



ADDIS ABABA UNIVERSITY SCHOOL OF COMMERCE

Department of Marketing Management

**Factors Affecting Consumer's Trust in Electronic commerce: Evidence from
University students in Addis Ababa, Ethiopia**

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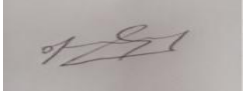
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DECLARATION

This paper, titled "Factors Affecting Consumer Trust in Electronic Commerce: Evidence from University Students in Addis Ababa, Ethiopia," is my original work, prepared under the supervision of my advisor Temesgen Belayneh (PhD). This paper is being presented in partial accomplishment of the Master of Arts Degree in Marketing Management requirement, and it has never been submitted to any diploma or degree program at any college or university.

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This is to certify that Selam Sisay carried out her study on the topic entitled “Factors Affecting Consumer’s Trust in Electronic commerce: Evidence from University students in Addis Ababa, Ethiopia” This work is original in nature and suitable for submission for the award of the Masters Degree in Marketing Management.

Advisor name: Temesgen Belayneh (PhD)

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A rectangular box containing a handwritten signature in dark ink, which appears to be the name of the advisor, Temesgen Belayneh.

Date: 05/07/2021

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Table of Contents

ACKNOWLEDGMENT.....	v
LIST OF TABLES	x
LIST OF FIGURES	x
ACRONYMS AND ABBREVIATIONS	xi
ABSTRACT.....	xii
1. CHAPTER ONE.....	1
1.1 Background to the Study.....	1
1.2 Statement of the problem	3
1.3 Research Question.....	4
1.3.1 The main research question of this paper	4
1.3.2 Sub Research Questions	4
1.4 Research Objective.....	5
1.4.1 General Objectives of the Study.....	5
1.4.2 Specific Objective of the Study.....	5
1.5 Significance of the Study	5
1.6 Scope of the Study.....	6
1.7 Limitation of the study	6
1.8 Definition of terms	7
1.9 Organization of the Study	8
2 CHAPTER TWO.....	9
REVIEW OF RELATED LITERATURES	9
2.1 Theoretical Reviews	9
2.1.1 The Concept of Trust in Ecommerce Environment	9

2.1.2	Trust based Decision Making Model	11
2.1.3	Consumers' trust formation model.....	12
2.1.4	Ecommerce	12
2.1.5	Consumer Trust in e-commerce	13
2.2	Empirical Review	14
2.2.1	Perceived Reputation and Consumers trust in ecommerce	16
2.2.2	Perceived service quality and Consumers trust in ecommerce	16
2.2.3	Perceived website quality and Consumers trust in ecommerce	17
2.2.4	Perceived Security and Consumers trust in ecommerce	18
2.2.5	Perceived size and Consumers trust in ecommerce	18
2.3	Conceptual Frame work and Hypothesis of the Study.....	19
2.3.1	Conceptual Frame	19
2.3.2	Hypothesis of the Study	19
3	CHAPTER THREE.....	20
	Introduction.....	20
3.1	Research Design.....	20
3.2	Research Approach	20
3.3	Data sources and Types	21
3.4	Units of Analysis	21
3.5	Population and Sample.....	21
3.5.1	Population.....	21
3.5.2	Sample size.....	22
3.5.3	Sampling method.....	22
3.6	Data Collection Procedure	22
3.7	Data Analysis	23

3.8	Reliability and validity.....	23
3.8.1	Reliability	23
3.8.2	Validity	24
3.9	Ethical Consideration.....	24
4	CHAPTER FOUR.....	25
4.1	Introduction	25
4.2	Response Rate	25
4.3	Respondents Demographic Information.....	26
4.4	Descriptive Analysis	27
4.4.1	Descriptive result for Perceived Reputation.....	27
4.4.2	Descriptive result for Perceived service quality.....	28
4.4.3	Descriptive result for Perceived website quality.....	29
4.4.4	Descriptive result for Perceived Security	30
4.4.5	Descriptive result for Perceived Size	31
4.4.6	Descriptive result for Consumers trust.....	31
	Inferential Statistics.....	32
4.5	Correlation Analysis.....	32
4.6	Multiple Linear Regression Analysis.....	34
4.6.1	Diagnostic Test for Regression Analysis	34
4.6.2	Multiple Linear Regression Analysis Result and Discussion	37
4.6.3	Testing the Hypothesis with the t-Test.....	38
4.7	Hypothesis Testing.....	41
4.7.1	Discussion of the Results	42
5	CHAPTER FIVE.....	44
	SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	44

Introduction	44
5.1 Summary of Major Findings	44
5.2 Conclusions and Recommendations.....	45
5.3 Recommendations for Further Studies.....	46
REFERENCE.....	47
APPENDIX.....	56

LIST OF TABLES

Table3.1: Cronbach's Alpha Test for Reliability	24
Table 4.1: Questionnaire Response Rate	25
Table 4.2: Respondents Gender, Age, and Educational level.....	26
Table 4.3 : Descriptive result for Perceived Reputation	27
Table 4.4 : Descriptive result for Perceived service quality	28
Table 4.5 :Descriptive result for Perceived website quality	29
Table 4.6: Descriptive result for perceived Security.....	30
Table 4.7: Descriptive result for perceived size.....	31
Table 4.8 : Descriptive result for Consumers trust	32
Table 4.9: Correlation between Independent Variables and Dependent Variable	33
Table 4.10: Summary of Collinearity Statistics	34
Table 4.11: Tests of Normality	36
Table 4.12: Model fit [ANOVA ^a]	37
Table 4.13: Model Summary	38
Table 4.14: Regression coefficients	38
Table 4.15: Hypothesis Testing	41

LIST OF FIGURES

Figure 2-1 Conceptual Frame work	19
Figure 4-1 : Histogram.....	36

ACRONYMS AND ABBREVIATIONS

Ec-Electronic commerce

MoSHE-Ministry of Science and Higher Education

SPSS- Statistical Package for the Social Science

ABSTRACT

The most important aim of this study was to determine the factors that affect consumers trust in e-commerce in Addis Ababa. Quantitative approach and explanatory research method were employed. Moreover descriptive and inferential method of analysis was used. The primary data was collected by using five point Likert-scales for which 367 questionnaires were filled properly out of 385 distributed questionnaires. Pearson correlation coefficient(r) was used to determine the relationship between each independent and dependent variable of which Perceived website, Perceived Security, and Perceived service quality are substantial association with 0.687**, 0.544** and 0.522** Consumers trust respectively. Perceived size at correlation result of 0.477** are moderate association with Consumers trust. Perceived reputation has less association with consumers trust 0.367** Pearson correlation coefficient(r). Moreover, regression analysis was computed to confidently determine which factors matter most, which factors can be ignored, and how these factors influence each other. From the survey result, perceived website quality is found to be the primary factor that affects consumers trust ($B=0.481$, $P=0.001$). While perceived security ($B=0.264$, $P=0.001$), perceived size ($B=0.165$, $P=0.001$) and perceived service quality ($B=0.108$, $P=0.014$) has significant effect in descending order. But perceived reputation has not significant effect on consumers trust ($B=0.005$, $P=0.835$).

Key words: consumers Trust, website quality, perceived reputation, perceived service quality, perceived security, perceived size

1. CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In 2019, the number of internet users around the world was 4.13 billion, up from 3.92 billion within the past year(Statista, 2020). Social networking is one of the most well-known online exercises and Face book is the most prevalent online network based on active usage. As of the 2018, there were over 2.2 billion months to month active Face book users, bookkeeping for nearly half of web clients around the world. Connecting with family and friends, entertainment and online shopping are among the foremost prevalent reasons for web utilization(Statista, 2020).The extent of web clients who conduct their online shopping exercises and the income from online retail industry are continually expanding over time (Ozen and Engizek, 2014).

In 2019, an assessed 1.92 billion individuals obtained products or administrations online. Within the same year, e-retail deals outperformed 3.5 trillion U.S. dollars around the world, and agreeing to the most recent calculations, e-commerce development will quicken indeed advance within the future(Clement, 2020). The corona virus(COVID-19)widespread proceeds to have a noteworthy impact on e-commerce and online customer behavior around the world. As millions of individuals remained at home in early 2020 to hold the spread of the infection, digital channels have gotten to be the foremost well-known elective to swarmed stores and in-person shopping (Clement, 2020).

It's an exciting time for Ecommerce 'industry' in Ethiopia for plenty reasons. The COVID-19 pandemic whileconvertingthe sector like no different phenomena did possibly after WWI and WWII, it additionallydisplaying Ethiopian clients and regulators the relevance of green and properlyconstructedvirtual ecosystem. Suddenly shopping foritems and offeringson line and paying your paymentsthrough your devicesisn't a luxurious anymore (Shega, 2021).

Ethiopia had a population of 116.4 million and the population increased by 2.9 million (+2.5%) between January 2020 and January 2021. 50.0% of Ethiopia's population is female, while 50.0% of its population is male, 21.9% of Ethiopia's population lives in urban centers, while 78.1% lives in rural areas.Internet users in Ethiopia were 23.96 million in January 2021. The number of internet users in Ethiopia increased by 2.8 million (+13%) between 2020 and

2021. Internet penetration in Ethiopia stood at 20.6% in January 2021. There were 6.70 million social media users in Ethiopia in January 2021. The number of social media users in Ethiopia increased by 500 thousand (+8.1%) between 2020 and 2021. The number of social media users in Ethiopia was equivalent to 5.8% of the total population in January 2021 (Simon Kemp, 2021). There were 6,808,000 Facebook users in Ethiopia in January 2021, which accounted for 5.8% of its entire population. (Napoleon, 2021)

Ethiopia is a developing country with a rapidly growing market for e-commerce and online shopping. So far in Ethiopia, the popular social media and social messaging services Facebook and Telegram have served to proliferate an e-commerce ecosystem in Ethiopia, alongside some e-commerce platforms developed by Ethiopians. The main platforms to shop online are Mekina, ETHIOsellbuy, Deliver Addis, Addis Mercato, Brundo, Zmall, Asbeza, HelloMarket, DHL Africa eShop, Fetan Mart, Qefira, Deamat, Mercato Online, Utopia, and Sheger. (allabout ETHIO.com, 2021)

Over the final a long time it has been taken note an increment of e-commerce in Ethiopia. Customers are increasingly pulled in by online shopping due to its comfort in terms of times, cost adaptability and accessibility of assortments of item and item extend on a single stage (Ferri, Grifoni and Guzzo, 2008). The viewpoint for e-commerce depends on buyer acceptance of the utilize web advances. Shopper acceptance in terms of Trust is considered to be vital when utilizing unused innovations, counting the net and e-commerce (Windham, L, & Orton, 2001).

Trust is the most critical part which plays a curial role in acceptance of online buy. An often-mentioned reason for consumers' not obtaining shop online is the need of Trust (Lăzăroiu et al., 2020). Hence, for customer acceptance of online shopping, there's require of advancing Trust and certainty on the utilize of e-commerce. Instability almost item quality can moreover be a problem for buyers within the online environment. In a conventional commerce setting, individuals get to know the quality of items by "kicking the tires." But when bidders see an item posting at an internet sell off location, for illustration, they may not have easy get to data with respect to the genuine quality of the item and thus may be incapable to judge item quality earlier to buy (Fung and Lee, 1999). Trust has continuously been an imperative figure in affecting buyer behavior towards companies (Schurr and Ozanne, 1985). Trust plays an imperative part in e-commerce

exchanges since shoppers will not shop online in the event that they don't trust the dealer (Kim, Ferrin and Rao, 2008a). The reason that Trust issues emerges in online Purchasing happen since customers cannot confirm the item specifically (Dachyar and Banjarnahor, 2017). Shoppers choose to buy online since buyers feel that sellers can be trusted (Putra, Rochman and Noermijati, 2017). The higher trust will increment shopper buy choice (Tanjung, Elfa and Andreas, 2018). However, when I make a preliminary survey most people shouldn't have interest to purchase online Because of trust issue so I need to Study what factors affect consumers Trust in online purchase decisions in Ethiopia Addis Ababa.

1.2 Statement of the problem

Online purchase has vital role in easing life activity since it reduces effort to purchase, find good items and save time. According to (Belaynew, 2012) Ethiopia has small number of Internet users and exceptionally little Penetration even by African standard that hindered the utilize of e-commerce. There are some factors that may affect consumer's decision to buy online, Trust of the consumers being the crucial. Trust has continuously been a vital figure in affecting customer behavior towards companies (Schurr and Ozanne, 1985). Trust plays a vital part in e-commerce exchanges since consumers will not shop online on the off chance that they don't trust the dealer (Kim, Ferrin and Rao, 2008a). However, Trust issues that arise in online Purchasing happen since shoppers cannot confirm the item directly (Dachyar and Banjarnahor, 2017).

Trust also becomes an issue that must be considered by the dealer since it is related to customers in making buy choice (Murwatiningsih and Apriliani, 2013). Buyers choose to buy online since shoppers feel that sellers can be trusted (Putra, Rochman and Noermijati, 2017). When the consumers trust increases it has a positive effect on online purchase and ecommerce development (Tanjung, Elfa and Andreas, 2018). Customers who as of now trust a dealer will be inquisitive about making a buy choice (Irawan, 2018). Trust is the fundamental component for building relationship with customers (Mittal, 2013).

Physical clues within the conventional shopping environment, such as the appearance of the store and the coordinate contact with dealer that influence buyers' sense of trust, are absent within the online environment. This lack of physical clues and physical interaction within the online

environment, make it more difficult to set up Trust with the customers and building shopper believe on the Web could be a challenge for online sellers(Jeanson and Ingham, 2011).

So, this constitutes a major challenge for companies that engage in e-commerce. For this reason, I think it would be interesting to find out which factors are important for establishing consumer trust in the online shopping environment.

A number of studies have been undertaken to analyze factors that affect customers trust in E commerce. Among these studies include, Racherla, Mandviwalla and Connolly, 2012, Factors affecting consumers' trust in online product reviews and Aboobucker, 2019, Factors Influencing Consumers' Trust on E-commerce Adoption in Sri Lanka. Fung and Lee, 1999, EC-Trust (Trust in Electronic Commerce): Exploring the Antecedent Factors. But their findings may not be applicable to other countries like Ethiopia, due to differences in cultural, economic and government policy. To the best of the researcher's knowledge, there exists no previous research work in Ethiopia concerning consumers trust in E commerce. Therefore, this study is particularly intended to examine the factors that affect customers Trust in e commerce. Such a study is hopefully expected to fill the gap in literature by analyzing the factors that affect consumers Trust in e commerce.

1.3 Research Question

1.3.1 The main research question of this paper

What are the factors that can affect consumers' Trust in E-commerce?

1.3.2 Sub Research Questions

This study attempted to study the factors that can affect consumers trust in Ecommerce in Ethiopia, Addis Ababa. Thus, the following sub research questions are formulated.

1. To what extent does the Perceived Reputation affect consumers' trust in Ecommerce?
2. How does Perceived service quality affect consumers' trust in Ecommerce?
3. To what extent does Perceived website quality affects consumers' trust in Ecommerce?
4. How does Perceived Security affect consumers' trust in Ecommerce?
5. To what extent does Perceived size affects consumers' trust in Ecommerce?

1.4 Research Objective

This study has general and specific objectives.

1.4.1 General Objectives of the Study

The general objective of this study was to reexamine the factors that affect consumers trust in online Purchase in Addis Ababa.

1.4.2 Specific Objective of the Study

The specific objectives of this study are: -

1. To examine the effects of Perceived reputation on consumers' trust in online purchase.
2. To investigate the effect of Perceived service quality on consumer's trust in online purchase.
3. To find out the effect of Perceived website quality on consumer's trust in online purchase.
4. To analyze the effect of Security on consumer's trust in online purchase.
5. To examine the effect of perceived size on consumer's trust in online purchase.

1.5 Significance of the Study

The findings of the study can be critical in numerous ways. Scholastically, it may contribute to the existing body of knowledge as a reference material and will help to get a better understanding of consumer trust in e-commerce.

Lack of consumers' trust in online shopping is common and in most online sellers still represents a critical obstruction for numerous Web clients, slowing down the e-commerce industry (Harrison McKnight, Choudhury and Kacmar, 2002; Pavlou, 2003; Gefen and Straub, 2004; Koufaris and Hampton-Sosa, 2004; Cheung and Lee, 2006). Now days a number of researchers have examined the role of trust within the specific context of business-to-consumer electronic commerce, centering on diverse perspectives of this multi-dimensional construct. However, their almost no research is done in Ethiopian's consumers what factors affect their trust during online purchase. Because of the basic part trust plays for the improvement of e-commerce it is vital to examine the factors that are significant for the development of consumers trust in exchanges between online-retailers and consumers. Moreover, based on the finding of the study, it helps future researchers to define studies that further look at other factors that affect consumers trust in online purchase.

It also significant for companies which uses online plat form for selling their products to increase their sells by understanding which variable most affect consumers trust on online purchase decision.

To the consumers, the study might help after companies understand/ build Trust, it helps Consumers to make online shopping easily in a convenience manner in terms of times, price flexibility and availability of varieties of products and product ranges on a single platform.

The finding of the study moreover helps new and existing online sellers within the improvement of Trust that targets the correct customers by realizing which trust variable influences the behaviors of buyer whereas buying a certain item additionally help their businesses to have a competitive advantage.

1.6 Scope of the Study

Theoretical scope: There are many conceptualization of consumers trust in ecommerce.e.g., Gefen et al. (2004); Lee and Turban (2001); McKnight et al. (2002); Tan and Sutherland (2004); Tan and Thoen(2000–2001). According to these conceptualizations, three major elements of consumer trust can be identified. These are institutional trust, interpersonal trust, and dispositional trust (Tan and Sutherland 2004).And this study only focus on institutional and interpersonal trust factors specifically this study was limited to examining the effects of perceived reputation, perceived service quality, perceived website quality, perceived security and perceived size.

Geographical scope: this study was conductedfrom the eight universities in Addis Ababa, Ethiopia.

Methodological scope: this study was limited to quantitative research design and also Explanatory and descriptive Research approach.

1.7 Limitation of the study

The restriction of this study was difficulty and insufficiency of information in finding different literatures that are related with the consumer's trust in e-commerce activities in Ethiopia and no any sources that supports my research. Therefore, with these situations the author has tried to fill

those gaps by collecting relevant literatures, journals, articles conducted by many international authors.

Second, the sampling method was non-probability which is Purposive and convenience so it will not be generalizable to a large population.

1.8 Definition of terms

Trust is 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.”(Mayer, Davies & Shoorman, 1995)

Electronic commerce (EC) refers to using the Internet and other networks (e.g., intranets) to purchase, sell, transport, or trade data, goods, or services.(Turban *et al.*, 2017)

Security- Security means safety, as well as the measures taken to be safe or protected.

University- is an institution with a minimum enrollment capacity of two thousand students in regular undergraduate and graduate programs in at least three academic units larger than department but if it only includes undergraduate students it must have to include at least four academic units; After being a university college, college or institute it must have to graduate students for at least four consecutive years; It must have to undertake research in different appropriate fields and must be published and It has a curriculum that matches with national standard set by ministry and also must to include teaching materials, class rooms, libraries, laboratories, and other appropriate facilities.(Data from MoSHE)

Institutional trust refers to an individual’s trust in institutions, like the laws in a society or in the case of e-commerce the technology itself. McKnight *et al.* (2002)

Interpersonal trust refers to an individual’s trust in another specific party or the trustworthiness of the third party .Tan and Sutherland (2004) In the context of e-commerce, this specific party may be an e-vendor, some third party like a local newspaper that publishes an article about some e-vendor or the consumer’s friend who makes recommendations about some e vendor (Lee and Turban 2001; Tan and Thoen 2000–2001).

1.9 Organization of the Study

The study was organized in to five chapters. The first chapter deals the background of the study, statement of the problem, research questions, Objective of the study, significance of the study, scope of study, limitation of study and organization of the research report. The next chapter deals with the review of related literature which covers the theoretical review, empirical review and conceptual frame work. Chapter three wasfocus on Description of the Research approaches, Research design, population and sample, Data sources and types, Data collection procedures, Data analysis , Reliability and validity, and Ethical consideration. The fourth chapter presented the detailed result analysis and discussion of the data. Finally, chapters five presented the detail summary, conclusions and recommendations.

2 CHAPTER TWO

REVIEW OF RELATED LITERATURES

Introduction

This chapter presents a review of literature regarding the topic “Factor affecting consumer’s trust in E commerce” in the study. The literature review divided into three parts. The chapter begins with theoretical review related with the study. In Empirical literature review part, we saw which variables are studied in which context, which relationship is studied, what methodology used, what were the findings of different researcher in different context was reviewed. In these section different factors, which are critical for building up consumers trust online, was presented. Finally, the conceptual framework of the study developed from the literature.

2.1 Theoretical Reviews

2.1.1 The Concept of Trust in Ecommerce Environment

At the end of the previous century, alongside the rise of the Internet, trust studies were expanded into e-commerce Jarvenpaa & Tractinsky (2000). Particularly consumer e-trust was considered to be an important issue. Most of the studies were conducted in the information systems disciplines e.g., Gefen et al. (2004a); Pavlou (2003), but consumer researchers have also shown interest in consumer e-trust e.g., Garbarino & Lee (2003); Yousafzai et al. (2005); Yang et al. (2005). Greatest number of researchers within the field of e-business have agreed that the need of trust in ecommerce is the most factor that contributed to the falling number of shoppers engaging in electronic commerce Tan & Thoen (2000-2001); Lee & Turban (2001); Reigelsberger et al (2003). A key reason for people’s lack of readiness to provide data or shop online is “the crucial need of confidence (or trust) between most businesses and shoppers on the Web” Hoffman et al (1999).

The complexity on understanding trust has energized scholars and researchers to conduct well known and globally recognized investigate on various trust related issues within the field of e-commerce. Due to the require in explaining and clarifying the concept of trust in e-commerce, different trust related models arise to provide a better and more centered understanding on how trust influences the useful side of e-commerce.

The idea of trust has been defined heterogeneously by many authors in the fields of social psychology, economics, management, marketing, sociology, and information systems (Garbarino and Lee 2003). As Garbarino and Lee (2003) argued that the most widely accepted definition of trust is proposed by Mayer, Davis and Schoorman (1995): which is “the willingness of a party to be vulnerable to the actions of another party based on the belief that the other will execute a particular action important to the trustor, irrespective of the ability to monitor or manage that other party.”

Many alternative conceptualizations of consumer e-trust exist in the fields of information systems and marketing e.g., Gefen et al. (2004); Lee and Turban (2001); McKnight et al. (2002); Tan and Sutherland (2004); Tan and Thoen (2000–2001). According to these conceptualizations, three major elements of consumer trust can be identified. These are institutional trust, interpersonal trust, and dispositional trust Tan and Sutherland (2004).

The idea of consumer institutional e-trust comes from sociology and refers to consumer trust in Internet infrastructure in general or in some other institutional aspect of e-commerce rather than individuals (McKnight et al. 2002a). For example, consumer trust in legal and technical protection (Tan and Sutherland 2004) or in some trusted third party such as Visa (Cheung & Lee 2006) serves as a manifestation of institutional e-trust. McKnight et al. (2002a) follow the division of institutional e-trust into two constructs, as presented in the sociology literature. These two constructs are: situational normality, which refers to proper order and functioning of the Internet environment; and structural assurances, which means that structures such as guarantees and regulations are in place to promote success in e-commerce in the Internet environment. McKnight et al. (2002a).

Several interpersonal antecedents have an effect on consumer e-trust, including vendors' size and reputation Jarvenpaa, Tractinsky & Vitale (2000), dynamic pricing Garbarino & Lee (2003), and social presence (Gefen & Straub 2004). Koehn (2003) in his article about the nature and conditions for online trust suggests that e-vendor's reputation increases consumer perception of trustworthiness. Kim, Xu & Koh (2004) studied potential and repeat customers in the light of antecedents to e-trust and verified Koehn's (2003) proposition. They found that e-vendors' reputation and information quality increased both potential and repeat customers' e-trust, while the perceived level of service increased only repeat customers' e-trust. Also, Koufaris & Hampton-Sosa (2004) and McKnight, Choudhury & Kacmar (2002) provided empirical support to Koehn

(2003) in initial e-trust settings. In addition to reputation, Koufaris & Hampton-Sosa (2004) found that e-vendor's willingness to provide customized products and services had significant effect on consumer initial e-trust. Cazier, Shao & St. Louis (2006) found that value congruence increased consumer e-trust while value conflict reduced it. Mukherjee & Nath (2007) tested Morgan & Hunt's (1994) commitment-trust theory in an online context and found that shared values, communication, privacy and security increased consumer e-trust; while the e-vendor's opportunistic behavior decreased it. Casalo, Flavián & Guinalíu (2007) and Eastlick, Lotz & Warrington (2006) found that the e-vendors' good reputation and consumer satisfaction increased consumer e-trust. Srinivasan (2004) suggests in his study that the antecedents to consumer e-trust are: easy access to description of products and services, ease of placing orders, order confirmation, order tracking, and post-sales services. Finally, Pavlou & Gefen (2004) studied the effectiveness of a feedback mechanism and its impact on consumer e-trust. Their results confirm that an effective feedback mechanism increases consumer e-trust.

The concept of dispositional trust is based on the research in the area of psychology (Rotter 1971). Dispositional trust means an individual's ability to trust in general and is based on an individual's belief that other people are well-meaning and reliable Gefen et al. (2003a); Tan and Sutherland (2004). Usually disposition to trust is considered to be a personality-driven feature of an individual. That is, an individual's personality determines his/her propensity to trust in general. Furthermore, an individual's disposition to trust may be endogenous or it may be developed during the life experiences McKnight and Chervany (2001–2002). Disposition to trust is especially important in novel situations, such as using e-commerce (Gefen et al. 2003a).

2.1.2 Trust based Decision Making Model

The behavior of consumer who purchase from Internet merchant and traditional merchant differs when it comes to the stages to make a payment. This is when trust came into place in the electronic environment. Because of some of the characteristics of Internet cyber transactions like they are blind, borderless, can occur 24 h a day and 7 days a week, and are non-instantaneous (payment may occur days or weeks before delivery is done) can cause consumers to be concerned that the seller won't adhere to its transactional duties (Kim et al, 2008). Consequently, trust in an Internet business is focused much more on transaction processes (Kim et al, 2007), in differentiate to that of conventional exchanges including brick-and mortar stores where trust tends to be centered on

face-to-face individual connections. The basic theoretical trust-based decision-making model in electronic commerce proposed from the research conducted by Kim et al(2007). The result of the study suggest that a consumer's trust directly and indirectly affects his or hers purchasing intention. The study also provides evidence that a consumer's perceived risk reduces the consumer's intention to purchase, whereas a consumer's perceived benefit increases the consumer's purchasing intention.

2.1.3 Consumers' trust formation model

Pennanen (2005) have developed a theoretical framework to uncover the processes behind the formation of consumer. Although the model is concentrated on consumer, also e-vendors can benefit by learning how consumers build trust. The model supports the definition of trust proposed by Mayer et al. (1995). The dispositional trust is influenced by the consumer characteristics as managers perceive trust differently in different cultures (Wang and Clegg, 2005). Pennen and Luomala (2004) also stated that consumer's personal values might affect consumer's trust formation process. Liebermann and Stashevsky (2002), argues that demographics have a significant influence on consumer's risk perception in e-commerce.

2.1.4 Ecommerce

EC can be divided into several sub categories depending on their functions. ('E-Commerce and E-Business', 2012)

i) Business-to-business (B2B)

B2B activity refers to the full spectrum of e-commerce those can occur between two organizations. In a B2B business model, a business sells its product or service to another business. Sometimes the buyer is the end user, but often the buyer resells to the consumer.

ii) Business-to-consumer (B2C)

B2C (Business-to-Customer) ecommerce is the exchange of goods or services over the internet between online vendor and individual consumers.

iii) Consumer-to-consumer (C2C)

C2C exchange includes transactions between or among consumers. The exchanges can contain third-party involvement, as in the case of the auction website. Other activities also contain classified ads, games, jobs, web-based communications, and personal services. C2C is also often referred to as peer-to-peer (P2P).

iv) Consumer-to-business (C2B)

C2B businesses allow individuals to sell goods and services to companies. In a consumer to business market the parts involved in the transaction must be established and the consumer must offer something of value to the business.

This study focused on B2C model of e-commerce, as it is suitable with the objectives of study, which is connected to consumer behavior generally, and consumer trust in EC specifically.

Recent Issues Related to E-Commerce

The Internet has revolutionized the way trade is conducted online. Different statistics and forecasts have appeared promising the future for e-commerce. E-commerce sites are emerging and developing more quickly than conventional stores due to the acceptance of modern and simple strategies to construct a trade domain through the Web. Web shippers are attempting their best by receiving unused innovations into their web to energize focused on customers and online customers to take part within the e-commerce market. However, Web merchants are ignorant of the basic issues that might contribute to the most reason why shoppers are afraid or hesitant to lock in any e-commerce exercises. Understanding these issues might likely direct numerous analysts and scholars within the course of conducting more thought within the field of e-commerce to supply a more reasonable clarification for this complex circumstance.

2.1.5 Consumer Trust in e-commerce

Online shopping requires more trust, since it is more complex than shopping in a traditional environment. On a public network, similar to the Web, it isn't straightforward to set up trust between the buyer and dealer (Jeanson and Ingham, 2011). Trust might be a mental easy route that customers can utilize, when endeavoring to decrease the insecurity and complexity of trade associations in electronic markets. An often-mentioned reason for buyers not getting from Web vendors, is the need of trust (Petrovic *et al.*, 2003)

Online it is simpler to develop a fake site, and speak to it as portion of an expansive enterprise, than to build a fake general store within the traditional commercial center. So, the shopper cannot feel completely secured from untrustworthy sellers, with the covered-up motivation to fair get hold of the consumer's credit card number(Loshin& Murphy, 1997).

These days' ways of doing things usually make uncertainty among shoppers. Trust is generally critical calculate which pays a curial part in acceptance of online buy.

2.2 Empirical Review

Alswiy and Çağiltay(2018)were studied about “Trust Factors Affecting B2c E-Commerce”. The researches try to assess on the critical issues surrounding confidence in e-commerce by identifying the concept of trust in electronic transactions. The study based on previous studies on trust in e-commerce, which were reviewed and exceeded 100 research papers. Consequently, factors affecting confidence were determined directly or indirectly. In order to answer the research questions by focusing, consumer culture, logistic, feedback &Customer Privacy & International Legislation and Internet Gaps has identified as independent variable .according to researcher's the above factors has not covered in previous research studies .finally the output of the study shows that in international e-commerce activity culture has significant impact on consumers trust other than any variables included in conceptual model.

Mao and Major(2010)was studied on the title “A Study of Consumer Trust in Internet Shoppingand the Moderating Effect of Risk Aversion inMainland China”. The objective of the study is to reexamine a few variables influencing customer trust in Terrain China as well as to examine the impact of risk aversion as a mediator on the relationship between trusts and buy intention. The foremost recognized portion of the study was reputation, size, perceived service quality, perceived website quality & perceived risk has an indicator variable for shopper trust in online buy.To answer the research questions the analysts took simple random sampling method with 240 sample sizes. At long last, he concludes that trust in Web shopping is built on high service quality as well as website quality. Size of online retailers is found to be negatively related to trust. Notably, risk aversion moderates negatively on the impact of trust toward customer buy intention. Recommendations and suggestions for advance research are moreover given within the study.

Another study issued by Jeanson and Ingham (2011) has focused on Consumer Trust in E-commerce. The motivation of the study based on those factors guided from his empirical research. The purpose was to investigate how consumers perceive the importance of some selected factors for those to feel trust to purchase online. The researchers used a survey as research strategy and the primary data was collected through a questionnaire. The result of the survey shows that privacy and security gained high percentage of responses on the alternative "Very important". This appeared that security and privacy are variables that are of great significance for the buyers to feel trust, to buy online. The factors, information and website design were not seen as so vital for the buyers to feel trust.

Hsu (2008) also studied on "Dominant Factors for Online Trust" and on his study identified seven factors has a significant impact on online trust. The seven dominant variables on his study are reputation, third party assurance, and customer service, propensity to trust, website quality, system assurance and brand. Total of 172 usable questionnaires were collected from respondents. This study presents a new set of instruments for use in studying online trust of an individual. His study revealed that online vendors should focus on such online trust factors as propensity to trust, reputation, brand, system assurance, website quality, third-party assurance, and customer service.

Factors affecting consumers trust from different literatures

2.2.1 Perceived Reputation and Consumers trust in ecommerce

Perceived Reputation means the consumer's recognition of a store's reputation, where reputation is defined as the degree to which consumers accept a store is honest and concerned about its consumers (Doney and Cannon, 1997). Where shoppers don't have personal experience with a seller, word-of-mouth reputation can be a key to pulling in consumers. Hearing from others of their positive experience with a seller can help ease users' perceptions of risk and uncertainty when interacting with the online seller. According to (McKnight, Cummings and Chervany, 1998) online sellers with a great reputation are seen as trustworthy and those with a bad reputation are seen as untrustworthy. Besides, the disrepute of a web merchant is likely to impact a buyer's trust towards that seller (Friedman, Kahn and Howe, 2000; Jarvenpaa, Tractinsky and Vitale, 2000; Siau and Shen, 2003). Hence, a good reputation suggests certainty and less risk in conducting and more reputable ones might be more trusted by customers. As (Mao and Major, 2010) reputation showed up to not be a significant determinant of consumer trust in an Internet-based store.

Q1: Does perceived Reputation has a positive and significant effect on consumers' trust in internet shopping?

2.2.2 Perceived service quality and Consumers trust in ecommerce

In an e-commerce setting, perceived service quality is characterized as the consumers' generally judgment of the excellence and the quality of e-service offerings in the virtual market put (Santos, 2003) where there are nearly no face-to-face Intuitive. A high level of perceived service quality empowers clients to have more trust within the Web seller and make commitment to the relationship with the company (Mao and Major, 2010). It is argued that the lack of human interaction during the web site experience implies that determinants such as pleasantness, cleanliness competence, flexibility, commitment, comfort, friendliness, helpfulness and care are not particularly relevant in e-commerce. On the other hand, determinants such as accessibility, communication, validity, understanding, appearance, and availability are equally appropriate to e-commerce as they are in physical services (Publication, 2016). Customers' perceptions of a company's service quality has effect on consumers trust in online shopping (Daignault et al., 2002). As Anderson, Fornell and Rust, 1997 watched in their study, a high level of service quality is

expected to cause a high level of customer satisfaction which is able lead to a customer's positive involvement and understanding of the company. In this way, customer's trusting convictions as well as trusting attitude are affirmed. The perceived service quality contains warranties (Grazioli and Jarvenpaa, 2000), guarantees (Pennington, Dixon Wilcox and Grover, 2003), and customized services and delivery performance (Doney and Cannon, 1997), as well as the general concept of company's service quality (Gefen, 2002; Kim, Xu and Koh, 2004). A high level of perceived service quality empowers clients to have more trust within the Web seller and make commitment to the relationship with the company. The result of Mao and Major, 2010 shows, service quality was found to have more significant effect on trust.

This paper therefore proposes the hypothesis that:

H1 Perceived service quality has a positive and significant effect on consumers' trust in internet shopping.

2.2.3 Perceived website quality and Consumers trust in e-commerce

Perceived website quality also plays an important role in determining consumer trust in online shopping (McKnight, Cummings and Chervany, 1998; Kim, Xu and Koh, 2004). A high level of perceived website quality implicates that customers find it easy and convenient to find the information they need and make transaction on the particular website. People tend to hold a high level of trust in the online shopping when they perceive easy use as well as high quality of the website. Websites that are perceived easy to use and of good quality are more like to build a high-level trust in consumers (Wakefield, Stocks and Wilder, 2004). As (Corbitt, Thanasankit and Yi, 2003) theorized that a perceived website quality has a positive impact on trust from the Internet users in New Zealand. In the same vein, other similar findings by (Yousafzai, Pallister and Foxall, 2005) suggested that website quality strongly correlates with trusting beliefs in online banking. According to (Mao and Major, 2010), consumers 'trust toward online shopping is positively influenced by website quality perceived by customers.

H2 Perceived website quality has a positive and significant effect on consumers' trust in internet shopping

2.2.4 Perceived Security and Consumers trust in ecommerce

Consumers' perceptions of security, that is, consumers expect their personal information shared on the seller's site to not be seen, stored or manipulated by other parties (Chellappa and Pavlou, 2002). Security is a key factor that people concern about in using internet to purchase because most transactions are carried out on the web where information about users is transferred through an insecure environment (Raman and Annamalai, 2011). Consumer will trust the seller when consumer feel that the seller provides security. Consumer trust is influenced by the security that provided by the sellers who handling their data (Flavián and Guinalú, 2006). Security is one of the antecedents of trust which has a positive effect on consumer trust (Azam, Qiang and Abdullah, 2012; Hayuningtyas and Widiyanto, 2015). Security can be reflected through guarantees of transaction security and data confidentiality (Azam, Qiang and Abdullah, 2012). The higher of security provided by seller, the higher consumer's trust (Kim, Ferrin and Rao, 2003). When the seller is able to increase security to consumer, consumer trust can be increased (Mittal, 2013).

H3 Perceived Security has a positive and significant effect on consumers' trust in internet shopping

2.2.5 Perceived size and Consumers trust in ecommerce

According to Jarvenpaa, Tractinsky and Vitale, 2000 customers' perceived size of a company plays an important role in forming their trust toward Internet shopping. Large size is a signal to buyers that the company is successful and capable to compensate its customers even there's transaction failure. In addition, companies with huge size are accepted to have more assets which enhance the level of trust in shoppers. But in the study of Mao and Major, 2010 size of an online store was found to have a negative effect on trust which prompts interesting questions regarding the relationship between these variables in future studies. The researcher suggests that Maybe the measure needs to be reexamined and other confounding factors are recommended to be included in the model.

Therefore, this paper hypothesized that:

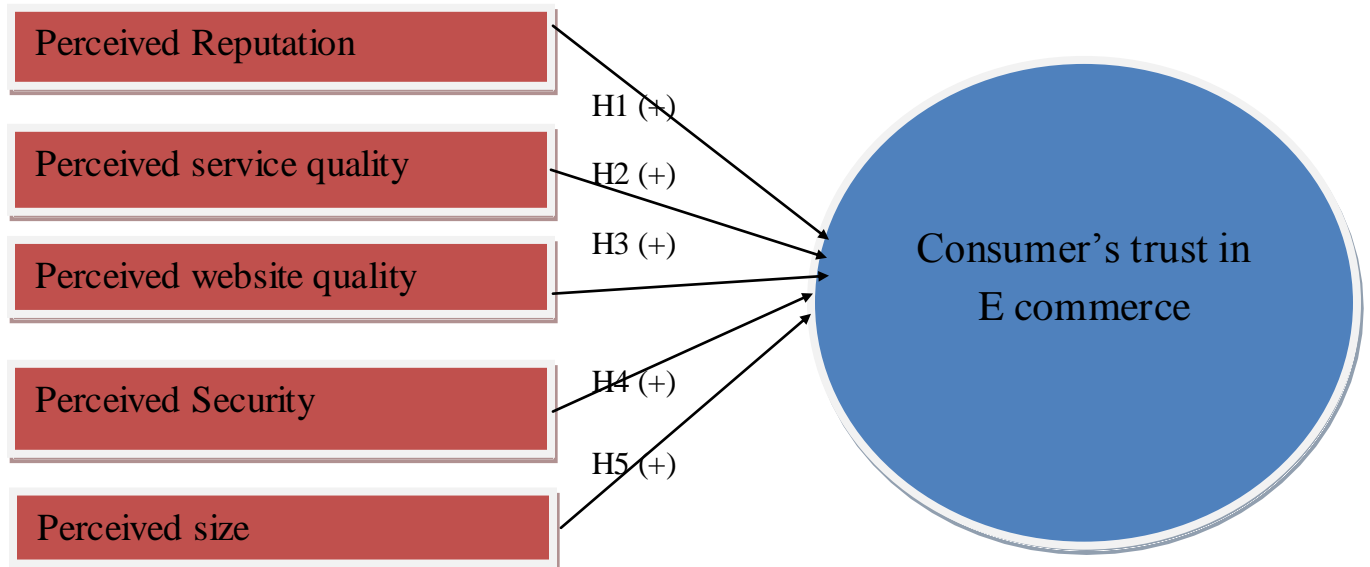
Q2 Does perceived size has positive and significant effect on consumers' trust in Internet shopping?

2.3 Conceptual Frame work and Hypothesis of the Study

2.3.1 Conceptual Frame

Independent variable

Dependent variable



Source: adopted from (Thi and Nga, 2018), p1117

Figure 2-1 Conceptual Frame work

2.3.2 Hypothesis of the Study

S/No.	Hypothesis
1	Q1- Does Perceived Reputation has a positive and significant effect on consumers' trust in internet shopping?
2	H1- Perceived service qualityhas a positive and significant effect on consumers' trust in internet shopping
3	H2- Perceived website qualityhas a positive and significant effect on consumers' trust in internet shopping
4	H3- Perceived Securityhas a positive and significant effect on consumers' trust in internet shopping
5	Q2- Does Perceived Size has a positive and significant effect on consumers' trust in internet shopping?

3 CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter discusses the methodology adopted to achieve the study objectives (the objective of this study is to examine the effect of Perceived reputation, website quality, service quality, security, and size of online markets on consumers trust in Addis Ababa). Specifically, this chapter provides information on how this study is conducting including: research approach, research design, population and sample, data source and types, data collection procedure, ethical consideration, method of data presentation and analysis.

3.1 Research Design

To effectively answer its objectives, this study uses quantitative research design. The quantitative design tries to find answer to a question through analysis of quantitative data. The employment of quantitative study design is compatible with the study problems and its questions; and it enables the current study to reach and collect empirical evidence from a wider group of population and finally identify factors that affect consumers trust in Addis Ababa.

3.2 Research Approach

The research approach of the study was descriptive and explanatory type, in order to answer the problem statement and meet the research objectives. The study was employ explanatory research approach that explains any causal link between independent and dependent variables that pertains to the research problem. Since the intention of this study was to evaluate the effect of independent variables over the dependent variable, the approach was suitable and helpful in examining the relationship and concludes from the findings. Descriptive Research approach was used to organize and summarize the demographic data of the respondents which include age, gender and educational level.

3.3 Data sources and Types

To answer the research questions, primary source of data was used. The primary data was collected using standard structured questioner from the university students found in Addis Ababa. The questionnaire covered all relevant information needed to answer the research objective.

3.4 Units of Analysis

Majority of online consumers are younger and more educated than conventional consumers ‘The Economic and Social Impact of Electronic Commerce’ (1999). The larger part of adult internet users are university students and this population represents the fastest developing group of Internet users (Sexton, Johnson and Hignite, 2002) and University student samples closer to the online consumer population (McKnight, Choudhury and Kacmar, 2002) additionally, university students have free access to the Internet and have the opportunity to use this medium for communication and commercial transactions, they are a very good target group for research study in the field of ecommerce (Walczuch and Lundgren, 2004). Therefore, the unit of analysis of this study was university students found in Addis Ababa, who have ever use or consume product or service from ecommerce at least once.

3.5 Population and Sample

3.5.1 Population

The research population of this study was university students found in Addis Ababa. According to the data from Ministry of Science and Higher Education (MoSHE), there are eight Private and Public universities in Addis Ababa, Ethiopia who fulfill the criteria of university. Those are:

1. Addis Ababa university
2. Addis Ababa science and Technology university
3. Kotebe Metropolitan University
4. Ethiopian civil service university
5. Admas University
6. St marry university
7. Unity university
8. Rift valley university

3.5.2 Sample size

In this research, as the number of University students who use e-commerce could not be determined and the population of the study was considered as infinite so the sample size for this study is determined by using the estimation formula developed by Cochran (1963).

$$n = \frac{z^2(pq)}{e^2}, \text{ where } n = \text{Sample size}$$

Z – Value at specified confidence interval, e.g. $z=1.96$ at 95% CI

p – Probability of inclusion positive response (0.5)

q = Probability of negative response = $1-p$ (0.5)

e – Desired level of precision ($\pm 5\%$)

$$= \frac{1.96^2(0.5*0.5)}{0.05^2} = 384.16 \approx 384$$

Therefore, the final sample size used for this study was 384.

3.5.3 Sampling method

Non-probability sampling technique was used to select the sample from universities found in Addis Ababa who consumes product or service through e-commerce at least once. Because of the expected large number of sample unit, time and cost constraint, the sample was drawn from the targeted population by using Purposive-sampling technique. To accommodate the variability in the population this study equally allocates the total sample size to the 8 universities found in Addis Ababa (48 from each universities)

3.6 Data Collection Procedure

The design of the questionnaire was kept very simple to encourage meaningful participation by the respondents. For an easy understanding and reading, the questionnaire was designed into three parts. The first part of the questionnaire was demographic factor of the respondents. The second part was consists the perception of respondents that measured the factors that affect their trust in e-commerce and the third part was overall consumers trust.

Due to the fact that the medium of instruction in Ethiopia educational institutions is English, most of our samples were comprise graduates and those who possess higher qualifications. Thus, there was no need to translate the questionnaires into our local language Amharic. The questionnaire was designed to measure Reputation, perceived service quality, perceived website quality, security, perceived size and the overall consumers trust. All the variables were measured on a five-point Likert scale of strongly disagree = 1, disagree = 2, neutral = 3, agree = 4, to strongly agree = 5.

3.7 Data Analysis

In this research the data analysis was done from the data gathered through questionnaire. Then it was entered and all the analysis was performed with the Statistical Package for the Social Sciences (SPSS version 26). Descriptive analysis was used to organize and summarize the demographic data of the respondents which include age, gender, and educational level. On the other hand, correlation analysis was used to see if there is any linear relationship between the independent and the dependent variable. In addition, multiple linear regression analysis was also used to learn by how much the independent variable has influenced the dependent variable. A P value of less than 0.05 was considered significantly correlated for calculated Pearson's correlation and significantly associated factor in linear regression.

3.8 Reliability and validity

3.8.1 Reliability

Reliability refers to the extent in which the results are consistent over time and accurate representation of the total population under study. It refers to the consistency between multiple measurements of variables (Hair *et al.*, 2010). Internal consistency is a common form of reliability measurement by which reliability is measured based on the correlation among variables consists with the scale (Hair *et al.*, 2010). Cronbach's alpha was used to evaluate the validity as well as the internal reliability of each construct (Cronbach, 1951). Cronbach's-alpha is widely used in educational research when instrument for gathering data have items that are scored on a range of values, i.e. different items have different scoring points or attitude scales in which the item responses are in scale (Oluwatayo, 2012). This coefficient varies from 0 to 1, and a value of 0.6 or less generally indicates unsatisfactory level of internal consistency (Malhotra & Birks,

2003).Meanwhile, all the constructs identified in this study had a Cronbach’s alpha value 0.849, which was above 0.7 thereby meeting the reliability and internal consistency requirements.

Table3.1 Cronbach's Alpha Test for Reliability

Variables	No of Items	Cronbach’s Alpha
Perceived reputation	3	0.893
Perceived service quality	5	0.698
Perceived website quality	4	0.631
Perceived security	4	0.809
Perceived size	2	0.790
Consumers trust	5	0.721
Overall Reliability	23	0.894

Source: Own Survey Result,2021

3.8.2 Validity

Bryman and Bell, 2007defined validity as how much aninstrument of data collection measures what it is intended to measure. The important issue of measurement validity relates to whether measures of concepts really measure the concept or not. There are several ways of establishing validity such as content validity; convergent validity; concurrentvalidly; predictive validity; and construct validity.This study addressed content validity through the review of literature and adapting instruments used in previous studies by Mao and Major, 2010;Bojang, 2017;and Thi and Nga, 2018.

3.9 Ethical Consideration

According to (Resnik *et al.*, 2015)numerous of the ethical standards help to ensure that researchers can be held responsible to the public.Therefore, this research took this in to account & be responsible to keep the interests of the public it dealt with. Participants were asked if they were voluntary to participate in the study. In addition, Anonymity of individuals who participated in filling of the questionnaires remained anonymous throughout the study. Information collected from the customers will be kept confidential andnot to be used for any other purposes than this study.

4 CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the data findings, interpretation and discussions focused on addressing the objective of the study by formulating hypothesis with five independent variables. In order to meet the objectives of the study, the data that were gathered from the primary source using questionnaire. Furthermore, the data extracted from completed questionnaires were coded and entered to Statistical Package for Social Sciences (SPSS) IBM version 26 and was analyzed, presented, and interpreted using descriptive and inferential statistics.

4.2 Response Rate

Out of the 384 Self administered questionnaires, 17 were discarded because left unfilled/refused, the rest 367 are fully filled and returned questionnaires which represent a response rate of 95.57%.

Table 4.1: Questionnaire Response Rate

Sample size	384
Collected	376
Uncollected	8
Discarded	9
Usable	367
Response rate	95.57%

Source: Own Survey Result, 2021

This response rate was good enough to make conclusions for the study. According to Rubin & Babbie (2010), a response rate of 70% is “very good” for further assessment. Therefore, in this

study, the response rate of 95.57 % is significant which was considered to excellent and representative to the population and satisfactory to make conclusions.

4.3 Respondents Demographic Information

The demographic factors analyzed included gender, age, and Educational level of the respondents. The research required to establish the gender, age, and educational of the respondents.

Table 4.2 Respondents Gender, Age, and Educational level

Variables	Category	Outcome	
		Frequency	Percentage
Gender of respondents	Male	207	56.4
	Female	160	43.6
	Total	367	100
Age of respondents	18-25	257	70
	26-35	107	29.2
	>35	3	0.8
	Total	367	100
Educational level of the respondents	Bachelor degree	298	81.2
	Master's degree	63	17.2
	Above	6	1.6
	Total	367	100

Source: own Survey Result, 2021

From the findings Presented in the above table above, out of 367 respondents; male respondents consisted 56.4% while the female respondents comprised of 43.6%.

In relation to age, a table 4.2 above shows, about 70 % of respondents' age is between the ranges of 18-25 years, 29.2% of the respondent's age is between 26-35 years and 0.8% of the respondent's age greater than 35.

With respect to the educational level of respondents 81.2% are Bachelor degree, 17.2% of them have a master’s degree, while 1.6 % are above.

4.4 Descriptive Analysis

This section computed descriptive statistical analysis for both the dependent variable (Consumers trust) and independent variables (perceived reputation, perceived service quality, perceived website quality, perceived security, and perceived size) in the form of minimum, maximum, means and standard deviations. The computed means signifies levels of agreeableness and disagreeableness of the respondents. The values of standard deviation serve as fundamental measures of variability.

4.4.1 Descriptive result for Perceived Reputation

From table 4.3 the online vendor I purchase has a good reputation have the highest mean 3.63 with standard deviation of 0.895, which indicates that the majority of respondents agree with the content of this Perceived Reputation Indicator. While the online vendor I purchase is well-known is the second most commonly implemented Perceived Reputation Indicator with a mean and standard deviation of 3.53 and 0.999 respectively, which also indicates that the majority of respondents agree with this content. The thirdly and lastly ranked Perceived Reputation Indicator is the online vendor I purchase from is famous with a mean of 3.44 and standard deviation of 1.102. The overall Perceived Reputation has mean and standard deviation of 3.53 and 0.905 respectively, which also indicates that the majority of respondents agree with this content.

Table 4.3: Descriptive result for Perceived Reputation

Perceived Reputation Indicators	N	Min	Max	Mean	St.Dev
The online vendor I purchase from is famous	367	1	5	3.44	1.102
The online vendor I purchase has a good reputation	367	1	5	3.63	0.895
The online vendor I purchase is well-known	367	1	5	3.53	0.999
Total: Perceived Reputation	367	1	5	3.53	0.905

Source: own Survey Result, 2021

4.4.2 Descriptive result for Perceived service quality

From table 4.4 The Web site I purchase has high delivery reliability have the highest mean 3.52 with standard deviation of 0.986, which indicates that the majority of respondents are agree with the content of this Perceived service quality Indicator. While The Web Site I purchase has fast delivery speed is the second most commonly implemented Perceived service quality Indicator with a mean and standard deviation of 3.37 and 1.011 respectively, which also indicates that the majority of respondents are neutral with this content. The third mostly implemented perceived service quality indicator is the Web Site I purchase provides good after sales service with mean and standard deviation of 3.21 and 1.031. The fourth ranked Perceived Service quality indicator is the products on the website I purchase are always available with a mean and standard deviation of 3.11 and 1.017. The lastly ranked perceived service quality indicator is The Website I purchase provides guarantees which have a mean of 2.85 and standard deviation of 1.118. The overall Perceived Service quality have mean and standard deviation of 3.21 and 0.697 respectively, which indicates that the majority of respondents are neutral perceived service quality.

Table 4.4 :Descriptive result for Perceived service quality

Perceived service quality Indicators	N	min	Max	Mean	St.Dev
The products on the website I purchase are always available	367	1	5	3.11	1.017
The Web Site I purchase has fast delivery speed	367	1	5	3.37	1.011
The Web site I purchase has high delivery reliability	367	1	5	3.52	0.986
The Website I purchase provides guarantees	367	1	5	2.85	1.118
The Web Site I purchase provides good after sales service	367	1	5	3.21	1.031
Total: Perceived service quality	367	1	5	3.21	0.697

Source: own Survey Result, 2021

4.4.3 Descriptive result for Perceived website quality

From table 4.5 The website I purchase from is easy for me to find the information I want have the highest mean 3.72 with standard deviation of 0.851, which indicates that the majority of respondents are agree with the content of this Perceived website quality indicator. The website I purchase from clearly shows how I can contact or communicate with the company is the second most commonly implemented perceived website quality indicator with a mean 3.67 and standard deviation of 0.990, which also indicates that the majority of respondents are agree with this indicator. The thirdly ranked perceived website quality indicator is overall, the online vendor I purchase works very well technically have a mean of 3.47 and standard deviation of 0.731, which indicates that the majority of respondents are neutral with this indicator. The lastly ranked perceived website quality indicator is the online vendor I purchase from provides accurate and up to date information about the product I want to buy with a mean and standard deviation of 3.46 and 0.940 respectively. The overall perceived website quality have mean and standard deviation of 3.58 and 0.609 respectively, which indicates that the majority of respondents are agree in perceived website quality.

Table 4.5 :Descriptive result for Perceived website quality

Perceived website quality Indicators	N	Min	Max	Mean	St.Dev
Overall, the online vendor I purchase works very well technically	367	1	5	3.47	0.731
The online vendor I purchase from provides accurate and up to date information about the product I want to buy	367	1	5	3.46	0.940
The website I purchase from is easy for me to find the information I want	367	1	5	3.72	0.851
The website I purchase from clearly shows how I can contact or communicate with the company	367	1	5	3.67	0.990
Total: Perceived website quality	367	2	5	3.58	0.609

Source: own Survey Result, 2021

4.4.4 Descriptive result for Perceived Security

From table below the privacy of consumer's information is protected on the site have the highest mean 3.30 with standard deviation of 0.957, which indicates that the majority of respondents are agreeing with the content of perceived security indicator. I feel that the site is dedicated to secure my personal information and account information is the second most commonly implemented perceived security indicator with a mean and standard deviation of 3.07 and 0.984 respectively, which also indicates that the majority of respondents are agree with this indicator. The thirdly ranked perceived security indicator is the website explains how it will use consumer personal information with a mean of 3.00 and standard deviation of 1.039. The lastly ranked perceived security indicator is I am not afraid that my personal information is used incorrectly which have a mean of 2.9 and standard deviation of 1.066, which indicates that the majority of respondents are neutral with this indicator. The overall perceived security have mean and standard deviation of 3.06 and 0.806 respectively, which indicates that the majority of respondents are neutral in perceived security.

Table 4.6 : Descriptive result for perceived Security

Perceived Security Indicators	N	min	Max	Mean	St.Dev
The website explains how it will use consumer personal information	367	1	5	3.00	1.039
I feel that the site is dedicated to secure my personal information and account information	367	1	5	3.07	0.984
The privacy of consumer's information is protected on the site	367	1	5	3.30	0.957
I am not afraid that my personal information is used incorrectly	367	1	5	2.90	1.066

Total: Perceived Security	367	1	5	3.06	0.806
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Source: own Survey Result, 2021

4.4.5 Descriptive result for Perceived Size

From table 4.7 The Web Site I purchase is a very large company have the highest mean 3.17 with standard deviation of 0.954, which indicates that the majority of respondents are neutral with the content of this perceived size indicator. The second and the last ranked perceived size indicator is The Web Site I purchase is one of the industry's biggest players which have a mean of 2.93 and standard deviation of 1.004. The overall perceived size have mean and standard deviation of 3.05 and 0.887 respectively, which indicates that the majority of respondents are neutral in perceived size.

Table 4.7 :Descriptive result for perceived size

Perceived Size Indicators	N	min	Max	Mean	St.Dev
The Web Site I purchase is a very large company	367	1	5	3.17	0.954
The Web Site I purchase is one of the industry's biggest players	367	1	5	2.93	1.004
Total: Perceived Size	367	1	5	3.05	0.887

Source: own Survey Result, 2021

4.4.6 Descriptive result for Consumers trust

From table 4.8 I believe the website would keep its commitments have the highest mean 3.66 with standard deviation of 0.662, which indicates that the majority of respondents are agree with the content of this consumers trust indicator. I believe that the website is trustful in its dealings with me is the second most commonly implemented consumers trust indicator with a mean and standard deviation of 3.62 and 0.770 respectively, which also indicates that the majority of respondents are

agree with this indicator. The thirdly ranked consumers trust indicator is I believe the website is capable and proficient in its business with a mean of 3.61 and standard deviation of 0.770. The fourthly ranked consumers trust indicator is I believe that the website would perform my best interest with a mean of 3.60 and standard deviation of 0.728. The lastly ranked consumers trust indicator is I am prepared to give private information to this website with a mean of 2.84 and standard deviation of 1.176, which indicates that the majority of respondents are neutral with this indicator. The overall consumers trust have mean and standard deviation of 3.47 and 0.578 respectively, which indicates that the majority of respondents are agree in consumers trust.

Table 4.8 : Descriptive result for Consumers trust

Consumers trust Indicators	N	Min	Max	Mean	St.Dev
I believe that the website would perform my best interest	367	2	5	3.60	0.728
I believe that the website is trustful in its dealings with me	367	2	5	3.62	0.770
I believe the website would keep its commitments.	367	2	5	3.66	0.662
I believe the website is capable and proficient in its business	367	1	5	3.61	0.770
I am prepared to give private information to this website	367	1	5	2.84	1.176
Total:Consumerstrust	367	2	4.8	3.47	0.578

Source: own Survey Result, 2021

Inferential Statistics

4.5 Correlation Analysis

Correlations measure the strength and direction of the linear relationship between the two variables, for this study the correlation investigate the relationship between dependent variables

(Consumers Trust) and independent variables (Perceived reputation, perceived service quality, perceived website quality, Perceived Security, Perceived size)

The correlation coefficient (r) can range from -1 to +1, -1 indicating a perfect negative correlation, +1 indicating a perfect positive correlation, and 0 indicating no correlation at all.

Correlation exists when two variables have a linear relationship beyond what is expected by chance alone. The most common measure of correlation is called the ‘Pearson Product-Moment Correlation Coefficient’. According to Malhotra (2010) the Pearson correlation coefficient (r) measures the degree of linear association between the variable. A correlation coefficient has a value ranging from -1 to 1. Values that are closer to the absolute value of 1 indicate that there is a strong relationship between the variables being correlated whereas values closer to 0 indicates that there is little or no linear relationship Robinson et al., (2009). As described by Getamesay (2016), the correlation is a commonly used measure of the size of an effect: values of 0.01 up to 0.09 represent a Negligible association, from 0.10 up to 0.29 Low association, from 0.30 up to 0.49 Moderate association, from 0.50 up to 0.69 Substantial association and from 0.70 and above Very strong association.

Table 4.9 Correlation between Independent Variables and Dependent Variable

Variables	Consumers trust	
	Pearson’s correlation coefficient r	P-value
Perceived reputation	0.367	0.001
Perceived service quality	0.522	0.001
Perceived website quality	0.687	0.001
Perceived Security	0.544	0.001
Perceived size	0.477	0.001

Source: own Survey Result, 2021

The correlation analysis in table 4.9 shows that the Perceived reputation has a moderate positive association with consumers trust where $r = 0.367$ and the sig (2-tailed) = 0.001 level of significance. Therefore, an increase in the perceived reputation leads to an increase in consumers trust. The correlations analysis shows that there is a Substantial positive relationship between perceived

service quality and consumers trust where $r = 0.522$ and the sig (2-tailed) = 0.001. Therefore, an increase in the service quality leads to an increase in consumers trust. The correlation analysis shows that perceived website quality has a substantial positive relationship with consumers trust where $r = 0.687$ and the sig (2-tailed) = 0.001 level of significance. Therefore, an increase in the perceived website quality leads to an increase in consumers trust. The correlations analysis shows that there is a substantial and positive association between perceived security and consumers trust where $r = 0.544$ and the sig (2-tailed) = 0.001. Therefore, an increase in the perceived security leads to an increase in consumers trust. The correlation analysis shows that perceived size has a moderate and positive relationship with consumers trust where $r = 0.477$ and the sig (2-tailed) = 0.001 level of significance. Therefore, an increase in the perceived size leads to an increase in consumers trust.

The correlation analysis shows that, Perceived reputation, Perceived service quality, perceived website quality, Perceived Security, Perceived size have statistically significant positive linear relation with consumers trust at 0.05 level of significant.

4.6 Multiple Linear Regression Analysis

Linear regression analysis is used to measure the effect of independent variables on the dependent variable and the statistical significance was evaluated by the P value. And R-squared is used to explain the total variability of the dependent variable accounted by the independent variables. Prior to conduct the multiple regression analysis, the multiple regression analysis assumptions have been checked; which includes multicollinearity, and normality.

4.6.1 Diagnostic Test for Regression Analysis

4.6.1.1 Multi Collinearity Test

When two or more of the independent variables are highly correlated a certain mathematical operations are impossible and the problem is called a Multi-Collinearity problem. There are two general procedures for assessing Collinearity, including tolerance and variance inflation factor (VIF), Pallant (2010). The study also carried out a Multi Collinearity tests and the results are presented in the table 4.10 below.

Table 4.10 Summary of Collinearity Statistics

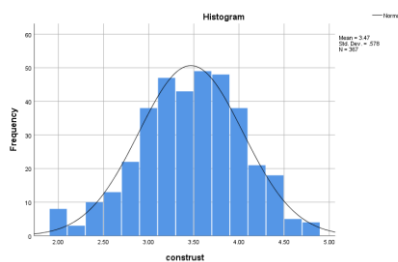
Coefficients			
Model		Collinearity statistics	
		Tolerance	VIF
1	Perceived reputation	0.642	1.559
	Perceived service quality	0.568	1.759
	Perceived website quality	0.629	1.589
	Perceived security	0.712	1.405
	Perceived size	0.692	1.446
a. Dependent variable; consumers trust			

Source: own survey result, 2021

According to the above coefficients table, VIF values of 1.559, 1.759, 1.589, 1.405, 1.446 were obtained for each independent variable, meaning that the VIF values obtained are between 1 and 10, it can be concluded that there are no multi-Collinearity symptoms. Furthermore, the tolerance value of all independent variables is greater than 0.1, then there is no multi-Collinearity problem

4.6.1.2 Normality Test

Normality refers to the shape of a normal distribution variable. The data should be tested before running the regression analysis as multiple regressions require that the independent variables in the analysis to be normally distributed (Hair 2006). Histograms are graphical methods of testing residuals that are either normally distributed or not. If the residuals are normally distributed, the histogram will have bell-shaped, centered and unimodal (Robert, 2006). As it is shown in Figure 4.1, the distribution of residuals is a normal curve which simply means that it is not heavily peaked. The distribution is also unimodal since there is only one peak, which confirms that the data is normally distributed.



Source: Own Survey Result,2021

Figure 4-1 : Histogram

From the skewness and kurtosis values perspective, Common test for normality is checking Skewness and Kurtosis. According to (George & Mallery, 2010) skewness should be within the range of +2 to -2 and the value of kurtosis should be in the range of -3 and 3 when the data are normally distributed. Normality analysis for the six variables was conducted with SPSS version 26.0. As a result, the skewness and kurtosis of all the variables falls within ± 2 and ± 3 respectively. Therefore the input data is normally distributed. (See table 4.11 below)

Table 4.11 Tests of Normality

Variables	Skewness		Kurtosis	
	Statistics	Std.error	Statistics	Std.error
Consumers trust	-.236	.127	-.142	.254
Perceived reputation	-.284	.127	-.288	.254

Perceived service quality	-.445	.127	-.197	.254
Perceived website quality	-.062	.127	.116	.254
Perceived security	-.169	.127	-.228	.254
Perceived size	-.039	.127	-.519	.254

Source: Own Survey Result, 2021

4.6.1.3 ANOVA Model fit

Table 4.12 showed the ANOVA result (that tests whether the independent variables are significantly better at predicting the outcome/dependent variable). The F-value for this model is 113.849, also highly significant ($p < .001$). Therefore, this model significantly improved our ability to predict the outcome variable compared to not fitting the model. This result indicated that proposed model can describe the relationship between independent variable (Perceived reputation, Perceived service quality, perceived website quality, Perceived Security, Perceived size) and the dependent variable (Consumers Trust).

Table 4.12 Model fit [ANOVA^a]

Model		Sum of squares	Df	Mean square	F	Sig
1	Regression	74.82490	5	14.964	113.849	.000 ^b
	Residual	47.449	361	.131		
	Total	122.270	366			

Source: own survey result, 2021

- a. Dependent Variable: Consumers Trust
- b. Predictors: (constant), Perceived Reputation, Perceived Service Quality, Perceived website quality, perceived security, and perceived size

4.6.2 Multiple Linear Regression Analysis Result and Discussion

Linear Regression Model Summary

The main objective of regression analysis is to evaluate and describe the relationship between the dependent variable and the independent variables or performed to insure the consumers Trust.

Multi regression analysis is applied for these five component using consumers trust as the dependent variable.

Table 4.13 Model Summary

Model Summary ^b										
Model	R	R square	Adjusted R square	Std. Error of Estimate	R square change	F change	df1	df2	Sig. F changes	Durbin-Watson
1	0.782 ^a	0.612	0.607	0.362	0.612	113.849	5	361	0.000	1.709
a. Predictors: (constant), Perceived Reputation, Perceived Service Quality, Perceived website quality, perceived security, and perceived size										
b. Dependent Variable: Consumers Trust										

Source: Own survey result, 2021

Table 4.13 showed the model summary of the multiple linear regression analysis, the 3rd column of the table gives us a value of R Square (R^2), which we already know is a measure of how much of the variability in the outcome is accounted for by the predictors, the sum of factors of independent variables Perceived Reputation, Perceived Service Quality, Perceived website quality, perceived security, and perceived size explains 61.2 % (R square=0.612) of the dependent variable, consumers Trust. From this, we can conclude that 61.2 % of consumers Trust dependent up on these five factors in this study. Whereas, 38.8% of consumer trust dependent up on other unspecified independent variables.

4.6.3 Testing the Hypothesis with the t-Test

Table 4.14 Regression coefficients

Coefficients ^a				
Model	Unstandardized coefficients	Standardized coefficients	t	Sig.

		B	Std.error	Beta		
1	Constant	0.621	0.123		5.030	0.000
	Perceived reputation	0.005	0.026	0.009	0.208	0.835
	Perceived service quality	0.089	0.036	0.108	2.482	0.014
	Perceived website quality	0.456	0.039	0.481	11.635	0.001
	Perceived security	0.189	0.028	0.264	6.784	0.001
	Perceived size	0.107	0.026	0.165	4.185	0.001
a. Dependent variable: consumers trust						

Source: Own survey result, 2021

Table 4.14 showed the model parameters or regression coefficients (They tell us to what degree each predictor affects the outcome if the effects of all other predictors are held constant). The equation of multiple regressions on this study is made on around two sets of variables, namely dependent variables (consumers trust) and independent variables (Perceived Reputation, Perceived Service Quality, Perceived website quality, Perceived Security and perceived size). The basic objective of using regression equation on this study is to make the researcher more effective at describing, understanding, predicting, and controlling the stated variable (Faizal and palil, 2015).

$$\text{Mathematically, } Y_i = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5$$

Where Y is the dependent variable-consumers trust, X1 =Perceived Reputation, X2 =Perceived Service quality, X3=Perceived website quality, X4=perceived security and X5=Perceived size are the independent variables; β_0 is the intercept term-it gives the mean or average effect on Y of all the variables excluded from the equation, although its mechanical interpretation is the average value of Y when the stated independent variables are set equal to zero. β_1 , β_2 , β_3 and β_4 are also referring to the coefficient of their respective independent variables, which measure the change in the mean value of Y, per unit change in their respective independent variables. Hence, the results of multiple linear regression equations from this research model are as follows:

$$y = 0.621 + 0.005 X_1 + 0.089 X_2 + 0.456 X_3 + 0.189 X_4 + 0.107 X_5$$

From the result Perceived Reputation ($b = 0.005$): This value indicates that Perceived Reputation has no significant effect on consumers trust in ecommerce, because the significant level for perceived reputation is >0.05 which is 0.835, indicate that it is not significant predictors of Consumers Trust.

From table 4.14 Perceived Service quality ($b = 0.089$): This value indicates that as perceived service quality increases by one unit, consumers trust increase by 0.089 units, with t value of 2.482 and a significant level of 0.014, therefore, the significant level for perceived service quality is <0.05 which indicates that it is significant predictors of consumers trust.

As the result shows Perceived website quality ($b = 0.456$): This value indicates that as perceived website quality increases by one unit, consumer trust increase by 0.456 units, with t value of 11.635 and a significant level of 0.001, therefore, the significant level for perceived website quality is <0.05 which indicates that it is significant predictors of consumers trust.

Based on the result from the above table perceived security ($b = 0.189$): This value indicates that as perceived security increases by one unit, consumers trust increase by 0.189 units, with t value of 6.784 and a significant level of 0.001, therefore, the significant level for perceived security is <0.05 which indicates that it is significant predictors of consumers trust.

From table 4.14 perceived size ($b = 0.107$): This value indicates that as perceived size increases by one unit, consumers trust increase by 0.107 units, with t value of 4.185 and a significant level of 0.001, therefore, the significant level for perceived size is <0.05 which indicates that it is significant predictors of consumers trust.

Generally, from the above table the largest beta coefficient is .456 which is Perceived website quality. This means that this variable makes the strongest unique contribution to explaining the dependent variable, when the variance explained by all other variables in the model is controlled for with a sig. of 0.001. where in the study made by Mao and Major, 2010, consumers 'trust toward online shopping is positively influenced by website quality perceived by consumers. That verifies the finding in this study in which Perceived website quality has a very significant effect on the outcome variable. The second higher beta coefficient is Perceived security, i.e., 0.189, with an important sig. level ($p = .001$) that makes it most important factor in determining customers' online purchasing decision. The third factor with less contribution to explain the dependent variable is Perceived size with beta coefficient (0.107), ($p = .001$). As Jarvenpaa, Tractinsky and

Vitale, 2000) customers' perceived size of a company plays an important role in forming their trust toward Internet shopping. Large size is a signal to buyers that the company is successful and capable to even there's transaction failure. In addition, companies with huge size are accepted to have more assets which enhance the level of trust in shoppers. Perceived service quality has a lower coefficient of .0.089 and a sig. of 0.014, and the lowest beta coefficient is 0.005 which is perceived reputation with sig. level (p=0.835). According to (McKnight, Cummings and Chervany, 1998) online sellers with a great reputation are seen as trustworthy and those with a bad reputation are seen as untrustworthy. But As (Mao and Major, 2010) reputation showed up to not be a significant determinant of consumer trust in an Internet-based store.

4.7 Hypothesis Testing

Table 4.15 Hypothesis Testing

S/No	Hypothesis	Beta Value	Sig.	Direction of relationship	Result
1.	Q1-Does perceived Reputation has a positive and significant effect on consumers' trust in internet shopping?	0.005	0.835	+	No
2.	H2-Perceived service quality has a positive and significant effect on consumers' trust in internet shopping	0.089	0.014	+	Accepted
3.	H3- Perceived website quality has a positive and significant effect on consumers' trust in internet shopping	0.456	0.001	+	Accepted
4.	H4-Perceived Security has a positive and significant effect on consumers' trust in internet shopping	0.189	0.001	+	Accepted
5.	Q2-Does Perceived Size has a positive and significant effect on consumers' trust in internet shopping?	0.107	0.001	+	Yes

Source: Own survey result, 2021

4.7.1 Discussion of the Results

This study was aimed to examine the factors that affect consumers trust in online Purchase, Specifically to examine the effect of Perceived reputation, perceived Service quality, perceived website quality perceived security and perceived size on Consumers Trust.

As indicate in the above table 4.14, all of the regression coefficients between the independent and dependent variables have positive values. But some variables have significant effect on consumers trust while some are not. The brief discussion on each variable is given below

Perceived website quality is the strongest predictor or has the most significant effect on the consumers Trust because it has the highest Beta coefficient result ($\beta=0.456$, $p=0.001$). This entails that Perceived website quality is a significant predictor of consumers trust ($p\text{-value} < 0.05$). This finding is consistent with a research conducted by Mao and Major, 2010, who argue that consumers 'trust toward online shopping is positively influenced by website quality perceived by consumers. This is because of a high level of perceived website quality implies that customers find it easy and convenient to find the information they need and make transaction on the particular website. People tend to hold a high level of trust in the online shopping when they perceive easy use as well as high quality of the website. and again the result is consistent with Corbitt, Thanasankit and Yi, 2003 and theorized that a perceived website quality has a positive impact on trust from the Internet users in New Zealand.

The second strongest predictor is Perceived Security ($\beta=0.189$; $P<0.05$). The results showed that there is positive and significance relationship between perceived security and consumers trust in ecommerce. This dictates that perceived security influence consumer trust ($p\text{-value} < 0.05$). This finding is consistent to an investigation conducted by Azam, Qiang and Abdullah, 2012; Hayuningtyas and Widiyanto, 2015 which Security is one of the antecedents of trust which has a positive effect on consumer trust. The result is also supported by Flavián and Guinalú, 2006, that Consumer trust is influenced by the security that provided by the sellers who handling their data.

Perceived Size ($\beta=0.107$; $P<0.05$) is the third strongest predictor of consumer trust in ecommerce as identified in this study. The finding is consistent with Jarvenpaa, Tractinsky and Vitale, 2000 customers' perceived size of a company plays an important role in forming their trust toward

Internet shopping. Large size is a signal to buyers that the company is successful and capable to compensate its customers even there's transaction failure. But contradict with Mao and Major, 2010 perceived size of an online store was found to have a negative effect on trust which prompts interesting questions regarding the relationship between these variables in future studies.

The findings revealed that **Perceived service quality** ($\beta=0.089$; $P<0.05$) is the fourth strongest predictor of consumers trust in ecommerce. The relationship between Perceived service quality and consumer trust was positive by ($\beta=0.089$, $p = 0.014$). This shows that Perceived service quality is significant predictors of consumers Trust in ecommerce ($p\text{-value} < 0.05$). This implies that consumers Perceived service quality determinants such as accessibility, communication, validity, understanding, appearance, and availability are equally appropriate to ecommerce as they are in physical services. So online sellers have to give attention to the quality of the service they give. This finding is supported by a study conducted by Mao and Major, 2010; shows, service quality was found to have more significant effect on trust. and also Anderson, Fornell and Rust, 1997 watched in their study, a high level of service quality is expected to cause a high level of customer trust which is able lead to a customer's positive involvement and understanding of the company.

Perceived reputation is the fifth predictor of consumer trust in ecommerce in this study. But the result shows that perceived reputation has no significant effect on consumers trust in ecommerce with lowest beta coefficient which is 0.005 and greatest sig. level ($p=0.835$). this result contradicts to McKnight, Cummings and Chervany, 1998, study which was online sellers with a great reputation are seen as trustworthy and those with a bad reputation are seen as untrustworthy. But consistent with Mao and Major, 2010 reputation showed up to not be a significant determinant of consumer trust in an Internet-based store.

5 CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter provides a summary of major findings, conclusions and recommendations of the research undertaken in the study. Accordingly, the first section described the findings of the study that presents a brief summary, and the conclusion drawn from it. Lastly, the followed section of this chapter reveals the recommendations for the findings and highlights the direction for further studies.

5.1 Summary of Major Findings

The aim of this study was to re-examine factors affecting consumers trust in electronic commerce among university students in Addis Ababa.

Concerning, descriptive analysis of business to consumers ecommerce factors (Perceived reputation, perceived service quality, perceived website quality, perceived security, and perceived size); the highest mean score is recorded for Perceived website quality have mean of 3.58, followed by perceived reputation, perceived service quality, perceived security with a mean of 3.53, 3.21, 3.06 respectively. The lowest mean score is recorded for perceived size having a mean of 3.05.

This study uses inferential analysis to determine the relationship between various B2C ecommerce factors and Consumers trust in two different ways named as correlation and multiple linear regressions. In the correlation analysis, there was a statistically positive linear relationship between Perceived reputation, perceived service quality, perceived website quality, perceived security, and perceived size with consumers trust in ecommerce. But perceived reputation doesn't have statistically significant linear relationship with consumers trust. The highest positive correlation in this study was found between perceived website quality and consumers trust ($r = 0.687$, $p < 0.01$). The second highest correlation was between Perceived Security and consumers trust ($r = 0.544$, $p < 0.01$). The third highest correlation was between Perceived service quality and consumers trust. The fourth high correlation was noticed between Perceived size and consumers trust ($r = 0.477$, $p < 0.01$). Finally, the fifth high correlation was Perceived reputation with consumers trust where r

= 0.367 and the sig (2-tailed) =0.001 level of significance. Thus, the results indicate that all of independent variables have significant correlation with Consumers trust.

The result of multiple linear regression analysis shows that, perceived reputation has no significant effect on consumers trust in ecommerce. A unit increase in perceived service quality would lead to increase in consumers trust by 0.089 units, a unit increase in perceived website quality would lead to increase in consumers trust by 0.456 units, a unit increase in perceived security would lead to increase in consumers trust by 0.189 units, a unit increase in perceived size would lead to increase in consumers trust by 0.107 units. Therefore, perceived website quality had the greatest effect on consumers trust, followed by perceived security, perceived size, perceived service quality and perceived reputation respectively. All these variables were found significant except perceived reputation and had positive impact on consumers trust.

5.2 Conclusions and Recommendations

Conclusions

This study examines the topic of trust in terms of business-to-consumer buying process by reviewing the trust theories from a broad range of academic disciplines. Firstly, the concept of trust was discussed and examined in order to clarify the definition and conceptualization of trust in terms of business-to-consumer context. This study aimed to determine the effect of perceived reputation, perceived service quality, perceived website quality, perceived security, and perceived size on the consumers trust. Findings of this study and supporting findings from reviewed research papers reveal that perceived website quality has positive relationship and strong positive impact on consumers trust. Respondents in this study showed high level of correlation between perceived website quality and consumers trust. Based on the finding of this study; in addition to website quality; perceived security, perceived size, perceived service quality also plays crucial role in the modification /incensement of consumers trust in ecommerce. Therefore, online companies have to give more attention on building quality website to increase the consumers trust in the ecommerce.

Recommendations

- E-commerce providers should make their website easy to understand, and accessible so that the culture E-commerce improves fast and became acceptable.

- Consumers trust the seller when consumer feels that the seller provides security. Consumer trust is influenced by the security that provided by the sellers who handling their data. So online companies have to do on the security issue in addition to the quality of the website.
- In addition, online sellers have to give more attention on service quality determinants such as accessibility, communication, validity, understanding, appearance, and availability.
- Wider scale of studies of this kind should be done to facilitate Enovation of use of technologies.

5.3 Recommendations for Further Studies

This study has limitations in its scope. Theoretically this study only focuses on selected institutional and interpersonal antecedents. Therefore, the researcher can recommend other researchers to focus on the dispositional trust factors besides the constructs that have been used in this study. This study was conducted based on the data collected from limited area that is it was geographically limited to University students in Addis Ababa. The researcher recommends the importance of conducting a study in target population. The other thing is that this research uses non probability sampling method so it's difficult to generalize large group therefore future researches should have to use probability sampling method.

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APPENDIX1: Survey

Addis Ababa University School of Commerce

Department of Marketing Management

Post graduate program

Consumers' Trust in ecommerce Questionnaire

Dear respondents,

I am a student in Addis Ababa University School of commerce in marketing management department. You are selected to participate in a study designed to identify "factors affecting consumers' trust in ecommerce" evidence from University students in Addis Ababa, Ethiopia. Appreciating your participation in the study, the research output is used to fulfill the partial requirement of Master of Marketing Management and only for academic purpose. Your responses and anonymity will be kept confidential. Notice that, your involvement is voluntary and you may refuse to answer any question you feel uncomfortable.

With best regards,

Selam Sisay,

Mobile: +251 916269629.

E-mail: Selamsisay681@gmail.com

Part I: General information

Instruction: Please put tick mark (√) in the box of your answer.

1. Gender Male Female

2. Your Age, _____

3. Educational Level, Bachelor degree Master degree Above

Part II: Please select (√) on the appropriate response box that best describes your level of agreement:

1.	Perceived Reputation	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	The online vendor I purchase from is famous					
	The online vendor I purchase has a good reputation					
	The online vendor I purchase is well-known					
2.	Perceived service quality	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	The products on the website I purchase are always available					
	The Web Site I purchase has fast delivery speed					
	The Web site I purchase has high delivery reliability					
	The Website I purchase provides guarantees					
	The Web Site I purchase provides good after sales service					
3.	Perceived website quality	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	Overall, the online vendor I purchase works very well technically					

	The online vendor I purchase from provides accurate and up to date information about the product I want to buy					
	The website I purchase from is easy for me to find the information I want					
	The website I purchase from clearly shows how I can contact or communicate with the company					
4.	Perceived Security	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	The website explains how it will use consumer personal information					
	I feel that the site is dedicated to secure my personal information and account information					
	The privacy of consumer's information is protected on the site					
	I am not afraid that my personal information is used incorrectly					
5.	Perceived Size	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5

	The Web Site I purchase is a very large company					
	The Web Site I purchase is one of the industry's biggest players					

Part III: Over all consumers trust

6.	Consumers' trust	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
		1	2	3	4	5
	I believe that the website would perform my best interest					
	I believe that the website is trustful in its dealings with me					
	I believe the website would keep its commitments.					
	I believe the website is capable and proficient in its business					
	I am prepared to give private information to this website					

Thank you,