EXAMINING THE FACTORS OF TRUSTING BELIEFS IN WEB SERVICE PROVIDER: A STUDY OF CONSUMER-TO-CONSUMER E-COMMERCE IN THAILAND

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Abstract- This research aims to examine the factors of trusting beliefs in web service provider toward the adoption of consumer-to-consumer e-commerce (through the discussion forum website). The research is primarily conducted based on theoretical discussions regarding the relationship between trust constructs i.e. disposition to trust and trusting beliefs. An exploratory sequential design generalized qualitative findings and also non-probability sampling technique was applied by using online survey to collect 800 samples who experienced online purchase on discussion forum website. The results indicated that disposition to trust (individual-based trust) has positive relationship with trusting beliefs in web service provider (trust in specific person), while trusting beliefs in e-vendor plays a supporting role in enhancing the relationship between e-buyers’ disposition to trust and trusting beliefs in web service provider. Moreover, different prior online purchasing experiences of e-buyers appear to be the significant factor changing the degree of e-buyers’ trust. The more trust the e-buyers have the more purchase intention they have on the website. This research play a small but significant role in e-commerce business development.

Keywords- e-trust, disposition to trust, trusting beliefs, prior online experience.

I. INTRODUCTION

When the world enters an era of the Internet of Things (IOT), consumer-to-consumer e-commerce (C2C e-commerce) would become more interesting e-commerce section than ever due to lower complexity of transactions and wide spread of products offered online worldwide. However, with a lack of physical environment of the Internet, prior consideration of products is impossible. E-vendors are also appeared as anonymous persons, e-buyer’s concern of uncertain situation is an unavoidable result. According to e-commerce survey of National Statistic Office of Thailand (2011), the result shows that 61.2% of the respondents are quite concerned about the fraudulent problem, followed by receiving incorrect product and unreliable payment method which stand at 58.2% and 57.7% respectively. “How much can I trust those anonymous e-vendors, web service providers or even the website?” is commonly asked by e-buyers. However, the fact that e-buyers’ trust is like the black box which cannot be examined physically, this research goes on inside the black box of how e-buyers’ trust were formed and also investigates the results, if e-buyers lost their trust on web service provider of C2C e-commerce website.

In the research field, e-commerce and e-buyers’ trust were widely studied in various contexts, especially business-to-consumer e-commerce (B2C e-commerce). The advantages of increasing e-trust is subjectively and fully described in which e-trust is the significant factor whether for e-buyers to participate in e-commerce (Lee and Turban, 2001), or web service provider to succeed in business (Chen and Barnes, 2007; McKnight and Chervany, 2001; Balasubramanian et al., 2003). The factors affecting e-trust were also provided completely and adequately. However, at the corner of e-commerce research, C2C e-commerce research is still in the initial stage which a few researches have been especially conducted under C2C e-commerce environment. This research adopts the theories, constructs and concepts from B2C e-commerce research of e-buyers’ trust but those will be applied in C2C e-commerce area to examine trust relationship among three parties; 1) e-buyer 2) e-vendor and 3) web service provider, and also understand the influences of e-buyers’ prior online experience on trust formation. The remaining sections will present the related literatures, theoretical framework and hypotheses, methodology, and the research’s result. In the final section, discussion of the results, implications to practitioners, limitations and the directions for future research are provided.

II. A REVIEW OF THE LITERATURE ON KEY THEMES/ TOPICS

The research conceptual model was primarily based on a model of e-commerce customer relationship trust constructs by McKnight and

![Figure 1 Developed research conceptual model](Image)