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RESEARCH PAPER

Customer Trust and Purchase Intention in Online Shopping: An Integrated Model

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ABSTRACT

In today's e-environment, internet shopping behavior is both crucial and intriguing. It is closely related to consumer behavior and choices made at the time of purchase. As a result, businesses use a variety of marketing strategies to capture consumers' attention when they are considering making a purchase. The current study provides the framework of Perceived risk, perceived benefit, perceived expectation, Vendor's reputation, consumers perceived trust and online shopping intention. A total of 323 online shoppers were asked to provide data via distribution of a questionnaire. A non-probability simple random sampling technique was used. In analysis, AMOS 16.0 was used to analyze the data for measurement model, and Spss was used for the structural model to measure the constructs of the framework. The results indicate that trust directly affects a consumer's intention to purchase and the consumer trust is negatively affected by perceived risk and vendor's reputation, but trust is positively affected by customer's expectation, and perceived benefit. Therefore, this study makes us understand the factors that are helpful in generating trust while shopping online. Implications and practice as well as limitation and future directions are discussed.

KEYWORDS Customer Trust, Online Purchase Intention, Perceived Benefit, Perceived Expectations, Perceived Risk, Vendors Reputation

Introduction

The innovation in internet has generated new patterns to shop. Technology makes everything simpler, and internet shopping could save us a lot of time and effort (Wattoo & Iqbal, 2022). Customers have more options instead of waiting for the opening hours or looking for specific locations. People are now much more dependent on Internet technology thanks to the extensive development of online marketplaces and websites(Moon et al., 2021)

Pakistan being an under developed country has a slow growth rate of e-commerce and online shopping, still it is considered that it has potential growth rate then the developed countries like, Russia, China, Brazil and Japan("India: 'Cow Protection' Spurs Vigilante Violence," 2017). In Pakistan, e-commerce is still in its earlier stages, but it is expanding quickly and has immense promise. There are 238.1 million people living in Pakistan, and their average age is 22(Anjum & Chai, 2020).

Online shopping has a very recent history in Pakistan, this trend started by sending gifts on Valentine's day and now it's on a mature stage, businesses need to put a lot of efforts to attract more customers to shop online and to change from traditional shopping malls to virtual malls(Bashir, 2013). The second-lowest percentage of internet shoppers is in Pakistan. 97% of purchases are made conventionally, while only 3% are made online, this is as a result of the risks associated with Online shopping(Bhatti et al., 2019). As an original business thought, e-commerce contains more uncertainties and risks than traditional methods of shopping(Aslam et al., 2020).

Trust is a major component of any business, particularly of marketing and e-commerce. Trust is the key to the success of e-commerce events (Savila et al., 2019). When customers attempt to minimize the ambiguity and difficulty of transactions and relationships in the electronic market, they use trust as a psychological shortcut (Lukito & Ikhsan, 2020). One of the frequently mentioned reasons why consumers do not buy from online shops is rooted in the scarcity of trust in these e-retailers(Falahat et al., 2019). Instead, the main challenge for e-commerce providers is how to gain customers' trust and keep them loyal, especially in developing economies where e-commerce is still in its growth phase(Aslam et al., 2020). It is found in previous literature that experience, environment, friends, insecurity, and mistrust of others are a factor that leads to whether a person trusts the seller (Wongkitrungrueng & Assarut, 2020). This study aims to examine the relative and differing importance of perceived risk, consumer trust, perceived benefit, expectations in customer's intention or willingness to purchase in the context of online shopping. With the growing competition of e-commerce, it is important for e- retailers to examine and study customer's attitude towards online shopping(Liu & Tang, 2018). According to Kim et al. (2009) however, there may also be relationship between trust and perceived risk/benefit and/or opposite relationships (perceived risk and perceived benefit as determinants of customer trust) are also possible. Our study addresses this gap and builds on previous research by emphasizing the connection between perceived benefits, perceived risk, customer expectation and vendor's reputation in building customer trust, and the influence of trust on customer purchase intentions and also will be providing an insight both to the vendors and as well as customers in online purchasing process

Literature Review

Trust plays a vital role in decision making while making purchases. It won't be unnecessary to say, in any commercial exchange which involves a monetary transaction can't be successfully completed without trust(Kim et al., 2005) Trust has been characterized in different routes in the writing. "Trust is a psychological state including the goal to acknowledge vulnerability in light of desires of the expectations or practices of another(Rousseau et al., 1998).

Trust and Perceived Risk

Trust plays a vital role in decision making while making purchases. It won't be unnecessary to say, in any commercial exchange which involves a monetary transaction can't be successfully completed without trust (Kim et al., 2005).Trust has been characterized in different routes in the writing. "Trust is a psychological state including the goal to acknowledge vulnerability in light of desires of the expectations or practices of another (Rousseau et al., 1998). An environment must be created in which consumers can confidently perform online transactions. For successful transactions and online purchasing environment, two elements are considered essential, such as trust and satisfaction. These both elements are also considered as the ingredients for long-term and successful business relationships(Balasubramanian et al., 2003). The significance of perceived risk was amply supported by evidence, but the nature of the connections between trust, risk and acceptability is still up for debate (Zhang et al., 2019). Perceived risk and trust are critical factors in consumer behavior(Lăzăroiu et al., 2020). There are several types of risks, such as; financial, security, performance, psychological, physical, time and social risk (Orubu, 2016). Forsythe et al. (2006)noticed that protection, security and monetary concerns are issues that affect internet shopping intention. Studies from a variety of fields have shown that the primary reasons why customers are hesitant to use other e-payment methods are privacy and security (Anjum & Chai, 2020). consumers perceive "security" as an alarming risk while purchasing products online(Jadil et al., 2022).

In terms of financial risk, many are uneasy disclosing their debit card number out of concern for password stealing. Privacy risks include the theft of private information and

subsequent abuse of personal data. A product's risk is that it won't look exactly like the picture. Convenience risks include shipment delays or sending the wrong item(Bhatti et al., 2019). Higher observations of risk have been undesirably associated with shopping results, including satisfaction(Meuter et al., 2000). This negative affect may be caused through concern over lack of security, concerns regarding privacy, lack of human contact or interruption of technology (Shankar et al., 2003).The privacy risk initiates from the potential for travel or behavioral data to be disclosed to the government, automakers, and insurance companies without the users' knowledge, exploited against them, or compromised by third parties (Zhang et al., 2019).

Results show a direct relationship between willingness to buy and time, psychological and social risk this in agreement with previous researches(Chang & Chen, 2008). Trust and risk go hand in hand. One must inevitably take risks in order to build trust. When consumers are faced with unclear conditions and must make decisions, trust can be used as a risk-reduction strategy (Tian et al., 2022) The online shopping is filled with risk, this risk is significant to most or many online purchases, and the perceptions regarding risks and perceptions of risk are prone to discourage consumers to create willingness to purchase (Kim et al., 2009).

H1: A consumer perceived risk in online shopping is negatively related to consumer's trust.

Trust and Perceived Benefit

Researchers who have studied trust and benefits particularly related to business organization consider a positive relationship amongst trust and benefits. Previously researchers have focused trust benefit relationship, particularly on trust amongst person to person, organization to organization, As far as anyone is concerned there is little research on the connection amongst trust and advantages with regards to e-commerce (Kim et al., 2009).

The perceived benefits include consumer belief and satisfaction with online transactions as well as perception that online buying is more convenient, simple, offers more product diversity, and poses fewer risks than traditional retail(Bhatti et al., 2019). Customer's online purchasing conduct could be affected by many elements. An important dimension of behavior towards online shopping is "benefit perception"(Wu, 2003). There are several purposes why people shop on the web. These elements can be compressed into four classifications: available products and services, convenience, information cost and time productivity(C. Katawetawaraks & C. Wang, 2011).

Convenience

The Internet simplifies our lives and allows us to quickly search for any item we want to buy in a matter of seconds. Compared to traditional stores, which are closed on Sundays and Mondays, customers can purchase online whenever they want (Wang et al., 2005) Several studies have recognized convenience as the major differentiator between online and traditional shopping(Srivastava & Thaichon, 2023). According to research, 61 percent of respondents preferred to buy online because they want to avoid crowds and long lines, especially during the holiday season, and 58 percent did so because they could do so after-hours when the traditional stores are closed (C. Katawetawaraks & C. Wang, 2011) Consumers search for products as well as customer services, Some businesses offer round-the-clock customer support online. Customers may so ask questions and receive the help or assistance they need even after work hours, which has made it more convenient for them(Hermes, 2000). Some clients only utilize online channels to avoid dealing with salesmen face-to-face because they feel pressured or uneasy and do not want to be influenced and controlled in the marketplace(C. Katawetawaraks & C. Wang, 2011) Convenience enhances search capabilities and helps to reduce frustrations like driving in

heavy road traffic , parking issues and standing in long checkout queues(Srivastava & Thaichon, 2023). According to earlier studies, convenience and online shopping behavior have a positive relation(Adnan, 2014; Bashir et al., 2015; Suhan, 2015).

Information

The web has made the gathering information easier (Wang et al., 2005). Customers can get any information regarding any product before making any decisions. Online vendors provide more information which a customer can utilize while make decision (Lim & Dubinsky, 2004). Consumers who engage in e-commerce retailing desire to use internet to get information before making purchases online. Therefore, effective website and app designs can assist users in finding useful information fast (Li et al., 2020). Additionally, online shopping gives customers access to additional product and service-related information that enables them to compare prices and product quality with those of other manufacturers (Neger & Uddin, 2020). Customers giver importance to the information that meets their information needs(Keeney, 1999). Buyers can get further information from the websites through reviews of different customers and it helps in decision making for online purchase (C. Katawetawaraks & C. Wang, 2011). The majority of online services offer 24/7 customer care, allowing users to get the information they need about products and services at any time and from any location, which encourages users to make purchases online(Neger & Uddin, 2020).

Available Products and Service

Online business has made an exchange easier than it was and online vendors offer purchasers by giving more variety of items and organizations that customers look for(Lim & Dubinsky, 2004; Prasad & Aryasri, 2009). Customers would be able to find a wide range of products which may be available only online all over the world. Most businesses have their websites to offer items or businesses on the web, regardless of whether they have any physical outlet or not (C. Katawetawaraks & C. L. Wang, 2011)

Cost and Time Efficiency

Time saving means s consumers requirse less time to shop in the e-retail stores, complete transactions quickly, and avoid waiting in line. With quick transactions and services, customers can save time(Neger & Uddin, 2020). Since online stores offer customers with variety of item it gives customers more opportunities to consider cost by comparing prices at different websites and find the products with low costs than purchasing from a physical outlet (Lim & Dubinsky, 2004). As a result, clients frequently discover that shopping on a website that offers ease might lower their psychological costs (Prasad & Aryasri, 2009). As consumers allocate less time to shopping and more to other endeavors, their wish for convenience has grown, and consequently, their attention has turned to online shopping (C. Katawetawaraks & C. Wang, 2011). Time saving demonstrates consumers require less time to shop in the retail stores, fast transaction speed, without standing in a long line at these stores. Consumers can save their time with fast transactions and services

H2: Consumers perceived benefit in online shopping is positively related to consumers trust.

Expectation and Trust

Expectation is not well-defined and doesn't have a conceptual definition in literature. Some researchers have explained expectation as likelihood of some occurrence(Bearden & Teel, 1983) however others interpret expectations as needs and/or opinions(Churchill Jr & Surprenant, 1982). The word expectation suggests to what consumers think they should and will obtain from vendors through the transaction (Kim, 2012). According to investigation of Nuttavuthisit and Thøgersen (2017) the buyers who have more trust in online shopping

have more expectations towards the e-vendors, in comparison to the buyers who doesn't trust the e-vendors. According to Kim (2012), the more trusting buyer has more expectations towards the e-retailer as compare to a less trusting buyer.

H3: Consumers expectation in online purchasing is positively related to consumers trust.

Vendor's Reputation

Vendors with good reputation appeal more customer and vendors reputation increases as more customers buy their goods (Wang et al., 2016). Company with a good reputation is more trustable, Reputation is another characteristic of risk-aversion .So the relationship amongst trust and reputation would be more strong (Curras-Perez et al., 2017). Reputation is particularly vital for retailers, as it has been presented as the key factor of shopping decisions online (Swaen et al., 2021) Trust indications connected with online businesses involve those that transfer information regarding a company's characteristics for example reputation, magnitude, confidentiality policies, security characters, effectiveness, and user friendliness(Grabner-Kräuter & Kaluscha, 2008). The reputation of a business is considered as a valued asset that involves a long time, substantial financial and time investing from a company. Since companies are usually not ready to risk a strong, affirmative reputation for temporary profit(Doney & Cannon, 1997) A key factor in deciding trust in e-commerce is perceived online store reputation, according to the empirical data that is currently available (Jadil et al., 2022) .Furthermore, Vendors reputation was exhibited to have a greater influence on early trust amongst potential customers than continuing trust for recurring customers(Kim et al., 2004). Evidence suggests that businesses with a good reputation have a strong web presence and outstanding customer feedbacks **(Hadi et al., 2019).** Thus, reputation has a very important role in building early trust, for any sort of business, and it is also important in online shopping context as well.

H4: Vendor's reputation in online shopping is positively related to consumers trust.

Trust and Intention to Purchase

There are several studies that focused on consumers' willingness to purchase online. These studies have recognized factors such as: trust in online website/store, trust in the retailer, trust in the organizational reputation and the features of the website(Chin et al., 2009) In the context of online shopping, there more factors were identified which influences buying intention, such as; family, media and friends, news reports, and press as mass communication have a huge effect on the readiness to buy online (Bhattacherjee, 2000). However some of most prominent researchers describe trust as the most important component that directly influence the willingness to purchase(Li et al., 2007). As per reasoned action theory, internet shopping action can be stated as an intentional action which is strongly affected by consumer trust(Jeong et al., 2006). Curras-Perez et al. (2017) argued that in the conditions of high perceived risk, there is a greater impact of trust on the purchase intention.

Hoffman et al., (1999) said that the delivery of goods, and concern regarding the personal information can influence the usage of online shopping. but in contrast Luo, (2001) argued that trust and purchasing online doesn't have any direct relationship, there could be many other factor that affect the online shopping willingness of consumers. But many researchers have suggested that consumer's willingness to spend online in directly affected by trust (Bhattacherjee, 2002). Studies have empirically tested the influence of trust on intention to purchase online, and stated that trust was significantly related to the intention to purchase(Chang et al., 2005).

H5: Consumers expectation in online purchasing is positively related to consumer's trust

Research Design

Scale

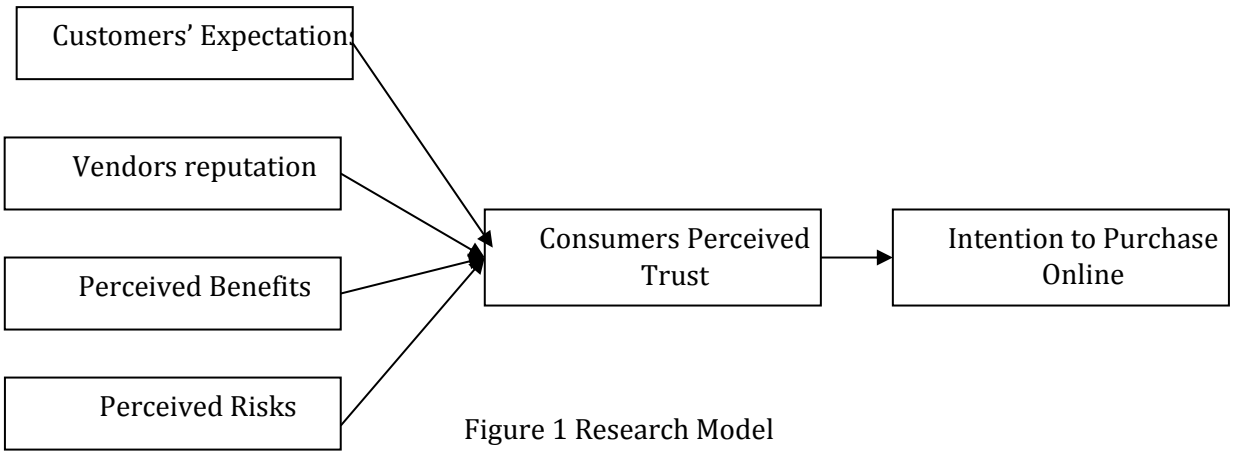

Figure 1 Research Model

The questionnaire was adopted from previous literatures. After the first part of asking basic online shopping behavior to screen out those who haven't tried Internet shopping. the second part of the questionnaire was divided into four sections; measuring factors of forming customer trust (reputation, perceived risk, perceived benefits and perceived expectations)., as well as purchase intention. A Five-point Likert Scale was used in the questionnaire ranging from 1 being strongly disagree to 5 being strongly agree. The last part of questionnaire was based on demographic data collection including respondents' age, gender, occupation, educational level, geographical location as well as average monthly income. To avoid respondent exhaustion as their concentration tends to reduce when replying to the last part of the survey, less vital questions (demographic details). were placed in the last part of the questionnaire (Alreck et al., 1995).

Construct	Used Scale
Customers Expectation, Consumers Perceived Trust and Intention to purchase online	(Kim et al., 2009): the scale comprises 3 items each
Vendor's reputation	(Kim et al., 2013): the scale compromises 3 items
Perceived Benefits and perceived risks	(S. Forsythe et al., 2006). the both scales compromises of 7 items

Data Collection

Primary data collection method in the form of questionnaire was selected to collect inputs from respondents. Respondents were asked to answer all questions in the questionnaire. The questionnaires were distributed to the target respondents by sending the survey link to respondents through email and Facebook so that they can take the survey online and their responses were recorded directly in the database of google survey website for analysis later. In addition, hardcopy questionnaire was also printed and distributed to potential respondents to collect the primary data for analysis. Scholars such asKotrlik and Higgins (2001) have argued that a sample of 300 is sufficient for a generalizable study. Therefore, the tentative sample size would be 300 (n = 300). 100 handouts were distributed at Balochistan University of Information Technology and Management Sciences, and at other workplaces in Quetta City. There were altogether 150 handouts distributed, 200 invitations were sent through email sent and through Facebook.

Population and Sample of the Stud

The targeted respondents for this study consisted of internet users who may or may not know how to make an online purchase, who possibly have online shopping experience or are willing to make one in the future.

This study uses the convenience sampling method, i.e. by using any subjects that are available to participate in the study. Another source of getting respondents acquaintances through the Facebook account(Ho, 2013). Although this sampling method adopted has limitations in terms of generalizability, it is assumed that the sample may be able to represents the population of Internet users in Pakistan.

Demographic Variables

Demographic variables of interests in this study include gender, age, educational level, occupation, monthly income and years on internet. The demographic information was required to know that if any significant demographic difference amongst the respondents existed or not.

According to Miller (1996) the widely held concept that Internet is the domain of young people. Another research study(*Nielsen Media Research: 1998 Report on Television*, 1998). declared market segments mostly on the base of age and gender(Bonn et al., 1998). Schonland & Williams (1996).suggest that Internet `users have higher educational degrees and higher 'Thus, in the current study, the vital demographic characteristic variables were added and were assessed in the following way. The respondents were inquired about their gender (0 = male, 1 = female). and the degree (0, undergraduate, 1=postgraduate).

Pilot Study

A pilot study was led with the point of maintaining a strategic distance from significant issues regarding survey research, especially when estimating social psychological l marvels. Pilot study helps analysts on various critical parts of the overview poll; these incorporate unwavering quality of the study survey, approving consistency of the inquiries and a comprehension of the reacting idea of respondents to the questionnaire

Further, the pilot study distinguishes and analyses the unexplored methodological issues which are neglected while reading of literature review and it spares various examinations from blow and disappointment utilizing the respondent's proposal on the differing parts of the review survey. These issues incorporate distinguishing and evolving befuddling, or hostile wordings, questions and strategies(Cooper et al., 2003).

Pilot Study Results

Reliability of the instrument of this study was measured on the loading of the items on their perspective constructs. The reliability to of the review instrument for the present examination was evaluated on the item loadings on their perspective constructs. Surveying the nature of any measure, a specialist ought to refer to the Cronbach alpha coefficient esteems which assist researchers with measuring and affirm the reliability of the items. By and large, the acknowledgment dimension of the Cronbach alpha coefficient is 0.60 to 0.70 (Hair et al., 1998).

Data Analysis

Demographics Analysis

Analysis of gender composition of the respondents revealed that 33% of the respondents were male(n=113). whereas 67% were females (n=229). Majority of the respondents were aged between 15-34 i.e. 88.7% whereas 7.7% were in the age group of 35-44.

Respondents were also well educated i.e. 44.7% had completed their Bachelors while 46.3% had done their Masters. occupation wise distribution showed that majority of the online shoppers are students i.e. 53%, 19% were Private Employees whereas 10% were in government jobs. Based on internet usage majority was of those who were quite new to the facility i.e. 51.3% of the total sample size. The responses were collected from all around the world which revealed that most of the online shoppers are from countries other than Pakistan (5.3%)., in which UK based respondents were in majority i.e. 64% (n=192).

Table 1
Demographic Profile

Demographic Profile	Category	N	%
Gender	Male	113	33%
	Female	229	67%
Age	15-24	187	54.5%
	25-34	131	38.2%
	35-44	23	7.7%
	45-64	4	1.2%
	65 or above	1	0.3%
Education	Primary	2	0.6%
	Matriculation	2	0.6%
	Intermediate	23	6.7%
	Bachelors	146	42.6%
	Masters	168	49%
	PHD Onwards	6	1.7%
Occupation	Student	209	61.1%
	Private employee	65	19%
	Govt Employee	32	9.4%
	Self- Employed	17	5%
	Retired	3	0.9%
	Other	28	8.2%
	Rather not say		
Monthly Income	Rs.10,000-20,000	191	57.5%
	Rs. 21,000-30,000	36	10.8%
	Rs. 31,000-40,000	15	15.4%
	Rs. 41,000-75,000	38	11.4%
	Over Rs. 100,000	33	9.9%
Numbers of Years on Internet	Less than 6 months	8	2.3%
	6-12 months	14	4.1%
	1-3 Years	33	9.7%
	4-6 Years	72	21.1%
	7 Years or more	220	64.5%

Notes n=342

Result and Discussion

AMOS 16.0 was used to analyze the data for measurement model, and spss was used for the structural model. AMOS are considered suitable in data analysis (Chin et al. 2003). This study first developed the measurement model by conducting confirmatory factor analysis (CFA).. Measurement model was measured by the maximum likelihood technique (Arbuckle, 2003). using AMOS 16.0. To assess the fit of models, chi-square with degrees of freedom, the comparative fit index (CFI)., the goodness of fit index (GFI)., the adjusted goodness of fit index (AGFI)., the normed fit index (NFI). and root mean square error of approximation (RMSEA). were evaluated and the chi-square test. In general, model fit is considered to be adequate if GFI, NFI and CFI are larger than 0.9, AGFI is larger than 0.8 and RMSEA is smaller than 0.06 (Chau & Hu, 2001; Hair et al., 1998; Hu & Bentler, 1999).. Confirmatory factor analysis (CFA). was performed to examine the factorial validity of the factors and to assess the goodness of fit of the model (Byrne, 2001). Structural equation modelling (SEM). procedure was utilized to test the model using AMOS 16.0 package.

Measurement Model

Reliability

Internal consistency was evaluated using Cronbach's alpha, composite reliability, and average variance extracted (AVE) (Fornell & Larcker, 1981). Cronbach reliability coefficients were all higher than the minimum cut-off score of 0.70 (Nunnally & Bernstein, 1994). (see Table 1).. All composite reliability coefficients were greater than 0.7, and all constructs had an AVE of at least 0.5, indicating adequate internal consistency(Fornell & Larcker, 1981).. Cronbach's α internal consistency reliability can adopt the most widely reliability indicators (Santos, 1999; Shrout & Fleiss, 1979). Nunally and Bernstein (1978) has indicated 0.7 to be an acceptable reliability coefficient.

In the validity Analysis part of this study, confirmatory factor analysis and measurement model fit test, to test each construct adequate convergent validity and discriminant validity. The following sequence analysis of convergent validity and discriminant validity.

Convergent Validity Analysis

Table 2
Convergent Validity

			Internal Reliability Cronbach Alpha	Convergent Validity	
Construct	Item	Factor loading		Composite Reliability	Average Variance Extracted
Reputation			0.705	0.83348	0.626698
	Rep1	0.876			
	Rep2	0.872			
	Rep3	0.861			
Benefit			0.706	0.67329	0.343715
	Ben1	0.488			
	Ben2	0.886			
	Ben3	0.703			

	Ben4	0.773			
Risk			0.716	0.748653	0.50
	Risk1	0.791			
	Risk2	0.849			
	Risk3	0.731			
Trust			0.703	0.773572	0.534709
	Trust1	0.765			
	Trust2	0.777			
	Trust3	0.787			
Expectation			0.718	0.888496	0.799365
	Exp1	0.900			
	Exp2	0.896			
Willingness to Purchase			0.838	0.716605	0.470161
	WP1	0.876			
	WP2	0.872			
	WP3	0.861			

In this study, based on suggested convergent validity analysis criteria, proposed confirmatory factor analysis evaluation criteria and goodness-of-fit indicators recommended data to assess. Assess standard includes: (a) the factor loadings of the indicators respective fields significant; (b) The composite reliability of various dimensions is higher than 0.7; (c) Average Variance Extracted (AVE) is higher than 0.5 but we can accept 0.4. Because said that if AVE is less than 0.5, but composite reliability is higher than 0.6, the convergent validity of the construct is still adequate. The reliability analysis and convergent validity analysis is obtained. Each dimension's composite reliability (CR) are between 0.838 and 0.946, higher than the standard 0.7; Each dimension Average Variance Extracted (AVE) are between 0.565 and 0.815, higher than the standard 0.5. Comply with the mentioned scholar's convergent validity of each dimension inspection standards, the various aspects of this study have convergent validity.

Discriminant Validity

Table 3
Discriminant Validity

Discriminant Validity (Fornell-Larcker Criteria).						
Component	1	2	3	4	5	6
1	**0.632**					
2	0.016	**0.555**				
3	0.025	0.143	**0.614**			
4	0.004	0.035	0.028	**0.630**		
5	0.010	0.001	0.011	0.020	**0.721**	
6	0.001	0.000	0.001	0.026	0.001	**0.806**

According to constructs have adequate discriminant validity if the square root of the AVE for a construct is higher than the variance shared between the construct and other constructs in the model. As can be seen in Table 3, in all cases the correlations between each pair of constructs were lower than the square root of the AVE for the particular construct. In sum, these results as well as the factor analyses confirm that all the constructs were empirically distinct

Fit Indices for the Measurement Model

A model fit can be evaluated by examining several fit indices that include the following: chi-square (v2), chi-square/degree of freedom (v2/df), goodness-of-fit index (GFI), Tucker Lewis Index (TLI), comparative fit index (CFI), and root mean square error of approximation (RMSEA). Besides fit statistics, of particular interest is the path significance indicated by the standardized regression estimate (b) that assesses the effect of one variable on another. The significance level was set at p \ 0.05. Prior to testing the model, the psychometric properties and the goodness of fit of the constructs studied were undertaken.

Table 4
Fit Indices for the Measurement Model

Fit Index	This Study	Recommended Values	Source
df	32		
CMIN	68.5		
CMIN/df	2.14		
GFI	.959	>0.90	(Hair et al., 1998)
AGFI	.929	>0.80	(Chau & Hu, 2001)
CFI	.944	>0.95	(Hu & Bentler, 1999)
RMSEA	.062	<0.06	(Hu & Bentler, 1999)
NNFI (TLI).	.921	>0.95	(Hu & Bentler, 1999)

The hypothesis H_1, H_2, H_3 and H_4 were tested using multiple regression analysis using spss. Table 4, summarize the results.

Hypothesis Testing

Table 5
Multiple Linear Regression

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.330	.383		.860	.390		
	rep	.094	.069	.068	1.363	.174	.890	1.123
	ben	.298	.054	.292	5.465	.000	.776	1.289
	risk	-.102	.045	-.113	-2.277	.023	.899	1.113
	exp	.450	.068	.341	6.660	.000	.848	1.180

a. Dependent Variable: trust

Table 5
Model Fit

Model	R	R square	Adjusted R Square	Std. Error of the estimate	Change statistic				
					R square	F Change	Df1	Df2	Sig. F Change
1	.588a	.345	.336	.65083	.345	38.888	4	295	.000

a. Predictors: (Constant), exp, rep, risk, ben

A multiple linear regression was conducted in order to predict consumers trust towards online shopping. The predictor variables were expectation, reputation, risk and benefit. The overall model was significant F=38.88%, p < 0.05, and accounted for 34.5% of the variance. Reputation (β= 0.94, p<0.05) is non-significant and benefit (β= 0.298, p<0.05), risk (β= -.102, p<0.05), expectation (β= -.102, p<0.05) are significant.

Table 6
Hypotheses

	Hypothesis	B	Significance	Decision
H_1	A consumer perceived risk in online shopping is negatively related to consumers trust	-0.102	p<0.05	Accepted
H_2	Consumers perceived benefit in online shopping is positively related to consumers trust	0.298	p<0.05	Accepted
H_3	Consumers expectation in online shopping is positively related to consumers trust	0.45	p<0.05	Accepted
H_4	Vendor's reputation in online shopping is positively related to consumers trust	0.94	p<0.05	Rejected

a. Predictor: (Constant), trust

Table 7
Model Fit

Model	R	R square	Adjusted R Square	Std. Error of the estimate	Change statistic				
					R square	F Change	Df1	Df2	Sig. F Change
1	.308a	.095	.092	.45429	.095	31.126	1	298	.000

a. Predictor: (Constant), trust

The predictor variables were trust. The overall model was significant F=31.12%, p < 0.05, and accounted for 95% of variance Trust (β= 0.183, p<0.05) is significant.

Table 8
Hypothesis

	Hypothesis	**B**	**Significance**	**Decision**
H_5	A consumer trust in online shopping is positively related to consumers' willingness to purchase.	0.183	p<0.05	Accepted

Discussion

This study provides several important findings. Firstly, trust directly and indirectly affect the consumer's willingness to purchase from online vendors. Results of this study provides evidence that willingness to purchase of a consumer from an e-vendor has strong positive affect of consumer's trust. There was a positive relationship amongst trust and willingness to purchase and relation was significant. Other Findings in this study shows that trust reduces the consumer's perception of risk, and meanwhile lack of trust also increases the consumer's perception of risk. Risk and trust had a negative relationship and it was significant. In other words, trust plays a role in reducing the consumer's perceived risk. Consumers perceived benefit also has a positive and significant relationship with trust on online vendors. According to the findings, e-vendor's reputation doesn't have any significance relationship with trust

Online shopping is one of the biggest opportunities for the world of business in the current era. To establish a more effective mechanism for online shopping has been priority of businesses. Trust is one of the main element of human behaviour, and has a very powerful impact on the purchases we make online. Concentrating on online trust has been an important and one of the prime concerns in e-business (Hoffman et al., 1999). As a

comparatively early research area, research on trust in e-commerce is still in the stage of borrowing different constructs from other theories and developing theoretical frameworks (Kaluscha & Grabner-Kräuter, 2003).

According to Hoffman et al., (1999) most scholars neglected few significant factors that are appropriate for trust-oriented behaviours. The outcomes from this analysis reveals that the more enhanced understanding of consumers' evaluation of online trust; is useful to explore the main factors perceived by Internet users. Inasmuch as trust develops over time and is not a static but a dynamic phenomenon, this study sought to better to understand consumer's behaviour from the purchase process perspective and then to identify those factors that engendered online trust. This study revealed that online vendors should focus on such online trust factors as expectation, reputation, risk, and benefits. There are well-documented researches suggesting the importance of trust and factors on which trust is dependent but the variables which we selected for the study have not been tested together. Our study conceptualized and empirically tested the determinants of online shopping that has effect on consumer trust in online shopping.

Previous researches have also proved that different constructs also have effects on trust, according to (D. J. Kim et al., 2009) Internet consumer's trust in an e-tailer directly and indirectly affects a consumer's intention to make transactions through the e-tailer's, our findings also prove the same point that trust and willingness to purchase are directly and indirectly linked to each other. Further The firm's reputation and bricks-and-mortar experience have a significant effect on trust in the case of high-risk perception, whereas they are not significant when buyers perceive low risk in online commerce (San Martín & Camarero, 2009). trust had a positive influence on perceived benefits and a negative influence on perceived risks (Siegrist, 2000). relationships between reputation and trust were in both cases still significant even for experienced shoppers (Einwiller, 2003). Our results showed there is no significant relationship amongst trust and reputation. This variable can be used for further research. Social psychologists define trust as an expectation about the behaviour of others in transactions, focusing on the contextual factors that enhance or inhibit the development and maintenance of trust (Lewicki & Bunker, 1995). hence we also found expectation signification in relationship to trust.

Like the rest of the world, Pakistan is also developing in e-commerce, Online shopping has emerged as a new concept of shopping and its developing more widely since the launch of cheap smart phones and 3G/4G packages. From clothes, to grocery everything can be found online, and it would be delivered on your doorsteps. According (*Pakistan's e-Commerce Market Size Likely to Hit $1billion by 2020*, n.d.). Pakistan's e-commerce market size is going to reach $1 billion till the year of 2020. And according to the same article the major cities Karachi, Lahore and Islamabad are the top most cities on online shopping. Pakistan has a long way to go, as the smaller cities and town still have to play their role in e-commerce business of Pakistan. But still in Pakistan people still hesitate to shop online because of the trust issues faced by the consumers. This research has focused on few aspects of how trust can be developed and will be helpful for the businesses.

Conclusion

In conclusion, this study has shed light on the important role of trust in influencing consumers' willingness to purchase from online vendors. The findings demonstrate a strong positive relationship between trust and the consumers' willingness to make online purchases. Trust was found to directly and indirectly affect consumers' purchasing decisions, indicating its significant impact in the online shopping context. Furthermore, the study revealed that trust plays a crucial role in reducing consumers' perception of risk, while lack of trust increases their perception of risk. This suggests that trust acts as a mitigating

factor in consumer risk perception. Additionally, the study highlighted the positive relationship between consumers' perceived benefits and trust in online vendors.

However, it is noteworthy that the study did not find a significant relationship between trust and online vendors' reputation, suggesting that reputation alone may not be a determining factor in building trust among consumers. This finding opens avenues for further research to explore additional variables that contribute to the establishment of trust in online shopping.

In conclusion, this research enhances our understanding of the factors influencing consumer trust in online shopping. The findings highlight the significance of trust in reducing perceived risk and increasing consumers' willingness to make online purchases. By acknowledging and addressing the concerns related to trust, online vendors can create a more favorable environment for e-commerce growth, ultimately benefiting both businesses and consumers alike. Future research should delve deeper into the dynamics of trust and explore additional variables to gain a more comprehensive understanding of trust formation in the context of online shopping.

Recommendations

This research paper was just a very small effort to know more about the trust relating behaviours regarding e-commerce, our main limitations was the shortage of time, and non-favourable interest of people towards research. Youngsters (age 15-24) are one of the largest and most important segments when it comes to online shopping, but we also realize that this age group might not be the total representatives of the larger population of Online shoppers or internet users. Similarly, as with most investigations, research will be expected to evaluate the generalizability of the findings. In this research we have focused on simply the pre-purchase behaviours of the online shoppers regarding trust, but future researchers can work on the aftermath of purchase keeping the same factors in the mind. Likewise, given the undeniably worldwide nature of online business, future research ought to think about the pertinence of the model to societies outside the Pakistan. As we found that perceived benefits have a significance impact on trust and effects it positively, so the marketers can focus more exclusively on communicating to customers regarding the benefits to their consumers. Staying at the front of the innovation and marketing by utilizing technological advancements to provide better services can be an advantage for the e-vendors, and they need to increase the shape of benefits in the mind of their customers, and have to focus on fulfilling the expectations of their customers, plus keeping in the mind risks that come up with online businesses, in this era where cybercrime is at its peak.

Because trust as an important factor of buying process, in the coming days it will remain as one of the decisive factors of failure or success of any online business. it is critical for Internet companies to act in such way that induces buyers' trust in online shopping. Those businesses that will endeavours to build the security of online shopping environments and will develop a trustable conduct of online-vendors will turn out to be of favourable position for the customers and for the online businesses.

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