Factors Influecing Customer's Trust in Online Shopping Among Executives in a Bank

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Abstract

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Having many advantages that traditional shopping lack of, online shopping is now enjoying its predominance and rapid development in Malaysia. In many previous researches, focus has been found in the relationship between consumer trust and its antecedents. The objective of this study is to examine some factors affecting consumer trust in Malaysia as well as to investigate the relationship between trust and purchasing decision. A questionnaire was distributed among bank employees of CIMB Bank Berhad. Correlations and regressions were used in analyzing the data. This paper provides evidence that trust in online shopping is built on information quality, online consumer review and site quality. It also proves that trust contributes to the online purchasing decision.

Keywords: online shopping, trust, information quality, site quality, online consumer review, online purchasing decision
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Introduction

Electronic commerce (e-commerce) or online shopping has grown to be a part of Malaysia's economic development in line with the growth of internet. As almost every household in Malaysia has connection to the internet, the number of businesses that depended on e-commerce expands. Business to customer e-commerce has developed rapidly over recent years Alden et al.[1] and advances with the internet and e-commerce have further diminished trade boundaries. E-commerce provides convenience and flexibility for users by changing the way people purchase items.

As the number of e-commerce users grow, so does the issues revolved around it. Online shopping which is different from traditional shopping is characterized with uncertainty and anonymity. Therefore trust is a very important factor to initiate online purchases. This involves purchases in which both personal information and financial information of the buyer is submitted to unknown merchants via the internet. According to Blau[2], trust is a key element in the emergence and maintenance of social exchange relationships. As per Nefti et al.[3], trust was often cited as the main reason why many customers are still skeptical bout some online vendors. In brief, trust is a belief that one can rely upon a promise made by another[4], Study by Hoffman et al.[5] revealed that two important reasons why customers do not buy online are lack of trust in the security of online shopping and concern about privacy regarding personal information collected online.

As per Centeno (2002), consumer trust building factors in e-commerce are related to several factors:

    i.   User interface factors or the site quality which involves the design, image, professionalism, usability, effectiveness and ease of navigation. If the website uses native languages, this makes people trust e-commerce.

    ii.   Site information factors which includes the transparency approach in describing company information (including physical address and contact details), link to trusted companies and payment in relation to its security such as data protection and data privacy statements.

Along with the internet's growing popularity, online consumer reviews have become one of the deciding factor when doing online purchase. Studies show that firms not only regularly post their product information and sponsor promotional chats on online forums, but also proactively induce their consumers to spread the word about their products online (Godes and Mazlin, 2004). Chevalier and Mayzlin (2006) find that online consumer ratings significantly influence product sales in the book market and that customers actually read review text in addition to the reviews' summary statistics. Through poor numerical feedback in online reputation systems or through narrative online reviews, user generated content can accuse a company of violations of trust and can thereby reduce the company's trustworthiness among others (Pavlou and Dimoka, 2006 and Sparks and Browning, 2011).

This research will focus on important factors that contribute to trust in online shopping which are information quality, site quality and online consumer reviews. At the same time, the effect of trust towards users' online purchases intention will also be discussed.

Literature Review

Based on Spiller and Lohse (1998), online retailer store design and layout have distinct features compared to those found in physical stores and paper catalogs. Thus they have the advantage of seemingly unlimited merchandise and product information. A study by Lim and Dubinsky (2004) found that consumers appear to focus on product information when they evaluate online retailers. This is also supported by previous research (Degeratu et.al, 2000) that online shoppers seek detailed information about products and services rather than sensory attributes.

For an online store, the customer interface replaces the atmosphere of the physical store, and thus serves as an online environmental cue, especially during transactions. Therefore if a website is aesthetically pleasing, customized and well organized, consumers may assume that the online store is willing to invest in maintaining relationship with them and consequently may regard the online retailer as trustworthy (Koufaris and Sosa, 2004). In online shopping, navigation time and efforts are similar to the physical effort in locating items in traditional shopping. The important things in site quality during online shopping are the internet connection time, actual time and effort taken for the user to browse the retailer's website and time to download information from the website (Gupta and Chattergee, 1997). Lim and Dubinsky (2004) stated that their study demonstrated consumers develop positive effects towards online shopping if they perceived a website to provide detailed information, merchandise variety and feelings of trust. But they found out that support and navigation speed are insufficient for a website's success. This however contradicts with research by Dellaert and Kahn. Early internet shoppers complain about poor website design, interactive quality and navigation speed (Dellaert and Kahn, 1999). This is supported by a study done by Li and Zhang (2002) that founds out that if a website is designed with quality features, it can guide consumers for successful transactions and attract them to revisit the website again. However worse quality website features can hamper online shopping as is has a direct impact on user to shop online (Liang and Lai, 2000). A study by Sultan and Uddin (2011) indicated that online shoppers in Gotland are most likely influenced to shop online if the website design/feature is attractive, as compared to other factors. This is further proven by a few studies (McKnight et al., 2002 and Kim et al., 2004) that indicated perceived website quality plays an important role in determining consumer trust in online shopping. Websites that are perceived easy to use and of good quality are more likely to build a high level of trust in consumers (Wakefield et al., 2004).

The information processing literature concludes that information quality and information quantity are among the most important factors that affect decision quality (Miller, 1956 and Keller and Staelin, 1987). This is further proven by a study done by Fang et al., 2011 that found out that information quality and system quality have significant effects on satisfaction during online purchasing. This means that a successful e-commerce website starts with good content where the information provided must be easy to understand, accurate, complete, timely and relevant to customers' purchase decisions.

Online consumer reviews are known to have a significant influence on purchase intentions of products (Chatterjee, 2001). A survey by AC Neilson (2007) found that more than 90 percent respondents in the United States claimed their decision to buy a product or service was largely influenced by their friend's recommendations. The survey also found that most consumers think online consumer reviews are as trustworthy as brand websites. Park and Lee (2009) examined the impact of quality and quantity aspect of online reviews on purchase decisions and found that the quality of online reviews and the number of online reviews has a positive impact on purchase intentions. A study done by Xia and Bechwati (2008) on impact of consumer online reviews on customers' purchase intentions using the cognitive personalization found out that online reviews influence consumers' online purchasing. Meanwhile Duan et al. (2008), discovered that the volume of online consumer reviews was associated with product sales. This is similar to a study by Forman et al. (2008) that revealed online consumer reviews containing identity descriptive information resulting in increasing product sales. There are also few studies done so study on the relationship between online consumer reviews towards trust in online shopping. For instance, Ba and Pavlou (2002) showed that online consumer reviews partially enhanced consumers' trust in sellers' credibility. This might be due to customer endorsement by similar peers increased a consumers' trusting beliefs in the store (Lim et al., 2006). And more recently, Lee et al., (2011) demonstrated that online consumer reviews had an impact on consumers' trust in online shopping malls. Consumer purchasing decision tends to be affected by unfavorable product ratings than favorable product ratings (Ahluwalia and Shiv, 1997). A study by Cheung and Lee (2008), suggested that positive online consumer reviews have a significantly stronger impact on the relationship between trust and intention to shop online than the negative online consumer reviews.

Trust constitutes a major psychological barrier to the adoption of electronic commerce. Prior studies (Cheung and Lee, 2006 and Pavlou, 2003) have demonstrated with empirical evidence the importance of trust in online purchasing. Trust can be viewed as a trustor's intention to take a risk and it proposes the trustor's perceptions about a trustee's characteristics as the main predictors of trust (Mayer et al., 1995). A study by Nikhashem et al. (2011) on online ticketing in Malaysia suggested that customer trustfulness has positive impact on consumer perception about e-ticketing. Studies have indicated that trust is essential for the success of e-commerce activities (Crowell, 2011, Hoffman et al., 1999) and trust in online shopping malls is central to e-commerce (Reichheld and Schefter, 2000). A recent research done by Lee et al. (2011) discovered that when the trust in online shopping is low, there is no significant difference in consumers' purchase intentions whereas when the trust level is high, information provided on the website is meaningful and influences consumers' decision making and purchase intention. Consumers' purchase intention is one of the common behavioral dimensions resulting from their trust in internet shopping (Boulding et al., 1993). This is further supported by a research by McKnight and Chervany (2002) that found out that when customers hold a high level of trust they are more willing to depend on the internet vendor and make online purchases.

Based on previous studies, there are still not many researches done to understand the focus of trust on online shopping in the context of Malaysia. As Malaysians characteristics and cultural values might differ from other countries, it has been the researcher's best interest to study about this relationship for the country. Trust issues in online shopping have been significantly related to internet security and this has been the main topic done by other researchers. However, there are still not many studies being done yet to study on other factors that might contribute to trust in online shopping. Research on factors such as information quality, site quality and online consumer reviews have been proven to effect the online purchasing decision significantly but it is not concurrently decided whether they actually constitute to trust in online shopping or not.

Research Framework

This study was conducted at Group Cards and Personal Financing Division, CIMB Bank Berhad, Bukit Damansara. The respondents are from different background and education leevel. As all of the respondents work in a card centre in one of the biggest national bank, thus their general knowledge about online shopping is undeniable. Since all of the respondents handle online credit cards transactions everyday, they are also kept in the loop of fraudulent online transactions happening around Malaysia involving credit cards. Hence, these chosen respondents are suitable for this study as they are all familiar with online purchasing transactions and the risks involved around it.

Based on previous studies, the researcher adapted a few models and designed this framework (Figure 1) as a reference for this study. The researcher wanted to study the relation of trust towards online purchasing decision which are similar like previous studies but with different type of respondent. As previous research focused on the impact of information quality, online consumer reviews and site quality towards online purchasing decision, the researcher in this research will instead focus on their impact towards trust.
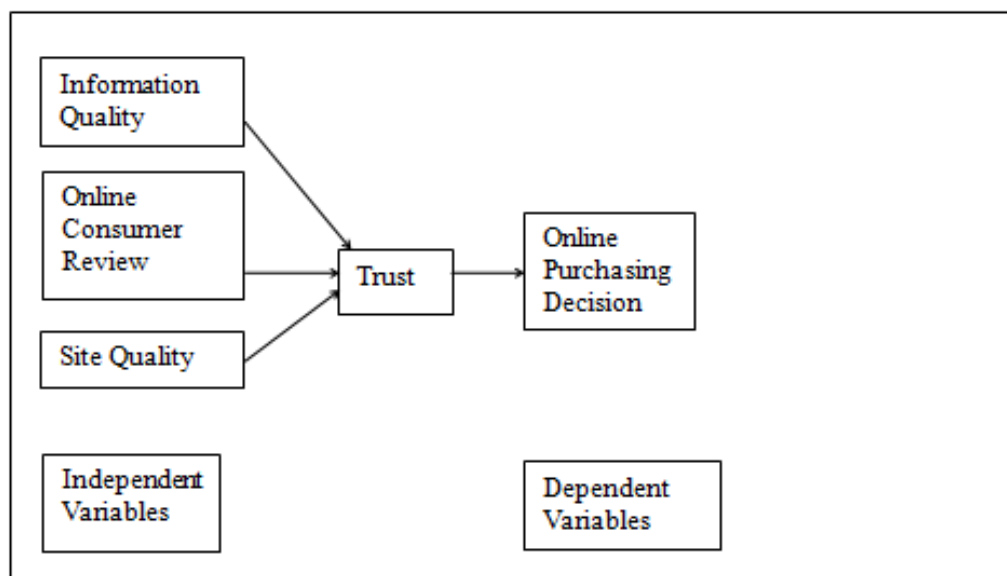

Figure 1: The Effect of Information Quality, Online Consumer Reviews
and Site Quality towards Trust in Online Shopping

Conceptual Framework

Based on the theoretical framework, a conceptual framework was developed for this study. This framework covers the dimensions of each variable. Figure 2 shows the conceptual framework for this research.
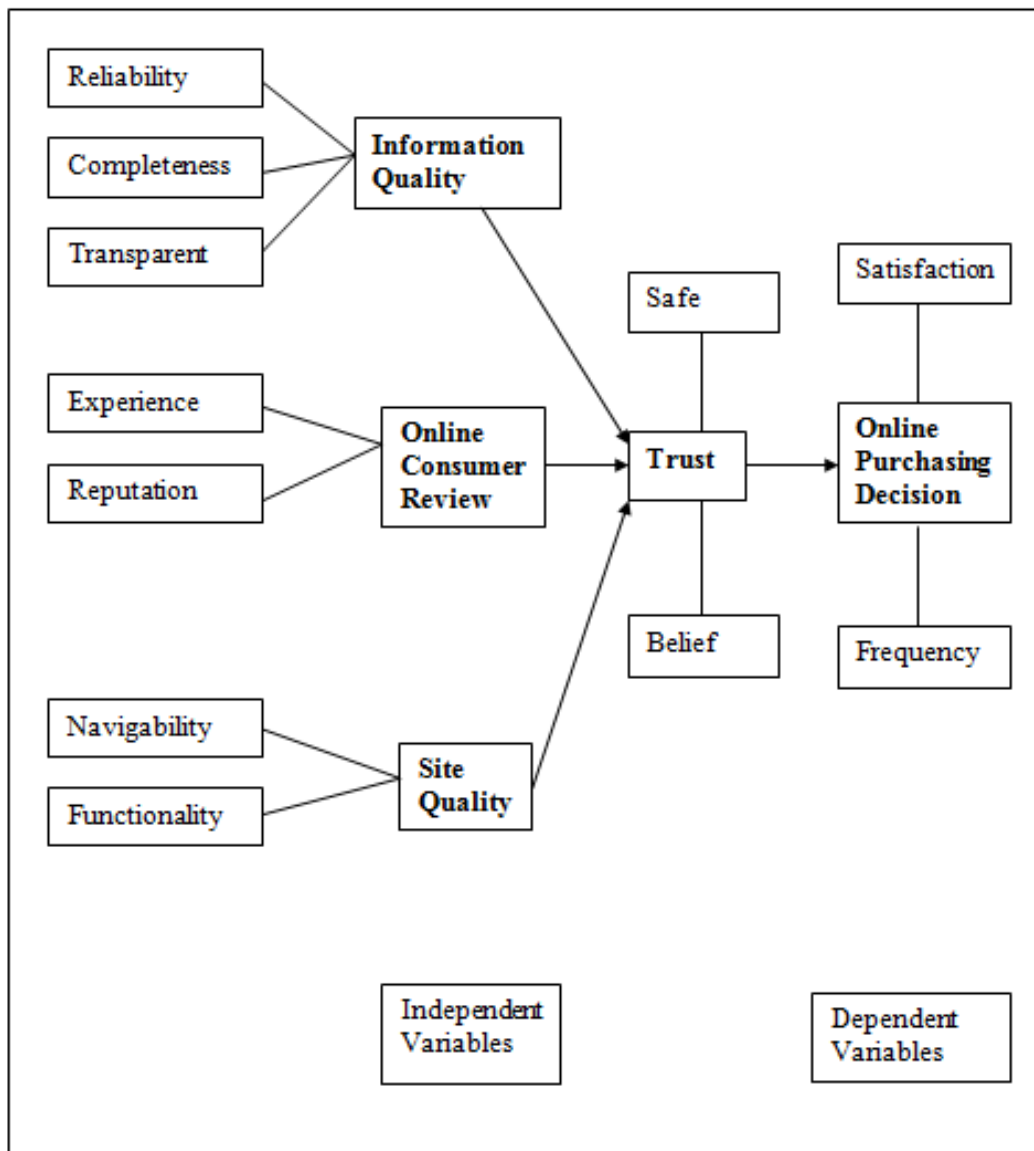
Figure 2: The Effect of Information Quality, Online Consumer Reviews
and Site Quality towards Trust in Online Shopping

Based on the theoretical framework, a conceptual framework was developed for this study. This framework covers the dimensions of each variable. Figure 2 shows the conceptual framework for this research.

Research Method

In completing this study, a quantitative approach is undertaken, which is a survey in the form of questionnaires. Questionnaires save time because individuals can complete them without any direct assistance of intervention from the researcher (many are self-administered). Respondents are also more willing to be truthful because their anonymity is virtually guaranteed. Questionnaires are distributed among bank employees of CIMB Bank Berhad in Group Cards and Personal Financing division. From the questionnaire, the data is then collected and used to generate data analysis. By a reference to the Raosoft Sample Size Calculator, the suggestion sample size is 197 bank employees. However, in order to avoid discrepancies in data collection, the researcher used 200 students as the sample size.

The questionnaires will consist of 62 questions and is divided into 6 parts. The types of questions used are multiple-choice questions, Likert Scale and open-ended form of questions. Contents of the questionnaire are as below.

The questionnaire is primarily divided into five main sections.
    Part A: Demographic Section
    Part B: Information Quality
    Part C: Site Quality
    Part D: Online Consumer Review
    Part E: Trust
    Part F: Online Purchasing Decision

Data Analysis

Two hundred and thirty (230) questionnaires were distributed to Group Cards and Personal Financing (GCPF) and only 200 questionnaires were returned. This gives the return rate of questionnaires is 87%. in this study, 200 data had been gathered and inserted to program SPSS version 16.0 for analyzing purpose.

The type of analysis that will be used is Quantitative. It is concluded with survey with yes or no questions, and list of the questions in the questionnaire.

The t-tests, multiple regression and correlation will be used for the data analysis to test the relationships between personality traits and trust towards online shopping of the bank executives.

Multiple regressions and correlation are used to analyze the relationship of all the independent variable: which is information quality, site quality and online consumer reviews towards trust in online shopping. The same method is being used to analyze the relationship of trust towards online shopping.

The researcher used Test for Homogeneity or Internal Consistency, which is Cronbach`s coefficient Alpha to evaluate the reliability of measures. As shown in Table 1, the constructs' reliability scores are ranging from 0.899 to 0.929, which are above the minimum acceptance level of 0.8.

Table 1: Reliability Statistics

Constructs	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Information Quality	.895	.899	5
Site Quality	.916	.918	5
Online Consumer Review	.911	.909	5
Trust	.928	.929	5
Online Purchasing Decision	.920	.922	5

Table 2 presents the overall mean value for Information Quality (Reliability), Information Quality (Transparency) and Information Quality (Completeness). The table also presents the overall mean value for Site Quality (Navigation) and Site Quality (Functionality). It also shows the overall mean value for Online Consumer Review (Reputation), Online Consumer Review (Experience), Trust (Safety) and Trust (belief). From the table, you can also see the overall mean value for Online Purchasing Decision (Satisfaction) and Online Purchasing Decision (Frequency). All the result shows that the overall mean is above the mid-point which is 3. Therefore, it can be concluded that the respondents in general inclined to agree that the online purchasing website that they were using contained information quality that is reliable, transparent and complete in helping their purchasing. It also proves that they agree that the online purchasing website that they were using has a good site quality in terms of navigation and functionality and that the online purchasing website that they were using has a good reputation and a good experience based on online consumer review. It also shows that the respondents in general inclined to agree that respondents trust the online purchasing website that

they were using as it is safe and they have enough belief on it. And lastly, it proves that they were satisfied with the online purchasing decision that they made and will continue to use online purchasing frequently.

Table 2: Overall Mean Value

	Minimum	Maximum	Sum	Mean		Std. Deviation
	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic
Information Quality (Reliability)	2.00	5.00	416.80	4.1680	.06833	.68326
Information Quality (Transparency)	1.40	5.00	398.00	3.9800	.07798	.77980
Information Quality (Completeness)	2.20	5.00	405.20	4.0520	.05913	.59126
Site Quality (Navigation)	2.00	5.00	411.80	4.1180	.06612	.66125
Site Quality (Functionality)	2.00	5.00	383.60	3.8360	.06813	.68128
Online Consumer Review (Reputation)	2.20	5.00	399.20	3.9920	.06939	.69394
Online Consumer Review (Experience)	1.00	5.00	372.00	3.7200	.07633	.76330
Trust (Safety)	2.20	5.00	396.60	3.9660	.06751	.67513
Trust (Belief)	1.80	5.00	390.80	3.9080	.07491	.74910
Online Purchasing Decision (Satisfaction)	2.40	5.00	401.00	4.0100	.06705	.67052
Online Purchasing Decision (Frequency)	1.60	5.00	367.60	3.6760	.08213	.82132

Table 3 below presents the direct correlation of Information Quality dimensions with Trust. From the table, it can be considered that Information Quality (Reliability) is directly correlated with Trust in terms of both safety and belief with correlation strength of .568 and .639. The correlation can be regarded as 'strong' because one of the correlation strength is above 0.6 meanwhile the other correlation can be considered as 'medium strength' as the range is between 0.3 to 0.6. Information Quality (Transparency) also has a direct correlation with Trust in terms of both safety and belief with correlation strength of .558 and .620. Information Quality (Completeness) has a 'strong' correlation with trust with correlation strength of .619 and .614.

Therefore, hypotheses 1: Information quality significantly correlated with trust in online shopping is supported.

Table 3 Antecedents Correlation Between Information Quality Dimensions and Trust Dimensions

	Information Quality (Reliability)	Information Quality (Transparency)	Information Quality (Completeness)	Trust (Safety)	Trust (Belief)
Information Quality (Reliability)	1	.812**	.734**	.568**	.639**
Information Quality (Transparency)	.812**	1	.698**	.558**	.610**
Information Quality (Completeness)	.734**	.698**	1	.619**	.614**
Trust (Safety)	.568**	.558**	.619**	1	.764**
Trust (Belief)	.639**	.610**	.614**	.764**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Hypotheses number 2: Site quality is significantly correlated with trust in online shopping is analyzed. In Table 4, site quality (navigation) variable displayed correlation tendency with trust in terms of safety and belief with a value of .566 and .539. This can be considered as 'medium strength' correlation because it is in the range of 0.3 – 0.6. Meanwhile for site quality (functionality), the correlation strength is 'strong' with value of .671 and .624 which is above 0.6. Therefore, it can be concluded that the hypotheses is supported.

Table 4 Antecedents Correlation BetweenSite Quality Dimensions and Trust Dimensions

	Trust (Safety)	Trust (Belief)	Site Quality (Navigation)	Site Quality (Functionality)
Trust (Safety)	1	.764**	.566**	.671**
Trust (Belief)	.764**	1	.539**	.624**
Site Quality (Navigation)	.566**	.539**	1	.750**
Site Quality (Functionality)	.671**	.624**	.750**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Hypotheses number 3: Online Consumer Review is significantly correlated with trust in online shopping is analyzed. In Table 5, online consumer review (reputation) variable displayed correlation tendency with trust in terms of safety and belief with a value of .539 and .536. This can be considered as 'medium strength' correlation because it is in the range of 0.3 – 0.6. Meanwhile for online consumer review (experience), the correlation strength is also 'medium strength' with value of .416 and .357 which is between 0.3 – 0.6. Therefore, it can be concluded that the hypotheses is supported.

Table 5 Antecedents Correlation Between Online Consumer Review Dimensions and Trust Dimensions

	Trust (Safety)	Trust (Belief)	Online Consumer Review (Reputation)	Online Consumer Review (Experience)
Trust (Safety)	1	.764**	.539**	.416**
Trust (Belief)	.764**	1	.536**	.357**
Online Consumer Review (Reputation)	.539**	.536**	1	.623**
Online Consumer Review (Experience)	.416**	.357**	.623**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Hypotheses number 4: Trust in online shopping is significantly correlated online purchasing decision is analyzed. In Table 6, trust (safety) variable displayed correlation tendency with online purchasing decision in terms of satisfaction and frequency with a value of .666 and .502. This can be considered as 'medium strength' correlation because it is in the range of 0.3 – 0.6. Meanwhile for trust (belief), the correlation strength is also 'strong' with value of .776 and .530 which is above 0.6. Therefore, it can be concluded that the hypotheses is supported.

Table 6 Antecedents Correlation BetweenTrust Dimensions and Online Purchasing Decision Dimensions

	Trust (Safety)	Trust (Belief)	Online Purchasing Decision (Satisfaction)	Online Purchasing Decision (Frequency)
Trust (Safety)	1	.764**	.666**	.502**
Trust (Belief)	.764**	1	.776**	.530**
Online Purchasing Decision (Satisfaction)	.666**	.776**	1	.663**
Online Purchasing Decision (Frequency)	.502**	.530**	.663**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Regression analysis (linear) is used to determine the percentage of respondent's answer towards dependent variable, trust.

In Table 7 Anova(b), it represents the significance of the answer towards trust variable. The result shows that the regression is at .000 which is significant.

Table 7 : ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	23.061	7	3.294	13.737	.000ᵃ
Residual	22.063	92	.240		
Total	45.124	99			

In this model summary showed in table 8, the R square is value is 0.511. When converted into percentage, the value became 51.1%. This means that 51.1% of the variance in trust in online shopping is explained by variance. This value is determined by combination of 3 independent variables. Therefore, it can be concluded that the regression is significant and 51.1% of trust in online shopping is jointly determined by information quality, site quality and online consumer review.

Table 8 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.715ᵃ	.511	.474	.48971

In this model summary showed in table 9, the R square is value is 0.603. When converted into percentage, the value became 60.30%. This means that 60.30% of the variance in online purchasing decision is explained by trust variance. Therefore, it can be concluded that the regression is significant and 60.3% of online purchasing decision is determined by trust in online shopping.

Table 9 : Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.776[a]	.603	.599	.42466

Result and Discussion

In the demographic information (Part A), it can be summarized that 73% of the respondents are female and 27% are male. The largest group of respondents' ages are 26 to 30 years old and the lowest group is 41 years old and above. Whereas the education level of respondents are mainly degree holders with72% and the lowest are Master holders with only 5%. Meanwhile, 73% of respondents make online purchases few times in a year and 68% of respondents usually purchase tickets or bookings. In the descriptive statistics of 3 main variables with their own dimensions, all showed that all respondents inclined to agree towards respective variables. Based on the findings in correlation analysis, it can be summarized that all hypotheses were supported. In regression analysis, it can be summarized that for trust and online purchasing decision (as dependent variables) the regression is significant and are jointly determined by information quality, site quality and online consumer review.

Information Quality Dimensions Significantly Correlated with Trust in Online Shopping

The finding suggests that information quality dimensions which consists of reliability, transparency and completeness is significantly correlated with trust in online shopping and the correlation can be regarded as strong. This is because online shoppers needed all the information that they can get about the vendor and the items or services before they proceed to purchase. Before purchasing, online shoppers need to trust the vendor first. Online shopping involves seeking information and carrying out activities that provide the customers the information that helped them to trust the vendors and conduct business. Websites with good information quality deals with attributes such as relevance, understandable, accurate, completeness and timeliness. Since a primary role of an online store is to provide information about product, transaction and service, higher quality information leads to better buying decisions and higher level of customer satisfaction (Peterson et al., 1997). It can be said that a successful online website starts with good content. Online vendors should allocate more attention and resources to elements that enhance customer's trust and satisfaction by focusing on the richness of product information.

Site Quality Dimensions Significantly Correlated with Trust in Online Shopping

The finding suggest that site quality dimensions which consists of navigation and functionality is significantly correlated with trust in online shopping and the correlation can be regarded as strong. The easier it is for users finding information and making the purchase, the more they trust the vendors. It is essential that companies design websites that are useable and functional to earn the trust of their customers in order to retain them and persuade them to buy. According to Euijim Kim and Tadisina (2007), the most important factor of retaining trust in online shopping is a company's service quality and also website quality. Website design describes the appeal that user interface design presents to customers (Kim and Lee, 2002).

A high level of perceived site quality implicates that customers find it easy and convenient to find the information they need and make a transaction on a particular website. A high quality of an online shopping website covers the easy of navigation, availability, layout, appearance and page load speed. People tend to keep a high level of trust in the online shopping website when they perceive easy use as well as high quality of the website (Ding Mao, 2010).

Online Consumer Review Significantly Correlated with Trust in Online Shopping

The finding suggest that online consumer review dimensions which consists of reputation and experience is significantly correlated with trust in online shopping and the correlation can be regarded as medium strong. This is supported by a study by Jarvenpaa et al. (2000), which indicated that reputation has a large positive association with trust. Customers' experience of the website can influence their assumptions about the company and its trustworthiness. Numerous studies have shown that online consumer reviews influence customer's risk perceptions and product choices. According to Desatnick (1987), each of unsatisfied customers will tell bad experience to at least nine other people by spreading negative word of mouth. This could damage a vendor's reputation and decrease customers' trust towards them. Negative reviews have a strong impact on usefulness and they diminish other users' perceptions of a seller's trustworthiness (Pavlou and Dimoka, 2006). Online shoppers tend to believe the accusations that are generated and posted online by other users. Though poor numerical feedback in online reviews, user can accuse a company of violations of trust and reduce the company's trustworthiness among others. These mishaps can easily lead to negative reviews which can exert powerful effects on other potential customers. It is therefore desirable for companies to rebuild trust after they have received negative reviews. When customer's read positive feedbacks or reviews from previous users about a certain product or service, they will initially trust the vendor. When they themselves had experience purchasing with the vendor and were satisfied with the service, they will also write good reviews and give positive feedbacks about the product or service. This makes the vendor gain more trust and maintain reputation among existing customers.

Trust in Online Shopping Significantly Correlated with Online Purchasing Decision

The finding suggest that trust in online shopping dimensions which consists of safety and belief is significantly correlated with online purchasing decision and the correlation can be regarded as strong. Before users decided to make purchases at an online website, they will need to trust the vendor first. Given the lack face to face interaction, the virtual nature of a web store, and often the lack of physical stores, customer trust is difficult to establish. Online shopping rate in Malaysia was once decreased from 5% in 2000 to only 3% in 2002 (Ahasanul et al., 2009). Malaysians felt that it is safer buying goods or services in a store as they do not want to disclose their credit card details. According to Kaur (2005), security related issues were the main reasons for not shopping online. If an online vendor could do more to gain customer's trust, then users are more incline to purchase via their website. Some customers do not feel fairly confident to engage in online transaction because of insecurity issues such as disclosure of private information and details of credit card on websites. A consumer must pay attention on whether or not he trusts the system facilitating the transaction and trust a particular vendor he is interacting with before a decision to purchase online is made. According to Hawkins et al. (1998), satisfaction of purchasing a product leads to repeat purchasing and growing usage of such products or services. Satisfaction may build enough confidence which can bring about a switch from shopping offline to shopping online. Trust is a significant antecedent of participation in e-commerce generally because of the increased ease with which online stores can behave opportunistically (Reichheld and Schefter, 2000). That is, trust encourages online customer purchasing activity and affects customer attitudes toward purchasing from an online store (Gefen, 2000). Trust is actually the vital key to building customer loyalty and maintaining continuity in buyer-seller relationships.

Limitation of This Study and Future Reesarch

It can be observed that there are some limitations in this study which has restricted this work to the selection of bank employees. Clearly, a variety of choice must be investigated before some generalizing comments can be made. This study has introduce an integrated framework that could be used in understanding the relationships between dimensions of information quality, site quality and online consumer review towards trust and online purchasing decision. However, future research is needed to study these factors with additional population samples before generalization can be made. The sample was collected in Malaysia, generalizability to other countries might be limited due to cultural differences in purchasing intention and trust behaviours.

Although the scales used for measuring dimensions of trust are adaptation of a few existing scales, further research might consider developing more elaborate measures to allow for more vast coverage on trust in online shopping, For example, since there is a wide usage of social media networks nowadays, studies can also be done to examine on their effect towards trust in online purchasing. Further research is encouraged to investigate other possible factors which can affect trust in online shopping.

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