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The Effects of Perceived Technology, Perceived Online Ethics on Consumer Trust in Website and Trust in E –Retailer

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Abstract:

This study investigates the effects of customers' perception of online ethics and customer perceived technology on customer trust in website platform and trust in e-retailer. To reach this ends, this study bases on the consumers' perceptions regarding the ethics of online retailer (CPEOR) scales which was developed by Roman S. (2007) and the perceived technology theory. By using survey data from 250 online customers in Hanoi Vietnam, this study shows that there are strong relationship between the consumers' perceptions regarding the ethics of online retailer, perceived technology and customer trust on the website and trust on e-retailer. The findings confirm the CPEOR scales, clarify the perceived technology scales and offer important theoretical implications, practical implications for e-retailers to get the customer trust.

Keywords: *perceived technology, perceived ethics, CPEOR, trust in website, trust in e-retailer, e-commerce*

1. Introduction

Electronic commerce (e-commerce) is more and more developed in the world in general and in the developing countries like Vietnam. E-Commerce is one of the most important Internet applications (Yang et al, 2009). There are a lot of services in e-commerce which customers have adopted as part of their habitual actions every day. According to the Vietnam Electronic Commerce and Information Technology Agency (VECITA), from 1995 Internet was started to connect to Vietnam and after that, the development of Internet and online buying is very fast (see Table 1) but the reality isn't not yet reach to the potentiality. It has changed the way we shop and given us a lot of conveniences (economize the time, narrow the distance,...). In e-commerce context, customer trust has been considered as a key factor for the success, higher level of trust leads to more transactions (Bhatacherjee, 2002; Sharma, 2004). The lack of trust is one of the most reasons that lead customers not to buy online (Yang et al., 2009). In comparison with brick-and-mortar commerce, internet buyers cannot physical inspect potential purchases (Yen and Lu, 2008; Sharma, 2014) so that trust is more difficult to build. It also requires sensitive personal information and financial information that often make customers to feel more uncertain and vulnerable (Yang, 2009; Chen et al, 2004; Gefen, 2000; Hoffman, 1997). Some previous studies have indicated that customers' perception regarding the ethics of e-retailer can improve customers trust in transaction (Limbu, 2012; Yang, 2009). The reason for not shopping online is the lack of security (Lightner et al. 2002) therefore the importance of ethics and trust can be better understood. CPEOR scale which was developed by Roman (2007), included four dimensions: privacy, security, non-deception and fulfillment/ reliability. Despite the increasing expectations of customers regarding ethics (Kimery and McCord 2006), ethics of e-retailing has not been adequately analyzed and still an under-researched area (Roman, 2008). Previous studies analyzed the influences of ethical criteria on consumer behavior (Limbu 2012, 2010; Hiller 2010; Roman, 2007, 2008; Valor, 2007; Shaw and Shiu, 2003). In the relationship between CPEOR, prior authors almost referred to trust in website, not linked to trust in e-retailer which is very important for customer decision in e-commerce context (Zboja J.J and Voheer, 2006; Ha S. and Stoel L, 2008). So the first aim of this study is to analyze and confirm the effect of CPEOR on trust in e-retailer and in the website. The second aim is find out the relationship between trust in website and trust in e-retailer with the proposition that trust in website have effect on trust in e-retailer. Otherwise every steps of online transaction process require consumer to interact with website or APP and to use technology (Pavlou, 2003). The perceived of technology is derived from the Technology Acceptance Model (TAM) which included perceived usefulness and perceived ease of use (Davis, 1989) as two main components (Ling et al, 2011; Gefen, 2000). In the context which technology develop very fast and be applied more and more in every aspect of life that make consumers to feel more trust in online transaction (Chen et al, 2010). Almost previous studies about the relationship between perceived technology and trust indicated that trust is the antecedent factor (Dahlberg et al, 2004; Pavlou, 2003; Gefen, 2003), only having Keat T.K and Mohan A. (2004) proposed that trust is consequence factor. So the third aim of this study is analyzing the effect of perceived technology on trust in website and in e-retailer. The forth aim is find out the impact of perceived technology on CPEOR. And the last aim is to confirm the effect of trust in website and in e-retailer on customer purchase intention.

Population (mil. habitant)	Using Internet rate (%)	Online shopping rate per habitant (%)	Rate of Surfing Internet shop online (%)	Turnover from online buying (bil. USD)
90.73	39	145	58	2.97

Table 1: E-commerce B2C statistical development in Vietnam (2014)

Source: Vietnam Electronic Commerce and Information Technology Agency (VECITA)

2. Literature Review

2.1. Customers' Perception Regarding the Ethics of Online Retailer (CPEOR)

Research on marketing ethics was raised up from 1960s, Hunt S.D and Vitell S. (1986) in their research indicated seven major streams of this subject and they developed "a general theory of marketing ethics" which now called H-V theory of marketing ethics. This classical research included two core components (deontological evaluation and teleological evaluation) that have impacts on customer intention. After that, there was a huge research about marketing ethics which contented a numbers dimensions of research: green issues in marketing; advertising issues; health-related concerns; product safety; consumer attitudes; disadvantaged and vulnerable consumer segments; ethics in supply chains; marketers' comparative ethical attitudes; privacy issues; packaging claims and design; international marketing ethics; competition, notably in retailing (Whysall P., 2000). Previous studies showed that ethical criteria effected on customer behavior (Hiller, 2010; Valor, 2007, Shaw and Shiu, 2003, Robert, 1995).

E-commerce is defined as the process of distributing, marketing, buying, selling or exchanging products, services or doing the business transactions electronically (Turban, 2008; Yang, 2009). The internet offers an atmosphere for non-ethical behaviors (Freestone and Mitchell, 2004) and the easiest way to damage any relation is to violate the rules of ethics (Fisher et al. 1999). E-retailing ethics is defined as consumers' perceptions about the integrity and responsibility of the company (behind the website) in its attempt to deal with consumers in a secure, confidential, fair and honest manner that ultimately protects consumers' interests (Roman, 2007). Roman proposed four components of CPEOR: privacy, security, non-deception and fulfillment/ reliability.

Privacy can define as consumers' perception concerning personal information (Roman, 2007; Bart et al, 2005). Privacy has effects on trust in e-retailer (Lauer and Deng, 2007, word-of-mouth (Roman, 2008), loyalty (Limbu, 2012), satisfaction (Roman, 2007; Limbu, 2012)

Security concerning to protection of credit card and other personal information from unauthorized access (Roman, 2007; Janda et al, 2002). It is extent to which consumers believe that the site is safe regarding payment methods (Bart et al, 2005).

Non-deception: Deception refers to the website's tendency to exaggerate the benefits and characteristics of its offerings (including convince customers to buy (Roman, 2007), less experienced customers (Nardal and Sahin, 2011).

Fulfillment/ Reliability relates to customers trust that obligation will be fulfilled. It can be understood as on time delivery, accurate products representation and commitment fulfilled (Wolfenbarger and Gilly, 2003; Zeithaml, 2002)

2.2. Perceived Technology

Perceived technology is derived from the Technology Acceptance Model (TAM) which includes two main components perceived usefulness and perceived ease of use (Gefen, Karahanna and Straub, 2003). TAM introduced by Davis in 1989 which was rooted in the theory of reasoned action (Ajzen and Fishbein, 1980). Perceived usefulness is defined as the extent to which a person believes that using a system would enhance his or her job performance. Perceived ease of use refers to the extent to which a person believes that using a system would be free of mental effort (Davis, 1989).

There are some scholars confirmed that perceived technology influence customer trust (Kourfaris and Hampton – Sosa, 2004; Gefen, 2003) if they feel the website ease of use. In e-commerce context, customers don't interact with sales people but with website so the degree of trust depends on useful and easily understood information (Chen and Barnes, 2007; Kamarulzaman, 2007; Kourfaris and Hampton – Sosa, 2004). Other scholars concluded that the perceived technology make e-retailer is views more trustworthy (Reicheld and Scheffer).

CPEOR includes four components which have strong relationship with perceived technology. Dommeyer and Gross (2003) concluded that consumers who having perception of technology can more perceive control and less privacy-related anxiety. We can also use the imperfect or asymmetric information theory (Akerlof, 1970) to explain the relationship between CPEOR and perceived technology. In the e-commerce context, the information asymmetry typically concerns to the difficulty of customers to distinguish between "ethical" and "unethical". We expect consumers' perception of technology to partially alleviate the information deficit (Roman, 2007). Moreover, Turban et al (2010) review the technical limitations of e-commerce as insufficient system security, reliability, standards and limited communication protocols. So, we hypothesize that:

- H1: Perceived technology has positively effect on CPEOR

2.3. Trust in Website and Trust in e-retailer

Trust can be defined as "a tendency of one party that is willing to accept the actions by the other party even through the first party is not being protected by the second party and fail to control the actions of the second party" (Mayer et al, 1995.). According to Gefen et al (2003), due to information uncertainty and fear of opportunism in online transactions, trust has been identified as the most crucial enabling factor in e-commerce (Qureshi et al., 2009). Online trust can be viewed from the prospective of multiple stakeholders (suppliers, employees and customers). Trust also is multidimensional concept and is categorized into several dimensions depending on

the referents of trust in online settings (Hsu et al, 2014). In this study we divided trust into two types: which are trust in the web site (Gefen et al., 2003; Lu et al., 2010; Pavlou and Gefen, 2004; Shu and Chuang, 2011), trust in the vendor, (Jarvenpaa et al., 2000; Lu et al., 2010; Pavlou and Gefen, 2004).

Trust in the web site reflects the willingness of the customer to behaviorally depend on the web site to carry out a transaction (Lu et al., 2010). Website with sufficient security and privacy protection mechanisms should be implemented to provide customers with a sense of security and trust (Pavlou et al., 2007). So, we can hypothesize that:

- H2: CPEOR is positively related to trust in website.
- H3: Perceived technology has positively effect on trust in website.

Trust in e-retailer reflects a customer's reliance on an e-retailer that is capable of providing its customers with the best products/services, non-deception and fulfillment (Jarvenpaa et al., 2000). To reduce customers' perceived risk, increase customers' trust e-retailer can provide merchandise return policies or product warranties, (Shneiderman, 2000) and fulfill all commitments. As we have discussed in the previous part, customers' perceived technology can have relation with trust in e-retailer. Some scholars also confirmed that customers have tendency trusting in e-retailer if the website secure and good quality (Park et al, 2012; Ha S. and Stoel L., 2008). So we can hypothesize that:

- H4: CPEOR has positively effect on trust in e-retailer
- H5: Perceived technology is positively related to trust in e-retailer.
- H6: There is positive relation between trust in website and trust in e-retailer

From these conclusions about the hypothesis we can propose a conceptual model such after:

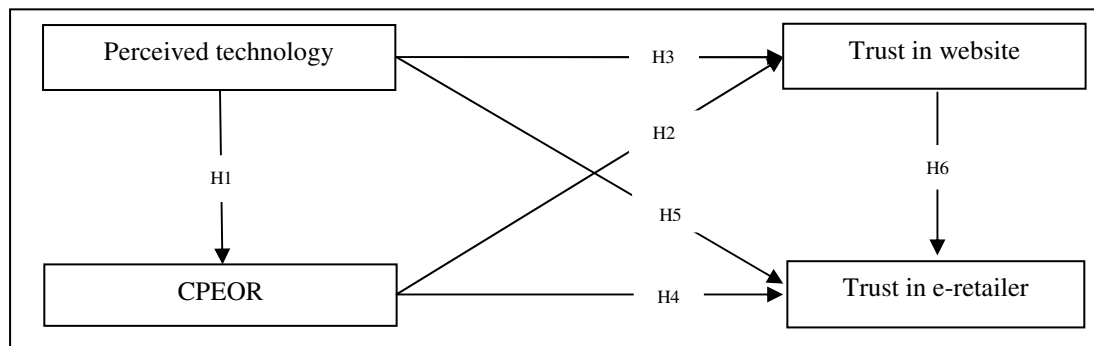


Figure 1: Research model

3. Methodology and Data Collection

3.1. Sample

A survey instrument was administered to 250 fulltime undergraduate and graduate students from a university in Hanoi, capital of Vietnam. The participants selected had been involved in online transaction in the past three months. Questionnaire was distributed based on the convenience sampling method. Research in e-commerce uses students as representative of the online shopper because students in today's university climate work with online website and shop regularly online confirming students are active participants in online consumption (Bigne et al, 2005; Limbu, 2012). After completing we received 238 useable questionnaires with 126 male and 112 female, 86% of them below 25 years old.

3.2. Measures

The items selected for the variables were extracted from previous studies. In order to ensure the reliability and validity of the scales, items were adapted from previous studies. All scales consisted of five-points Likert questions from 1 as strongly disagree to 5 as strongly agree. The CPEOR construct has three items which are second order factor of the four components: privacy, security, non-deception, and fulfillment (Roman, 2007). The measurement for trust in website adopted from Pennington et al (2003), trust in e-retailer adapted from McKnight et al (2002). The scale of perceived technology was adapted from Kourfaris M. and Hampton-Sosa H., (2004).

This study used the exploratory factor analysis (EFA) to analyze the structural validity of the scales. The results of validity and reliability which are shown in Table 2 demonstrated acceptable reliability above 0.70 as the recommended level of Bagozzi and Yi (1988) and all factor loadings above the cut off value of 0.50 (Hair et al, 2005).

Construct	Factor loadings	CR	AVE
Privacy The website clearly explains how user information is used Only the personal information necessary for the transaction to be completed needs to be provided Information regarding the privacy policy is clearly presented	0.78 0.87 0.89	0.85	0.74
Security The security policy is easy to understand The site displays the terms and conditions of the online transaction before the purchase has taken place The website appears to offer secure payment methods This website has adequate security features	0.80 0.83 0.84 0.81	0.90	0.69
Non-deception The website exaggerates the benefits and characteristics of its offerings This website takes advantages of less experienced consumers to make them purchase This website attempts to persuade you to buy things that you do not need	0.75 0.79 0.82	0.80	0.64
Fulfillment The price shown on the website is the actual billed You get what you ordered from this website Promise to do something by a certain time, they do it	0.84 0.83 0.87	0.89	0.75
Trust in e-retailer The e-retailer was competent and effective in providing products online The e-retailer performed its role of selling online products very well I believe that this e-retailer would act in my best interest. This e-retailer was truthful in its dealings with me	0.78 0.80 0.87 0.81	0.88	0.72
Trust in website On the website, I believe the proper technology has been put into place that would assure me of an error-free transaction On the web site, I believe the appropriate safeguards have been put into place that would ensure me of a successful transaction There is enough information on the web site to assure me that this vendor is legitimate	0.76 0.84 0.86	0.87	0.76

Table 2: Exploratory factor analysis results

4. Results

4.1. Measurement Model

The proposed hypotheses were tested through structural equation modeling by using AMOS 20. The assessment of the structural model follows the two-stage analytic technique. The measurement model yielded a good model fit of $\chi^2(120) = 200.86, p < 0.001, \chi^2/df = 1.67, GFI = 0.905, TLI = 0.916, CFI = 0.925, \text{ and } RMSEA = 0.065$. The RMSEA (0.065) indicates acceptable fit because it is below the cut off value of 0.08 (MacCallum et al,1996). The values of TLI and CFI are close to or above the cut off value of 0.95 (Hu and Bentler, 1999), GFI is higher than 0.90 (Hair et al., 2005). As in Table 1, all factor loadings higher than 0.5 that provide evidence of convergent validity as described by Anderson, J.C., & Gerbing, D.W. (1988).

4.2. Hypotheses Testing

In order to test the hypotheses, the SEM procedure was utilized (see Figure 2). The model yielded a good model fit of $\chi^2(125) = 242.38, p < 0.001, \chi^2/df = 1.94, GFI = 0.908, TLI = 0.915, CFI = 0.941, \text{ and } RMSEA = 0.062$. The values of fit indices were close to or above recommended levels. Path estimates and t-value s were calculated for testing hypotheses. The results are presented as table below.

Hypotheses	Path	Estimate	t-value	Supported
H1	CPEOR Perceived technology ←	0.32	2.51**	Yes
H2	Trust in website CPEOR ←	0.46	2.48*	Yes
H3	Trust in website Perceived technology ←	0.65	5.13*	Yes
H4	Trust in e-retailer CPEOR ←	0.38	2.98**	Yes
H5	Trust in e-retailer Perceived technology ←	0.84	6.91**	Yes
H6	Trust in e-retailer Trust in website ←	0.75	5.65*	Yes
<p>Notes: $\chi^2 = 242.38, df = 125, p < 0.001, \chi^2/df = 1.94, GFI = 0.908, TLI = 0.915, CFI = 0.941, \text{ and } RMSEA = 0.062$ * $p < 0.01, **p < 0.05$</p>				

Table 3: Hypotheses tested results

We can see that all hypotheses were supported. As expected perceived technology has positively effect on all of CPEOR (H1), trust in website and trust in e-retailer. Beside it, CPEOR has strong impact on trust in website and trust in e-retailer. The results also show that trust in website can lead customer to trust in e-retailer using the website. Furthermore, the results suggested and confirmed the mediating roles of CPEOR between perceived technology and trust in website and trust in e-retailer.

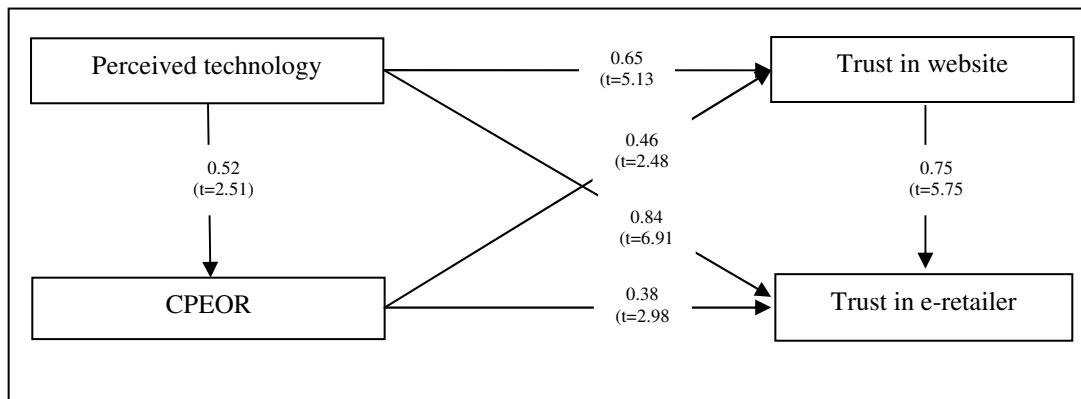


Figure 2: Structural model

5. Discussion and Implication

Nowadays Internet has changed the human life in all aspects, given us a lot of conveniences. E-commerce is one of the most important applications of internet that change our method to buy everything we want with easier way. But it also has some inconveniences concerning the security, privacy, payment, e-retailer fraud. Trust is one crucial factor for the success in the e-commerce which has been studied by a lot of scholars. Academic studies on trust in ethics of online retailer have almost focused on the trust in website that we thought it is not enough yet. In this study we proposed and tested one more factor – trust in e-retailer. Beside it, we recognized that the perceived ethics in online context developed by Roman (2007) with the concept of perceived technology in the relationship with customer trust in website and trust in e-retailer. The results tested in the model confirmed our proposition about the roles of trust in e-retailer and roles of perceived technology. The results also indicated the existence of the relationship between trust in website and trust in e-retailer. That means when customer trusts in website, they will easily trust in the e-retailer and reduce customers' fears (Odom et al, 2002).

Managerially, this study suggests number of actionable insights for e-retailers to better serving customers and reaching their trust. Firstly, the e-retailer should aware the important roles of marketing ethics and well fulfill the factors of ethics that customers care about (security, privacy, non-deception and fulfillment/reliability). Secondly, the e-retailer should care about the roles of technology because it's an important factor that leads customer feel more trust in website and trust in e-retailer.

5.1. Limitation and Future Research

Firstly, limitation concerning about the study sample that includes only consumers who have shopped in last three months that means it cannot be generalized across all different age groups of shoppers who engage in online transaction. Secondly, this study only deeply research on customer trust, it doesn't refer yet to other customer behavior like satisfaction, purchase intention and loyalty. It also doesn't deeply examine customers' emotion and motivation about marketing ethics.

From these limitations listed above, future research can concentrate on the customers' purchase intention or other behavior. We also study about the effects of customers' emotion or motivation on their behavior. Also, future requires compare the customers' perception about ethics of retailer between brick-and-mortar and e-commerce. This current study utilized a convenience sample, so future researches should use the samples in diverse cultures to have a deeper insight about ethics topic.

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