

# Factors Influencing Trust in Online Shopping: An Indian Consumer's Perspective

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## Abstract

With deeper proliferation of Internet, the traditional ways to do business have changed significantly. Organizations across the globe have started practicing ecommerce as a primary way to conduct business. Thousands of Internet users and shoppers from all over the world, particularly in growing economies like India and China, are joining the ranks of digitally connected. With the unprecedented growth of e-commerce, the significance of trust (it being the most important factor for any exchange to take place) cannot be ignored. Consumers are bothered about the product quality, credit card frauds, availability of returns, product delivery, security and privacy of their information etc.

Though significant research has been done on the trust factors pertaining to e-commerce in developed countries like US and UK, researchers and practitioners are yet to fully comprehend the trust factors influencing Indian Ecommerce space. Indians share a different culture, different psychology, different characteristics and obviously a very different online shopping behavior. Consequently, the factors attributing to the trust by an Indian consumer will be very different as compared to the trust factors exhibited by the consumers of a developed economy. This paper describes the factors influencing the trust and subsequently the willingness of the Indian consumer to buy online. This research is based on the study conducted on Indian consumers through surveys and interviews.

**Keywords:** Ecommerce Trust; Trust; Trust Factors; Indian Customer's Trust; Indian Consumer's Trust; Online Trust

## 1. Introduction

Indian Ecommerce Market is growing rapidly. A report by ASSOCHAM (The Associated Chambers of Commerce and Industry of India) suggests that the current Indian online retail market stands at Rs 2,000 crore and is growing at an annual rate of 35 percent. It further states that the market size of online retail industry in India is likely to touch Rs 7,000 crore by 2015. But this growth story gets tainted by simultaneous growth of online frauds. The graph shows steep rise in online credit card frauds. Studies on Indian customers indicate that nearly 23% of the customers quit the website even before registering themselves. It is primarily because they do not want to disclose their personal information to a website they do not trust. Mayer et. Al (1995) defines trust as "The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party." J.B. Rotter, an American psychologist thinks trust as a personality characteristic of an individual that influences that person's interactions with the world at large.

Study by Nielsen Global Online Survey suggests Indians are passive towards online shopping due to their concerns regarding payment fraud, product delivery and customer service. Indian customers are also hesitant to use Internet banking or online shopping because they suspect that their bank/credit card details might get stolen. 'India: Country Report On E-Commerce Initiatives', a report on ecommerce initiatives in India by Department of Information Technology, Ministry of Communication and Information Technology quotes multiple issues of trust and lack of payment gateways (privacy of personal and business data connected over the Internet not assured; security and confidentiality of data not in place) as a major barrier to e-commerce adoption in India. Yet another study released by Internet and Mobile Association of India(IAMAI) and Intelink Advisors, reveal that the users who look for information but do not shop online quote lack of trust as the major reason for not shopping online as shown in Figure 1. Other reasons are also shown.

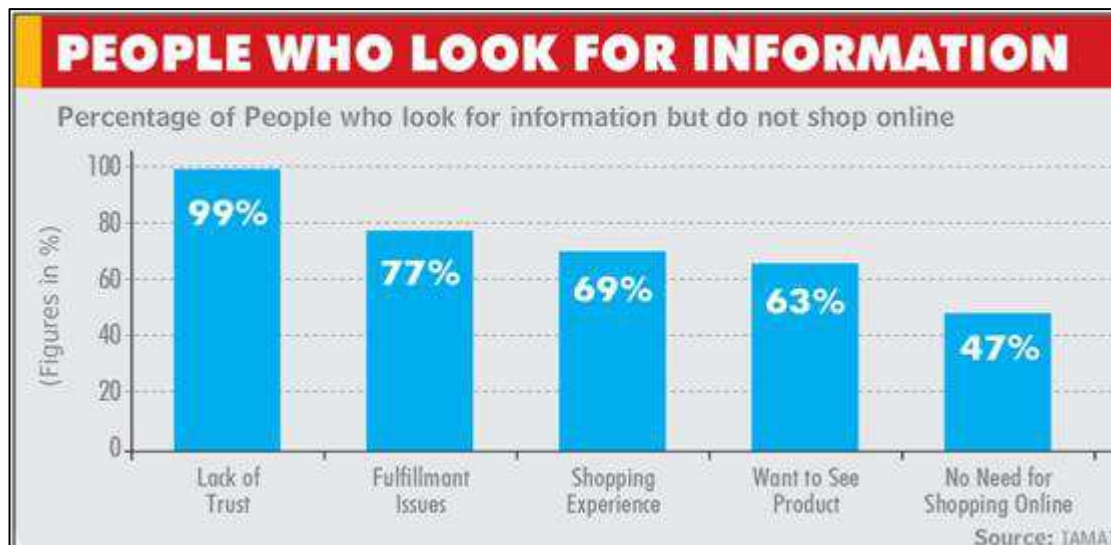


Figure 1: Consumers' Reasons for Not Shopping Online

Studies clearly indicate that Indian customer is still not decisive about which website to trust and which not to trust.

## 2. Literature Review

According to a study by Caldwell, Helen M. (2000), factors which may imply trustworthiness of the seller prior to an exchange are referred as cues. Their study indicate that cues such as product guarantees, secured web site transactions, and alternative ordering processes are important for initiating the relationship through the promise of trust in Internet Marketing. The nature of trust in the online context has also been explored by Michelle Daignault, Michael Shepherd, Sunny Marche and Carolyn Watters (2002) in their study. They have identified trust principles and mechanisms that support the promotion of online trust in their research. The trust principles discussed by them represent aspects of trust that need to be addressed when building infrastructure to support online trust. Those trust principles include: Trust depends on identity; Trust is based on information; Trust is a function of perceived risk; Trust deepens over time and with increased reciprocity; Trust is a matter of degree; Culture affects trust; Third party ratings are important in developing trust; Second party opinions are important in developing trust; First party information is important in developing trust and formal and social controls are important in developing trust. According to Dongmin Kim and Izak Benbasat (2003), lack of trust is the key impediment to further proliferation of Internet shopping. Their research identifies certain trust-related arguments like "Credit card shopping may not be safe", "My personal information may not be protected", "Information Transmission may not be secure", "A store may request unnecessary information about customers", "Price may not be reasonable", "Product quality may be low", "Return may be troublesome" and "Store may not keep a delivery date".

Minna-Kristiina Paakki (2004) introduces a framework of consumer related issues in e-commerce. The framework describes the different elements (society, community, consumer, technology, e-vendor, e-service/ e-product and third parties) that are present in consumers' everyday life when they are forming trust relation to various e-commerce sites and vendors. According to him, community is an important element in consumers' life and affects consumers in many ways. It is important to think about different communities and their effects when designing e-commerce. E-vendors need to have competence, benevolence and integrity. Consumers need the information of e-vendor, e-service and e-product. This information helps consumers to develop trust. Also, it is important that the e-service is available in all hours of the day. E-vendors also need to ensure consumers that e-products are of good quality and will be delivered on time. Minna- Kristiina Paakki (2004) indicates surrounding society and third parties have also an impact on consumer. Media, sometimes, plays a key role in affecting consumers' understanding of the security features of the e-commerce businesses.

In their study, Man Kit Chang and Waiman Cheung (2005) examine three trust building mechanisms ie. third party certification, reputation and return policy. The results show that all the three trust building mechanisms increase trust in the online vendor. Pawel Kossecki and Urszula Swierczynska- Kaczor (2006) identify key

factors which have an effect on building customers' trust. They categorize those factors in two groups - Transactional (factors which are strictly connected with the process of making transactions like communication before purchase, security of payment, delivery costs, means of dealing with claims and returns); Non-Transactional (factors which are not related directly with the process of making transactions like law regulations, protection of consumer rights and privacy, technical infrastructure and transfer of external trust). According to their study, the elements of communication which build customers' trust are trust signs on the web site, certificates of website, information about company, information on connection with physical world, accuracy of products and service data, recommendations, information on privacy policy and ease of navigation.

In a study by Jui-Chin Jiang, Chun-An Chen and Chih-Chien Wang (2008), they focused on the role of knowledge and trust in online shopping behavior of the consumers. The results of their study revealed that trust in online shopping is positively associated with online shopping activities. Research has also been done on the aspects of time on the ecommerce trust by Stefan Spitz and York Tuchelmann (2009). The study mainly focuses on aging (the impact of good and bad experiences from both the present and the past on a trust decision) and inactivity which describes the influence on the trustworthiness of a member which is currently not actively participating in the trust group. In his study Waghmare G.T. (2011) predicts that in next 3 to 5 years, India will have 30 to 70 million Internet users, significant enough to have meaningful impact on growth of ecommerce.

### 3. Research Gap

Various studies as stated above discuss one or the other aspects of trust but insignificant research has been done on Indian consumers. Indian culture and psychology is very different from that of west. So, for sure Indians' perception of trust would also vary from them. Various studies indicate that shopping behavior of Indian customers is more need-driven as compared to the US customers who are impulsive buyers. The Indian consumers are noted for the high degree of value orientation. Such orientation to value has labeled Indians as one of the most discerning consumers in the world. According to a survey by JuxtConsult, most of the internet users in India go for window shopping online. The level of trust of Indian consumers in online shopping would also be different. The review of the literature suggests that most of the studies have been done in the ecommerce markets of the developed countries like USA, UK etc. Much work has not been done with respect to consumer trust in Indian ecommerce space. The present study intends to identify the trust factors which influence Indian Consumers to buy online.

### 4. Trust Factors In Indian E-Commerce

Trust in an e-business is very important. Lack of consumer trust often results in an unrecoverable loss of reputation and revenues. Lack of trust leads to financial losses to an e-business organization as the organization will not be able to generate the expected revenues with lesser number of customers in hand. They will lose upon their chance to strike a deal with prospective customers due to the customer's fear of shopping online. In case of existing customer also, if the customer loses trust in the online set-up of exchange due to any reason, he will not go for online shopping on any website. Ever more cautious consumers will restrict their behavior online. This will hamper the business continuity of a genuine e-marketer also. So, it is very important for the e-marketers to address the trust issues of their prospective and existing customers in order to make profits and keep their customers happy.

Trust in an online business is based on various factors. This study done on Indian consumers through personal interviews and surveys through questionnaires reveals the following trust factors specific to Indian e-commerce scenario:-

**Brand Recognition:** Brand recognition refers to likelihood that the customers will be able to recognize a brand and connect to the company's name, logo, tag lines and other things related to that brand. For an Indian customer to shop on a particular website, it is important for him to have heard or gone through the website's name somehow. Information about the website from the sources like "word-of-mouth" from a reliable person, advertisements in newspapers, magazines and TV channels, positive reviews on various discussion forums like [www.mouthshut.com](http://www.mouthshut.com), [www.desidime.com](http://www.desidime.com) and [www.freekaamaal.com](http://www.freekaamaal.com) and popularity on social networking sites like Facebook and Twitter have a positive effect on the consumer trust. Further, if an e-brand or website is being endorsed by a famous celebrity, people are more likely to trust that business.

**Website Look & Feel:** In offline stores, the physical appearance of the store and facilities, along with the face to

face contact with the employees of the store, has an effect on customers' trust. The customer is able to form a view of the organization's trustworthiness with those cues. But, these cues are missing in the online environment. E-vendors rely on their online storefronts to attract first time visitors and convert them into their e-store's customers. Therefore, e-vendors should try to incorporate the features which induce trust in their websites. Many online customers have admitted to make intuitive, and rather emotional, on the spot decisions by just watching the e-vendor's website while shopping online. The look and feel of a website serves as a basic for customers to form a first impression of the merchant, to develop an opinion of its trustworthiness (Karvonen, 2000).

The consumers in India have shown lesser trust in a website which does not have professional looks and is too cluttered on the home page. Instead, they prefer a website which is neatly organized in clear categories. Some people also mentioned that mismatch of colors with respect to the product being sold makes them suspicious of the genuineness of the website.

**Navigation:** Navigation deals with the convenience with which the user can find and access the information. Ease of Navigation is one of the essential components in building online trust. Good navigation enables customers' to concentrate on the website content rather than worrying about how to get around on the website. With bad navigation, customer will be spending more time pressing back button rather than anything else. Presence of broken or dead links on the website annoys the e-shopper and shows lack of professionalism on behalf of the e-vendor, thereby lowering trust in that e-vendor. Indian Customers also admire to find the desired products in minimum possible clicks.

**Payment Related Issues:** Indian consumers have mentioned cash on delivery (COD) as the most preferred way to make payments. According to them, if an e-vendor is ready to accept payments in COD form, he does not have any wrong intentions and can be trusted. Study shows that COD acts as an enabler even to those people who are likely to pay using other payment methods like credit cards, Internet banking etc. Some other customers feel that e-marketers should have multiple modes of making payments rather than insisting on only credit card payments, absence of which makes them suspicious of the e-marketer's intent.

Customers also feel that the e-vendor should use reliable payment gateways like Citibank payment gateway, ICICI Bank payment gateway, BillDesk etc which are known to be safe. Making payment through these gateways makes them feel secure about their payment and information. People become doubtful if a website asks them to give credit/debit card information on any of its own pages rather than directing them to a payment gateway. Many of them have reported to leave the website then and there.

Some of the respondents of the study have shown their desire for a mechanism to ensure that the product reaches them first and then the payment is debited from their credit card. According to them, if a website gives a provision whereby their credit limit equal to the payment money is blocked instead of the card getting swiped until the product is delivered, it will boost their trust in the website. Indian e-commerce website [www.flipkart.com](http://www.flipkart.com) has come up with a similar facility for their customers. The facility is termed Card on Delivery whereby the credit cards of the customers are swiped in front of them when their orders are delivered.

**Presence of Third Party Trust Seals/ Meta Branding and Certification:** Third party seals are granted to a website or e-business which indicates that the e-business abides by a set of rigorous privacy and security standards. Meta-brands are a form of branding and accreditation involving seals of approval with companies like TRUSTe, Verisign etc. Certifications are available through the use of digital and inspection certificates. Presence of Verisign and TRUSTe marks elevates customer's trust in the business.

It is important for the e-business to display a valid certificate which is not expired. Indian customers also look for security certificate validation in web browsers. An expired security certificate turning the web browser's address bar red makes the user suspicious of the website. In contrast, the browser's address bar turning green boosts the confidence of the customer in the website.

**Product Description:** Indian customers feel that crystal clear, grammatically correct, detailed and meaningful product description makes them believe in the website's professionalism and intention to sell genuine products. Customers further admire to see a three dimensional view, pictures of the product taken from different angles or videos with product demonstration.

If the customers are not able to relate themselves with the products, it will decrease the customers' trust in the e-business. For example, if a website is selling cosmetics in India, then the models used for branding should better be of Indian origin. It is because they are selling something for the Indian skin color, which may not have same effect on western skin color.

E-businesses should also pay special attention to the appropriateness of the image of the product being displayed. Mismatched images reduce customers' trust. Websites should also clearly specify that products being sold by them are unused and genuine.

**About Us Page:** Indian consumers want to know the people behind the e-business with which they intend to transact. For that, people have shown their desire to be able to locate the 'About Us' link on the home page of the website. If people come across some reputed names, it increases their trust in the business. If the customers are not able to find any such page, many questions regarding the legitimacy of the website arise in their minds which diminish their trust.

**Order Tracking:** Indian customers have related their ability to track orders before and after shipment to positive impact on trust. The customers expect the businesses to notify them through emails and SMS's regarding the status of their orders (right from placing the order to the delivery). Such notifications will also have a positive impact on the perceived professionalism of the e-businesses.

**Terms & Conditions / FAQ'S Page:** General and special arrangements, provisions, requirements, rules, specifications and standards that form an integral part of an agreement or contract can be defined as terms and conditions of a transaction (according to BusinessDictionary.com). The study shows that Indian customers appreciate to see a 'Terms and Conditions' page which clearly and unambiguously states the terms and conditions applied on the purchase of the product.

Customers also admire the presence of FAQs page which clearly mentions the delivery time of the products being sold, action taken if the product is not delivered on the promised time or the product does not meet the stated quality. Other customer concerns should also be addressed in that page. Presence of such pages contributes to increase in customer trust.

**Contact Us Page:** Specifying the address and phone number of the head office or corporate office of the e-business on the website is one of the important factors for customer trust. Customers want to know where to contact if there is an issue regarding their order. So, presence of the customer care number on the website is very important. Some people have expressed their desire to have a 24 X 7 customer care where they can contact according to the time convenient to them.

**Money Back Guarantee / Return & Exchange Policy:** Money back guarantee is basically a simple guarantee which assures the customer that in case of dissatisfaction of the customer with respect to a product or service, a refund will be made. Money back guarantee/ Return and Exchange Policy can cover a range of incidents right from non-delivery of ordered goods at all, non-delivery of ordered goods in the stipulated time (generally 30 days) to return of goods in accordance with the shops' return policy. Money back guarantee assures the customer that if they are less than satisfied with their purchase, they can invoke the guarantee within a certain period and under certain conditions.

Indian customers have shown their inclination towards websites which assure money back guarantee as compared to the ones which only exchange the products but do not offer refunds in case the customers do not like the products due to any reason. Customers also expect good and clearly mentioned return and exchange policies which can be easily located on the website. Clear mention of such guarantees and policies elevates consumer trust.

**Pop-Up Advertisements/ Third Party Advertisements:** Web based advertising provides numerous business opportunities. This has made placing advertisements in nearly every popular web site an economic necessity. Advertisements are third-party content that are mixed and rendered with the website content and rendered in the browser. Too many advertisements either in the form of pop-ups or placed within the text, makes customer suspect the seriousness of the e-business in handling customers, and thus, lowers the customer's trust. Presence of pornographic or other vulgar advertisements while doing some serious online shopping distracts and annoys the customer and leads to declined trust level. So, it is important for the e-vendors to desist from unnecessary advertisement on their websites and place the necessary advertisements at the right places.

**Customer Reviews On Home Page:** If customer reviews - both positive and negative are placed somewhere on the home page, it increases a prospective customer's trust. If other customers can see how well a problem faced by some other customer was handled by the e-business team, it will raise their confidence. In contrast to this, if only positive reviews or feedbacks are displayed on the website itself, customers get suspicious and think that the team involved has manipulated the reviews to suit their business needs. Presence of mixed reviews makes customers believe that the reviews are posted by genuine customers.



**Logistics:** If a website mentions its tie ups with reputed logistics companies like Blue Dart and FedEx, it raises the trust bar of the customer as the customer is assured of fast and safe delivery. Indian customer also appreciates free shipping by the e-vendors.

**Secure Connection:** Many Indian customers look for that additional 's' after http before trusting a website completely. Hypertext transfer protocol secure (https) is a widely used communication protocol for secure communication over Internet. Https provides authentication of the website and associated web server that one is communicating with, which protects against middle man attacks. If an e-vendor uses an SSL certificate, the address bar shows the protocol used as https instead of http and a padlock sign in address and/or status bar.

**Website Download Time:** Website download time is the website's technical characteristics in relation to loading time in a user's browser. Web pages taking too long to download is one of the major problems reported with Internet reported by users (Graphic, Visualization, & Usability Center (GVU), 1998). It becomes difficult for a website to hold the customer if the download speed is slow as the customer considers it as waste of his time (Kuo, Lu, Huang & Wu, 2005). While getting a website developed, it is very important for the e-vendor to consider that the website has less download time. Website download time forms the very first impression about the e-vendor after the domain name. Previous researches (Hossain, 2007) reported that about 30% of the customers leave the website if the website download time is about eight seconds and about 70% of the prospective customers will leave if the download time of a page exceeds 12 seconds. Minimal website download time indicates that servers being used at back end are powerful and the company is taking its business seriously by investing in good servers. This increases the customer's trust in the website. If the web pages are heavy, it will take more time to load.

**Domain Name:** Domain Name is a unique name that identifies a website. In simple words, it is the name of the website. Whenever user visits a website, it appears in the address bar of the web browser. All domain names have a domain suffix like .com, .net, .org, .gov, etc that helps to identify the type of the website (e.g. .com for commercial websites, .org for nonprofit organizations, .gov for government websites etc). A study by Elizabeth Sillence, et al (2004) revealed that the buyers are also influenced by the website's name. A website name which is specific and to the point, but not patronizing or too gimmicky is considered a good website name. The authors also indicated that if a website has a poor name, then the website is considered untrustworthy and it could be rejected at the very first instance. Customers prefer to do online transactions with well-known and easy to remember website names (Nemes, 2000). To clear their doubts about trusting a website or not, the customers can also check who is the promoter of the website, where is the domain name registered and on who's name. Website name should be meaningful. It should also be related to the products or services being offered i.e. it should indicate the purpose of the website. It is also important to give a decent name to the website so that the consumers can trust it.

**Extraordinary Good Discounts:** If a website is giving extraordinary good discounts, already very cautious Indian customers become all the more suspicious of the e-businesses intention and suspects that it may be an illegitimate website trying to steal their credit/debit card details by offering too-good-to-resist offers, and these details may be misused later. So, the customers question the unbelievable generosity of the e-vendor in their mind and are likely not to trust the website.

**Past Experience:** Customers' repeat visit to the website will significantly depend on how they have been treated in past by the website. Customers will typically return to the websites where they have had a favorable past experience. It takes time to develop trust in some entity. If the customer has had a bad experience with any website, there are high chances that the customer is not going to trust that website or for that matter any other website even of high reputation easily. One bad experience shakes the trust of Indian customer in the e-commerce set up which is difficult to restore. E-vendors should try to develop good first-time experiences of the customers, so that they revisit the website thereby increasing the e-vendor's sales.

## 5. Conclusion

Online shopping has great potential in India. This holds true especially when real estate costs are sky rocketing in India. More and more websites are being launched on daily basis offering various products and services. The area of trust in ecommerce has wide scope of study especially in developing countries like India. Trust is being given much attention as it is an important factor which has significant impact on website sales. In this paper, we have listed various factors which have significant impact on the trust of the websites by Indian consumers. E-marketers should try to address these factors and develop appropriate marketing strategies to convert prospective customers to active ones while retaining their existing customers.

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