buying intention indirectly, as these factors agitate the customer satisfaction variable. These factors are service quality, reliability, and empathy. As assumed in the hypotheses, the results showed that the independent variables, service quality, reliability, empathy, and customer satisfaction have a profound effect on the dependent variable, that is, customer buying intention. The primary data was gathered through a questionnaire containing twenty-one closed-ended questions. The responses ranging from 1-5 on the Likert scale. The reliability test was run to check whether the data is unique and practical or not. Finally, Amos was run to check the dependency of the variables amongst each other.

**Keywords:** Customer satisfaction, service quality, reliability, empathy, e-service/ e-commerce

**Introduction**

The motive for this study is to measure the level of trust that customers have in the e-retailing business. The study also includes the determinants to measure trust. For determining trust, different variables were used which were: Customer buying intention, customer satisfaction, reliability, service quality, and empathy. Recent studies have shown a comparison of the use of smartphones for almost all the activities with the use of television or other media. First of all, the priority is the smartphone for carrying out any activity whether it is related to work or

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entertainment. People are using television media but even while using it, their attention is diverted to the smartphone (Patricia Dias and Ines Teixeira-Botelho, 2016). People are now looking for ways which make their life easier and is not much time consuming and E-retailing is an answer to all these questions. E-retailing is providing opportunities to all those who are looking forward to improvising their business tactics. This need for change is initiated by the customers only. E-retailing provides not only the products but the services are also entailed with it. The customers look for better service quality whenever using an online application. Besides the service quality, the customers also need a reliable means of providing those services to them. As customers get satisfied, they will intend to use more of that service. The satisfaction level is benchmarked after the key factors are testified against it.

### **Background, Objectives, and Significance of the Study**

The consumer's use of mobile applications has increased dramatically, in recent years, which has also increased the scope of the business of the mobile service according to Laurent Muzellec, Feenstra, Faultrier, and Boulay (2016). The people now enjoy products and services that are personalized for their individual use. And mobile phones are the most personal things that a person owns. This gives them a sense of belonging and empowerment to the product or service which makes it hard for them to switch their choice. This new business model focuses on providing the best services to their customers by making their lives hassle-free.

Businesses are restructuring and transforming their methods to electronics with the advent of extensive use of mobile applications, smartphones, and the internet by the people (Internet World Stats, 2013). And e-retailing is one of the examples of the novel business type. Das (2016) worked on finding out the successful approaches for e-tailing businesses. He focused on two types of customers when it comes to buying online. Some customers are promotion-oriented and also some customers are prevention-oriented. The first type focuses on the types of promotions done by the e-retailers which connects to them emotionally and physically. However, the latter focuses on products or businesses' negative side and maintains a distance from such businesses. Gary M. Erickson (October 2009) revealed through his study that competitors with multi-brands have a profound effect on the presence of the market. This is called an oligopoly. A study was carried out by re-structuring an existing model. This re-modeling of the Vidale-Wolf model helped in attaining a reliable result as they used the sales dynamics of the market.

The second model used is Nash equilibrium which is used to study the effect of advertisement and the number of brands each competitor is serving. This increases the advertisement competition. He also showed the number of brands that each competitor used in the market place. According to Eliza Brooke (2014), the shopping carts are for the customer's ease. It allows you to select multiple products at the same time. Unlike the carts, my business idea would let you select different brands so you don't have to switch to multiple websites for different brands. It will be delivered to your doorstep. The marketing mix, however, is greatly affected by the change in promotional strategies as it serves different requirements (needs or wants) of the customers. Thus, it is proved that for retailers to increase their purchase they must have changing and dynamic promotional strategies across different categories (Nitin Mehta, 2007). He investigated two aspects affecting a product which are: incidence of purchases made for multiple categories of products and consumers' choice for the



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multiple categories of the products. The study of the above factors resulted in a model of the maximum utility of basket by customers using a household income.

This study comprises of the following objectives:

- 1- There is an impact of customer satisfaction on customer buying intention.
- 2- There is an impact of service quality on customer satisfaction.
- 3- There is an impact of reliability on customer satisfaction.
- 4- There is an impact of empathy on customer satisfaction.

This study would help in finding out the factors affecting the customer's satisfaction and then their intention to re-use that service. We can also know which factor has an influence or not. This will help those firms who are planning to move their business strategy towards online business. These firms can work on the factors discussed in my research work to work on those factors which have a profound impact on the success of the business. It will also help in understanding how to retain their customers if they want long term profits for their firm.

### **Literature Review**

#### **Customer Buying Intention**

Yen (2014) conducted a study to testify about when a customer intends to purchase again. There are two contradictory results that he found out. These are: the customers re-purchase when they are buying from a branded and trust-worthy website. On the contrary, there is also a less number of customers who will buy again from an e-retailer who provides unique and inexpensive offers. Lefa Teng, Michel Laroche, and Huihuang Zhu (2007) identified the differences in responses to two different types of advertisements. The two types of advertisements are focal ads and competing advertisements. They suggested that consumers respond differently to both types of advertisements. The focal ads give information and thus affect the buying behavior of the customers. However, competing ads lead to a negative influence on the minds of the customers. The study also highlighted the customers' responses towards an ad and brand. Shobeiri, Mazaheri, and Laroche (2014) inferred through a study, several aspects of buying behavior are carried out by consumers. They ran multiple tests to estimate a reliable result of their study. The first factors being the: frequent-buying and low-priced products. Thus, they concluded that there are four main types of choice behavior which are: non-stationary behavior, stationery, and zero-order, stationery, and zero-order and stationery and almost zero order behavior. They observed that the products with no order processing have a stationery buying behavior. However, products having non-stationary behavior is not favorable at all times. Thus, this behavior must be redirected with the use of marketing. Marketing must be used in a way that it first makes the behavior non-stationery towards your brand and secondly it also makes it stationery so the customers do not switch to another brand. Thus, they had segregated the customers into two types of buyers based on the variation in their buying behavior. The two types of buying behavior according to them are stationery buyers, who do not bring variety to their decisions of buying. And the non-stationary lot of the buyers who are very dynamic in buying. But they also suggested that the majority of the people fell under the category of the stationery buyers. There is no impact of loyalty with the parent brand or the brand extension on the repeated purchase by the customers as proved by Vanitha



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Swaminathan (2003). He added that the purchase will be affected by the loyalty towards the parent brand. But, a brand extension of the parent brand does not influence the purchase.

*H<sub>1</sub>: There is no impact on Customer Buying Intention on other variables. It is a dependent variable.*

### **Customer Satisfaction**

Elbeltagi and Agag (2016) studied the impact of five factors on E-retailing ethics which in relation also affects customer satisfaction. They highlighted that these factors have a positive relation to customer satisfaction, that is, these do influence the intention of a customer to re-buy. Privacy, reliability of the website, and the e-retailer, service recovery given by the retailer, and security are the indicators that were used to identify e-retailing ethics that lead to customer satisfaction. To evaluate the dimensions of customer satisfaction in the retail business, a study was conducted by C.N. Krishna Naik, Swapna Bhargavi Gantasala, and Gantasala V. Prabhakar,(2010). The dimensions which have the most influence on customer satisfaction are promptness, accurate transactions, and speed of service. However, customers are not interested in getting help from the staff or employees for any kind of task like assortment, gathering information about the product, etc. Brakus, Bernd, and Zarantonello (May 2009) concluded that brand experience is a major factor in building customer loyalty, trust, brand preference, and many other similar factors. It does not depend on the business model that the firm has but the brand experience that customers had. Brand experience can be categorized into the following: sensory, affective, behavioral, and intellectual. Brand experience is enhanced when a customer senses that the use of this product increases in their personality. Secondly, if the product seems to be very effective for the customers, they get satisfied which increases their brand experience. Third, if the product behaves in a way that helps to improve the brand experience for the customer, people would go for that product. Finally, some customers learn about a product before they use it. They get acquainted first and then use their intellect to decide whether the product will give a good brand experience or not.

*H<sub>2</sub>: There is an impact on Customer Satisfaction on Customer Buying Intention.*

### **Service Quality**

With the ongoing modernization in all aspects of lifestyles of people, it has also become a need to bring innovations to the ways businesses are being carried out in the market in the presence of a large number of competitors. There is not much research done on how the loyalty of customers and innovations are related and the relationship management (Ruiz-Molina, M. E., Gil-Saura, I., and Servera-Francés, D. 2017). They found out that the customers become loyal when they are given innovations in the services provided to the customers and when they are given the perception that the given services are for their good. C. N. Krishna Naik et al. (2010) found out the factors or aspects of a service quality that can influence the decision of the customers in buying a product or service, particularly, as the expectations are highest for these factors. Promptness in providing the service, security threats, and



issues, transaction to be accurate provides highest service quality to the customers according to their expectations. Adapting the market organization to changing requirements was studied by DeLoach (1958). He believed that the industry members in a market are not only competing based on price but there are many other factors too. The quality of the products, brand name, and offering products and services of a wide variety are adapted to the best standard of living qualities.

To provide all these attributes to the customers, the companies need advanced operational systems and technology which increases their efficiency while maintaining the economies of scale. A good transportation system providing good quality, speed, and on-time delivery help attain the above-mentioned objectives or goals for a firm. The companies must develop a competitive advantage at a faster rate which will result in hyper-competition. The software industry is bringing about a profound change in the market place because it allows the companies to become their vendors. The firm becomes an Independent Software Vendor (ISV) which increases its performance in the market place because then the firms compete in their own and best one of the suitable ways. First, the firm plans to compete with strong complementary products. Secondly, creating a product that caters to other industry products places too. Finally, the firm can work on the product to match its features with the present demand and the dynamic changes in the market. When a firm becomes its vendor, they would not have to follow the policies of their vendors. Also, it reduces the cost to the firm. The customer service can improve using the software as it would be easily accessible from anywhere. It's easier for the customers to reach you. The whole process becomes transparent as information is provided online and shared with its customers.

***H<sub>3</sub>: There is an impact on Service Quality (SQ) on Customer Satisfaction.***

### **Empathy and Reliability**

Customer Engagement plays a vital role in the success of the e-tailing business as concluded by So, King, Sparks, and Wang (2016). The customers build a relationship with the brand if they believe that they have a right to involve themselves in the progress of a product. Kolesar and Wayne Galbraith (2000) studied customer loyalty in the services sector. As enlightened by them, the customers perceive services on the following attributes: responsiveness, tangibles, reliability, control, assurance, and empathy. Once a product is bought by the customer or consumed, the customers evaluate its experience, that is, post-purchase evaluation. They do this comparison between their expectations of the product or services and what the experience was. This suggests the buying intention of the customer.

It determines whether the customer would buy or use the service again or not. If they are dissatisfied, the customers might switch to a new alternative. There is an ample amount of researchers who believe that the packaging of the product leaves a profound impact on its customers. The packaging also leaves an impression on the minds of the customers. According to Ulrich R. Orth and Keven Malkewitz (May 2008) packaging must be done on the types of customers you are serving and/or the type of product being sold by a firm. For instance, natural packaging must be done for natural brands. Contrasting package designs best suits the products targeting for exciting or adventurous customers. A competent and sophisticated type of brands might be packed in delicate packages.





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Chi-Hyon Lee et. al (Dec. 2010), who concluded a few things. Multiple brands do not leave a uniform effect of complementarities in the evaluation done by customers as suggested in earlier research done in marketing. Secondly, there are two types of impact of products being associated with controversial brands. The first effect is that the products associated with a negative brand will have reduced consumer attitudes favor. And the second one is that the controversial product itself will have to face a strong negative attitude from the evaluation of the customers. Third, a study was carried out to observe whether the controversial products from the local or foreign countries being rejected more. The study suggested that the domestic controversial product was strongly rejected by the customer's evaluation as compared to the products from the foreign country.

The next point is that the customers have a positive attitude for those brands or products that markets their products, not in self-interest but in the interest of others, which can be the customers, public, or environment. Companies working for goodwill are liked or favored by the customers. But the companies with controversial products if carrying out promotions portraying public benefits are disliked by consumers because they think this is deceiving its customers about the reality of the product or they are trying to protect themselves from the negative consequences. However, there might be another point of view of the customers, that is, why a foreign firm sponsoring an event that belongs to another country. Thus, there are many aspects to be studied when it comes to multi-branding.

Wind (October 1977) has made a new point about the brand chosen by the customers in the marketing research. He concluded that the idea of purchasing a product depending on brand choice and marketing studies is incorrect. Instead, to study the purchasing behavior another method must be used which is the assortment of brands. Assortment means selecting brands from many choices. The process of assortment includes considering, purchasing, storing, using, and discarding. With the availability of multiple brands in the market, the customer selects a product based on their preferences. Considering is which product you would like to buy. Purchasing is actually what the customer is buying. Storing is what products the customer is saving. Finally, whether the customer using the product or not. And if they are using will they use it again or discard it.

Multi-brand retailers are preferred over single-brand retailers by the customers as concluded in a study by Rosie Freshwater (July 2015). The research was carried out to find the reasons why the customers choose to buy from multi-brand retailers rather than single-brand retailers. She found out that single brands are only bought by the customers who have become loyal to it due to the age factor. So according to her, the single brands must change their strategies of competing in the market place. She had suggested the idea that growing or competing in such a dynamic marketplace must find resources that increase the customer experience for that brand. To improve the customer experience, they must let them know that they are valued and give them the best customer experience. The multi-brands have the policies of return easier as compared to the single-brands.

***H<sub>2</sub>(a): There is an impact of Empathy on Customer satisfaction.***

***H<sub>2</sub>(b): There is an impact of Reliability on Customer satisfaction.***



### **Research Methods**

For the analysis of the research work, a quantitative approach is used. A questionnaire was developed for this reason using the Likert scale containing 5 points. The Likert scale is in a progression starting from 1 being the strongly disagree to number 5 being the strongly agree response. The potential respondents for the research are people who are involved in E-retailing or are users of electronic commerce. The survey was carried out in a physical environment. The respondents selected for the survey were from potential customers. And not only students but also businessmen and employees were targeted to make sure it was a real scenario-based survey. The survey was done in Karachi so data can be collected conveniently. The number of respondents was 250 and all were selected from the potential respondents. The data was categorized into three categories based on who would be using the e-retailing, which are students, employees, and businessmen. The sample size that was chosen was an ample quantity which was fruitful enough to be used in the analysis of the research. The primary data was collected through questionnaires using a 5-point Likert scale. The questionnaire has 21 items based on the variables used in the research. These 21 items are either directly or indirectly supporting to evaluate the impact of variables used in the study. Thus, the respondents were supposed to select the most appropriate response for the given statement.

There are two parts to the questionnaire:

The first one is the twenty-one statements developed to assess the variable's influence as planned in the study. These statements are directed towards the variables being used which then can be used to measure their influence.

Second is the demographics part of the questionnaire. It is used to collect the demographics of the respondent so they can be identified as potential respondents.

### **Research Model**

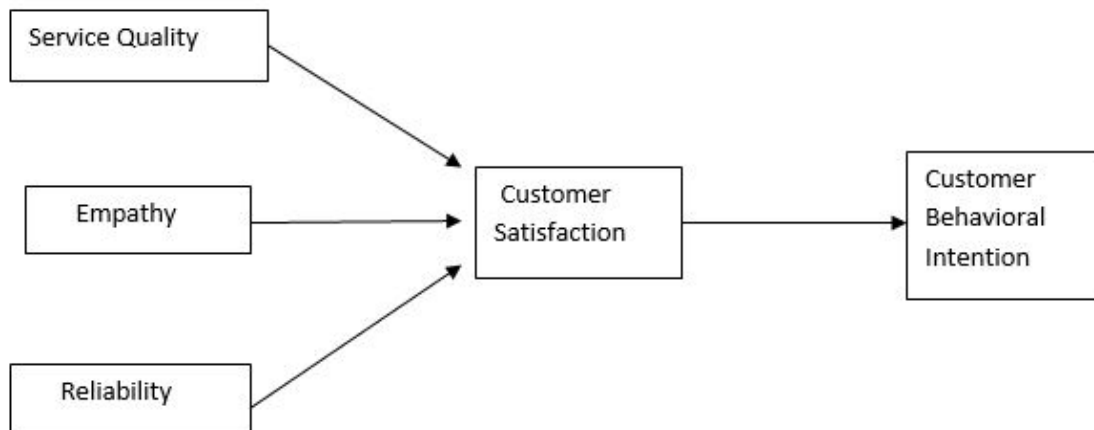
The dependent or test variables are:

- 1- Customer Buying Intention
- 2- Customer Satisfaction

The independent or grouping variables are:

- 1- Service Quality
- 2- Reliability
- 3- Empathy

The research model developed for the study is given below

**Conceptual Research Model****Statistical Technique**

The regression weight technique is used to measure the dependency and impact of variables on each other. The test is used to assess which variable is dependent on which variable. It will give a statistical proof of the assumptions made throughout the research. The independent variables have a significant impact on the dependent variable of the model. For this purpose, first, the reliability test will be carried out followed by a regression test.

**Results****Reliability Test**

Table 1: Reliability Statistics

<b>Cronbach's Alpha</b>	<b>N of Items</b>
<b>.899</b>	<b>21</b>

The reliability of the research method was measured through the Reliability test in SPSS. The primary data was copied into an excel sheet which was then run for a reliability test using the SPSS software. The result for reliability is 89.9% which is quite a good result. It shows that the data is 89.9% reliable and can be trusted fully for further testing.

**Findings and Interpretation of the Results**

The data collected through the survey method is testified using the Amos test. For the Amos test, the model was developed graphically to analyze the relationship between different variables. It models a relationship between a dependent variable and one or more than one independent variable.





Table 2: Regression Weights: (Group number 1 - Default model)

			Estimate	S.E	C.R	P	Label
Customer_Satisfaction	<-- -	Service_Quality	.354	.050	7.013	** *	
Customer_Satisfaction	<-- -	Empathy	.206	.053	3.872	** *	
Customer_Satisfaction	<-- -	Reliability	.260	.053	4.889	** *	
Buying_Intention	<-- -	Customer_Satisfaction	.766	.057	13.539	** *	

Table 2 is the output for the test run to check whether the independent variables have an impact on the dependent variables. It also tests the significance of the independent variables on the dependent variables. The system runs the test to check for the null hypothesis. The null hypothesis is that there is no impact of independent variables on the dependent variables. The arrowhead shows which variable is dependent and which one is independent, eventually it shows which variable influences which variable. For the null hypothesis to be accepted, the P value must be greater than 0.05. The output table is the Regression weights containing all the variables. The first column shows the dependency. The P column shows asterisks which represents zero that is the value is 0.00. The hypotheses of the system are rejected as the values are less than 0.05. All hypotheses are rejected. There is an impact of the independent variable on the dependent variable.

Service quality has an impact on customer satisfaction. Empathy has an impact on customer satisfaction. Reliability has an impact on customer satisfaction. Finally, customer satisfaction has an impact on customer buying intention.

The value of estimates shows the significance of the variables. Thus, all the independent variables have a significant impact on the dependent variables. Customer satisfaction has the most effect on customer buying intention as its estimated value is the highest of all the variables.

The arrowheads show the direction of the effect on variables. According to the results, service quality is an independent variable and it has an impact on customer satisfaction which is a dependent variable. Empathy is also an independent variable that affects the dependent variable, customer satisfaction. Reliability is also an independent variable that influences customer satisfaction. Customer satisfaction is both a dependent and an independent variable. It affects the customer buying intention which is a dependent variable.



### **Discussions, Conclusion, Policy Implications, and Future Research**

The world is advancing at a fast pace with the advancement in the technology sector. And to cope with the changing technologies the working sector is improvising the ways of performing activities. The business sector is trying to improve its efficiency and effectiveness. For this purpose, they have been updating the ways of carrying out tasks. E-retailing is one strategy of achieving efficiency in the market as compared to others, which is now followed by almost everyone in the market. The firms are trying to find ways to differentiate themselves from other firms so the customers are well-aware of their presence in the market. Similarly, this research was conducted to identify factors that might affect the strategies of a firm. And also to highlight what makes a customer go for a second buy. The research was propelled with the idea of ascertaining the ways to strengthen customer's trust in e-retailing. The factors discussed in this research have a profound effect on the e-retailing business.

#### **Conclusion**

It is observed through the research conducted that all four factors have an ascendancy on the major factor that shows the trust of customers in e-retailing. Customer's trust is estimated through their intention of re-buying or re-using a service. It is then directed by customer satisfaction. Customer satisfaction in return is controlled by three variables which are reliability, empathy, and service quality. This research gives suggestions to the firms that can be used to improve their company's outcome. There is an outline of the variables that the company must focus on to uplift the trust of the customers. The study confirms another research carried out by Cronin, Brady, and Hult (2000) that quality and customer satisfaction affect the customers buying intention.

#### **Policy Implications**

During the collection of data for this research, it was observed that many people are yet not decided if they do trust E-retailing or not. People are not aware of e-retailing benefits. The firms must create an awareness of the service or product they are going to launch in the market so the customers know what they are going to get in return for the cost they are paying. Silk and Urban (1978) suggested that before launching a new packaged product in the market, a proper pre-evaluation test must be conducted in the market. There are 3 conditions in which the pre-evaluation test must be conducted. First, the firm must be aware of the situation when it is launching a new packaged product and the substitutes it is going to face in the market. Secondly, the purchase rate for this new packaged product will be assumed the same as the existing products in the market. Third, the consumption of the new packaged product must be equal to the awareness of this product at the time of its launch.

#### **Future Research**

E-retailing has become a mega-trend and will not be changing shortly. Thus, the firms must prepare themselves accordingly and focus on how to achieve efficiency in making e-retailing effective for the customers. Further, it can be investigated that what elements can be used to improve customer satisfaction in e-retailing and also which element has the most impact on customer satisfaction in the e-retailing business. It can also be observed how useful e-retailing might be if it is executed properly. Firms can work on how to increase customer's buying intentions.



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