

# Role of Experiential Trust in E-Shopping Behaviour: An Emerging Market Perspective

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**Abstract:** Addressing the limited research on online shopping trust in the emerging e-market context, this study examined how online experience affects experiential trust, attitude, perceived risk, perceived usefulness, and purchase intention. Further, experiential trust was tested as a mediator between online experience and attitude, perceived risk, and perceived usefulness. A structured questionnaire was administered to collect data from 583 respondents. The proposed hypotheses were tested through structural equation modeling using AMOS 23 and hierarchical regression analysis. The result indicates that online experience is significant in forming experiential trust. The findings also show that experiential trust plays an important role in influencing e-shoppers' purchasing behavior. Furthermore, it has been found that online experience and experiential trust function as distinct predictors of perceived risk in online shopping behavior. This study provides new insights into online shopping behavior in emerging e-market scenarios. Practically, the findings suggest the strategic importance of generating experiential trust in the e-retailing context and indicate the utility of past online experiences.

**Keywords:** Experiential Trust, Online Shopping, Online Experience, Purchase Intention, Perceived Risk

## 1 Introduction

Internet growth has transformed the global retailing landscape. Indian e-retailing is no exception to this, which is estimated to be the world's second-largest by 2034 [1]. Modern lifestyle is one of the reasons for such a trend in the digitalized age [2]. Moreover, customers' increasing experience of navigating the Internet also plays a crucial role in adopting online shopping [3] and overall online shopping behavior [4]. E-shoppers' past experiences are a holistic psychological construct that customers generate with different levels of previous contact with e-retailers [5]. In online shopping, customer experience affects performance outcomes [6] and predicts future online behavior [7]. Past studies indicate that online customer experience is an antecedent to behavioral outcomes, such as purchase intention [5]. Customers' approach and willingness toward a given purchasing behavior are their purchase intentions [8]. In addition to customers' past experiences, multiple other factors are antecedents of e-shoppers' purchase intentions [9].

One such factor that is crucial to determining customers' purchase intention is trust in the e-shopping mechanism. Past studies suggest that a lack of trust could be considered one of the

major reasons for reluctance to shop online [10]. Trust is defined as one's expectation that the other will not take any undue advantage of the situation [11]. Extant literature on web-based settings has noted various dimensions of web-based trust [12]. Experiential trust results from trust-related behaviour, such as exploring e-retail sites or sharing personal information with web vendors [11]. It develops through a social exchange process [13] and is affected by customer engagement in e-retailers' sites [11]. Past online experiences are essential antecedents of experiential trust [14]. Online customer experience also influences shopping behavior [5]. However, in many e-shopping experience studies, the outcomes of online customer experiences are missing [15].

Moreover, trust leads to several outcomes, such as attitude [16], perceived usefulness [17], perceived risk [18], and perceived ease of use [19]. Researchers also revealed trust as an antecedent to form online shoppers' purchase intention [20], while other researchers found contrasting results between trust and online purchase intention [21]. Such inconsistencies in the research findings suggest further inquiry into trust in purchase intention in the growing online market scenario [18].

Most previous studies focused on web-based trust and its role in generating e-shoppers' purchase intention [20], reducing perceived risk [22], generating attitude [16], and perceived usefulness [11]. Importantly, these studies on trust are conducted in mature e-commerce markets, such as the US [23], UK [24], and China [25]. In the emerging e-commerce market, there is little research on experiential trust and online purchase intention [18]. The current study is essential for understanding Indian consumer behaviour regarding trust formation and online shopping intentions.

The study demonstrates how online interactions foster experiential trust that shapes attitudes and influences perceived risk and usefulness, affecting purchase intention. Furthermore, investigating the mediating role of experiential trust between the online experience and the variables' attitude, perceived risk, and perceived usefulness expands on the significance of experience and trust in such relationships. Therefore, this research contributes to the limited literature on online consumer behavior by exploring the impact of online experience (cognitive and affective) on purchase intention from the online shopping perspective.

The following section (section two) of this paper exhibits the literature review and formation of hypotheses, and section three elaborates on the methodology. Section four reports the analysis results, followed by the discussion and implications in the fifth section.

## **2 Literature Review**

### **2.1 Theoretical background**

The stimulus-organism-response (S-O-R) model [26], Jarvenpaa's e-commerce model [16], and the technology acceptance model (TAM) have been referred to as an underlying foundation for the theoretical model of this study. The S-O-R model postulates that marketers plan stimuli to influence behavioral outcomes by affecting an individual's cognitive and emotional responses [27]. Meanwhile, Jarvenpaa et al.'s model of e-commerce advocates that an individual's trust influences attitudes and behavioral intentions [16]. Several studies on online purchasing behaviour have frequently used this conceptual framework, claiming that website content, experience, security, and other factors influence online purchase intention [28]. Multiple researchers across the globe have also used the advanced version of the TRA model, i.e., the technology acceptance model (TAM), to explain online shopping behavior [8]. The technology acceptance model [29] is powerful for predicting the intention to use any technology. It considers factors, i.e., perceived usefulness and ease of usage, as predictors of an individual's attitude, indicating his intention to use any technology. Referring to the S-O-R, the current study considers the online experience as the marketing stimulus that influences online shoppers' cognitive and emotional responses, such as their experiential trust, attitude, perceived risk, and perceived usefulness, shaping their behavioral outcome, i.e., purchase

intention. The variables have been taken from Jarvenpaa et al.'s e-commerce model and the technology acceptance model [29], the frequently used models to predict online shopping behavior (Refer to Figure 1).

## **2.2 Online experience, experiential trust, and attitude**

Online businesses rely on customer experience [5]. In e-retailing, a customer's past experience influences future purchases [22]. Further, online experience is key to experiential trust [30]. It is defined as when the trustor knows the trustee's behavior [31] and e-shoppers' willingness to trust e-tailers [32]. Trusting beliefs like integrity, benevolence, and competence from the e-seller are vital in e-shopping [31].

Moreover, online shoppers' familiarity with the e-retail method [30] and their internet use boosts online shopping trust [33]. It has also been evident that online experiences positively impact online shoppers' attitudes [34]. Customer attitude is a psychological dimension that determines preferences toward a specific object [35]. E-commerce site information is critical in shaping attitudes toward the site [36]. Thus, a positive attitude is generated by a positive online stimulus and experience and vice versa [5].

Furthermore, the online experience is key to experiential trust [14], further building a positive or negative attitude for future behavioral intention [37]. Previous research has also found various online trust drivers, including shopping experience, perceived usefulness, and website quality [38]. It is well documented that there is a direct relationship between online trust and attitude [23] and online experience and experiential trust [14]; however, it is a matter of investigation to what extent the attitude of e-shopper impacted by online experience when experiential trust plays a role between them? It becomes even more important in emerging economies like India, where the impact of trust on consumer behaviour is modest [18], and research on customer attitudes towards e-commerce is less examined. Therefore, based on the above arguments, the following hypotheses can be drawn for better understanding:

*H1: The Impact of online experience on attitude is positively mediated by experiential trust.*

*H1a: Online experience has a positive effect on experiential trust.*

*H1b: Experiential trust has a positive effect on attitude.*

## **2.3 Online experience, experiential trust, and perceived risk**

A customer's prior experience reduces the risks [39]. Perceived risk is a subjectively determined expectation of loss [40]. Online transactions involve many risks, such as financial and privacy risks [41]. High internet experience enables e-shoppers to perceive the shopping sites as less complex and user-friendly than customers with low experiences [41]. Online experience affects perceived risk and online purchase intentions [43].

Additionally, Online trust reduces the perceived risk and encourages customers to share the necessary personal information for the transactions [44]. Kim et al. established the negative impact of trust on e-shoppers' perceived risk [22]. Increased online proficiency reduces the concern for privacy and security issues, which provides reasons to shop online [45].

Researchers have established the role of trust in reducing the perceived risk for e-shoppers. Various research has established the negative effect of trust on the perceived risk in the case of online shopping [21]. In this study, an attempt was made to study the impact of online experience on perceived risk when the experiential trust of e-shoppers mediates it. Thus, in online shopping, we propose the following hypothesis:

*H2: The impact of online experience on perceived risk is negatively mediated by experiential trust.*

*H2a: Online experience has a positive effect on experiential trust.*

*H2b: Experiential trust has a negative effect on perceived risk.*

## **2.4 Online experience, Experiential trust, and perceived usefulness**

Perceived usefulness is essential in online shopping behavior [46]. The Technology Acceptance Model (TAM) defines perceived usefulness (PU) as an inherent expectation of the customers that the use of information technology tools will increase performance [29]. Furthermore, creating a personalized experience with online sites is critical for e-retailers [47]. Researchers have argued that customers with a high internet experience perceive a website as less complex [42]. Cognitive beliefs are developed through past experiences. Hence, in evaluating e-tailers, consumers may utilize prior experience.

Furthermore, experiential reasons lead consumers to do online shopping [48]. Thus, Sohn et al. suggest a further inquiry into the impact of experience on perceived usefulness in online shopping [49]. Researchers have posited the importance of perceived usefulness in developing trust in online shopping [22]. Extant research indicates that the increased perceived use leads to mitigating risk factors in online transactions, leading to increased trust in e-retailers [50]. Other researchers found trust as a critical determinant of perceived usefulness. Consistent with this statement, trust influences perceived usefulness in online shopping [51]. Gefen et al. opined that frequent online shoppers spend more time on the internet, developing experience to understand the associated potential risks in online shopping [11]. How online experiential improves perceived usefulness in the presence of experiential trust requires an investigation, especially in the case of an emerging technoeconomy like India. We propose that when experiential trust mediates online past experience and perceived usefulness, it improves the purchase intention of online shoppers as their experience level leads to trust, enabling them to perceive the utility of shopping online. On these lines, the following are the hypotheses:

*H3: The impact of online experience on perceived usefulness is positively mediated by experiential trust.*

*H3a: Online experience has a positive effect on experiential trust.*

*H3b: Experiential trust has a positive effect on perceived usefulness.*

## **2.5 Online shopper's attitude, perceived risk, perceived usefulness, and purchase intention**

Customers' attitudes significantly affect purchase intention [52]. Past studies have indicated that attitude plays a vital role in shaping online purchase intentions [25]. Lee et al. established the relationship between consumer attitude and intention for online transactions [53]. Other literature also indicates that optimistic consumer attitudes lead to higher engagement in e-shopping behavior [54]. In line with the theory of planned behavior (TPB) and the above empirical evidence, the following hypothesis is proposed:

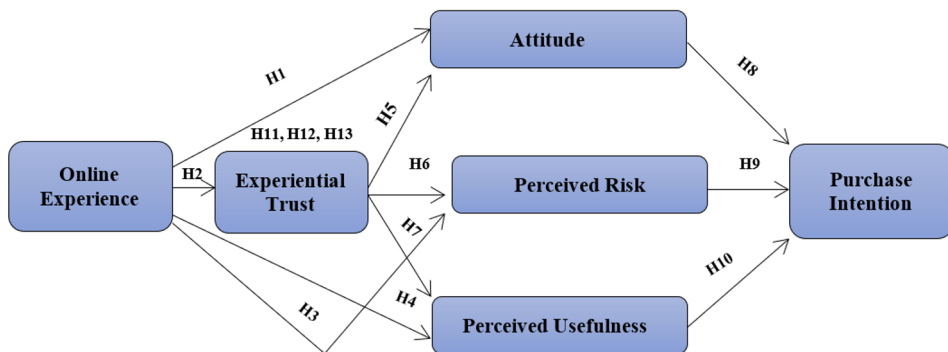
*H4: Customers' attitude positively influences online purchase intention.*

Customers perceive a higher risk level in online shopping than in offline shopping. The intangible nature and limited physical access to products could be the primary reasons behind the high perceived risk [55]. Researchers have argued that the customer's risk perception influences their intention to purchase [56]. It is also evident in the literature that perceived risk acts as a deterrent to the customer's online purchase intention [57]. Extant literature shows negative associations between perceived risk and purchase intentions [58]. Some other research found contrasting results—an inverse relationship between perceived risk and online purchase intentions [59], leading to the formation of the following hypothesis:

**H5: Perceived risk negatively influences customers' purchase intention in online shopping.**

Perceived usefulness comprises the customer's perceived benefits of online shopping. Adams et al. found perceived usefulness as a significant determinant of customer buying intention [60]. Taylor and Strutton reaffirmed the same in online shopping [61]. They argued that perceived usefulness positively impacts an online shopper's purchase intention. However, Sohn et al. suggested exploring the impact of perceived usefulness on intentions from the e-tailers' perspective [40]. Although many studies are carried out, there is a need to explore the importance of perceived usefulness from the e-tailers' perspective, more importantly in emerging markets like India [62]. In line with the discussion, the hypothesis proposed is:

**H6: Customers perceived usefulness positively influences purchase intention in online shopping.**



**Fig 1** Conceptual Model (Note: H11, H12, and H13 are showing mediating effect), Source: Author's compilation

### 3 Methodology

#### 3.1 Research design, data, and sample

The cross-sectional design was adopted to test the proposed hypotheses. A structured questionnaire was framed and administered to respondents using Facebook (social media platform). The population of this study consists of online shoppers with different levels of e-shopping experience in different cities in India. The filter question was posed to the respondents to ensure their suitability for the survey. The respondents were requested to respond if they had made at least one internet-based purchase or were willing to make more than one in the future.

#### 3.2 Measures

The five-point Likert scale, ranging from strongly agree to disagree strongly, was adopted from past studies to develop the instrument of this study. The measurement items were taken from the existing literature and modified in the context of this study. These modifications were based on the outcome of the pilot study. The pilot study collected responses from 67 online shoppers with different e-shopping experience levels.

The scale for online experience (OE) was adapted from Leeraphon and Mardjo [63]. The experiential trust (ET) scale was adapted from Wu & Cheng [64]. The attitude (AT) scale was adapted from Hausman & Siekpe [65]. The scale of perceived risk (PR) was adopted from Leeraphon & Mardjo [63]. The scale of perceived usefulness was adapted from Rehman

et al. [66]. The purchase intention scale (PI) was adapted from Athapaththu and Kulathunga [67].

The face validity was confirmed by taking inputs in the questionnaire from two research experts and two e-commerce industry experts. Post incorporating their comments questionnaire was floated through Facebook. The analysis was conducted using SPSS version 20, AMOS version 23, and MS Excel. It allows for measuring the complex psychological decision-making models, including mediating and moderating relationships among the variables.

## 4 Result

### 4.1 Descriptive Analysis

Out of 611 responses, 583 were complete and suitable for the study. Out of the valid 583 responses, 303 were female, and 280 were male; this ensures that any gender does not influence the study's outcome. Both married and unmarried respondents were in almost equal proportion, i.e., 268 and 315, respectively. A total of 467 respondents were below the 40 age group, which shows youth's influence on e-commerce transactions. Most respondents were graduates (274), while 210 had completed postgraduate studies, assuring responsible user responses. Finally, based on online shopping frequency per month, 123 (21%) respondents make more than five purchases every month, 138 (24%) make 4 or 5 purchases every month; 209 (36%) respondents make 2 or 3 purchases every month; and 113 (19%) respondents make only one purchase every month. Most respondents have a high frequency of purchases from e-commerce sites, so their responses seem more apt for this study (Table I).

**Table 1** Respondents demographic characteristics (Source: Author's compilation).

n = 583		Frequency	Percent
Gender	Female	303	52
	Male	280	48
Marital status	Married	268	46
	Single	315	54
Age	18-30 years	222	38
	31-40 years	245	42
	41-50 years	64	11
	Over 50 years	52	09
Education	Non-Graduate	99	17
	Graduate	274	47
	Postgraduate	210	36
Online Shopping Frequency (per week)	At least once a week	113	19
	1-3 times	209	36
	4-5 times	138	24
	> 5 times	123	21

### 4.2 Measurement model: reliability and validity

The internal consistency of the items was measured using Cronbach's alpha ( $\alpha$ ) and composite reliability. Therefore, the alpha value for all the constructs was more significant than 0.7, which is acceptable. After that, the KMO value was 0.870, and Bartlett's test was significant. Hence, EFA was carried out. Moreover, the factor loading for all the items was more than 0.6 and adequate.

Furthermore, the items have a sufficient correlation with the respective constructs. The composite reliability of the constructs was more than 0.7, hence adequate. Overall, the survey instrument was found to be sufficiently reliable.

The convergent validity of the constructs was measured using the average variance explained (AVE) for all the constructs and was found to be sufficient (>0.5). Further, the relation between AVE and the squared correlation between the constructs was used for discriminant validity (Table III). The value of AVE for all the constructs ranged from 0.554 to 0.774 (Table II) and was more significant than the squared correlation between the constructs, which is an accepted criterion for discriminant validity for the constructs used in the study.

In the first step of structural equation modeling (SEM), the constructs' reliability and validity have been ascertained using confirmatory factor analysis (CFA), i.e., the measurement model (Figure 2). Before proceeding with CFA, the sample data was checked for normality. Univariate skewness and kurtosis were less than 2 and 7, respectively, confirming the normal distribution. The data set was checked for outliers using Cook's distance and was removed after that. Various measures of fit indexes like Goodness of Fit Index (GFI), Incremental Fit Index (IFI), Tucker-Lewis's Index (TLI), Confirmatory Fit Index (CFI), and Root Mean Square Approximation (RMSEA) results (CMIN/DF = 1.857, GFI = 0.954, IFI = 0.978, TLI = 0.973, CFI = 0.978, RMSEA = 0.038) fulfill the criteria to conduct the next step of SEM (Table II).

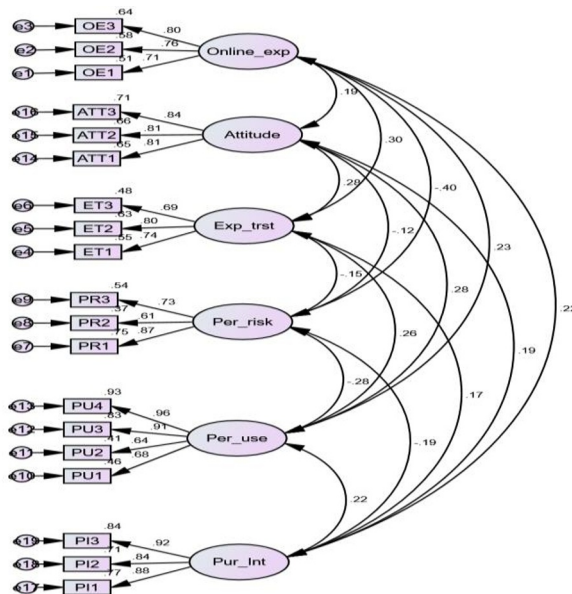


Fig 2 Measurement Model (Source: AMOS output)

**Table 2** Measurement Model: Reliability and Convergent Validity {Where, Cronbach's alpha ( $\alpha$ ), Standardized Factor Loading (SFL), Squired Multiple Correlation (SMC), Composite Reliability (CR), Average Variance Extracted (AVE)}.

Construct/key dimensions/ items	$\alpha$	SFL	SMC	CR	AVE
Construct I: Attitude	0.860			0.861	0.674
ATT1		0.84	0.706		
ATT2		0.81	0.656		
ATT3		0.81	0.656		

Construct 2: Experiential Trust	0.787			0.789	0.556
TRST1		0.69	0.476		
TRST2		0.80	0.640		
TRST3		0.74	0.548		
Construct 3: Perceived Risk	0.772			0.785	0.554
PR1		0.73	0.533		
PR2		0.61	0.372		
PR3		0.87	0.757		
Construct 4: Perceived usefulness	0.881			0.882	0.657
PU1		0.96	0.922		
PU2		0.91	0.828		
PU3		0.64	0.409		
PU4		0.68	0.462		
Construct 5: Purchase Intention	0.910			0.911	0.774
PI1		0.92	0.846		
PI2		0.84	0.706		
PI3		0.88	0.774		
Construct 6: Online experience	0.800			0.803	0.576
OE1		0.80	0.640		
OE2		0.76	0.578		
OE3		0.71	0.504		

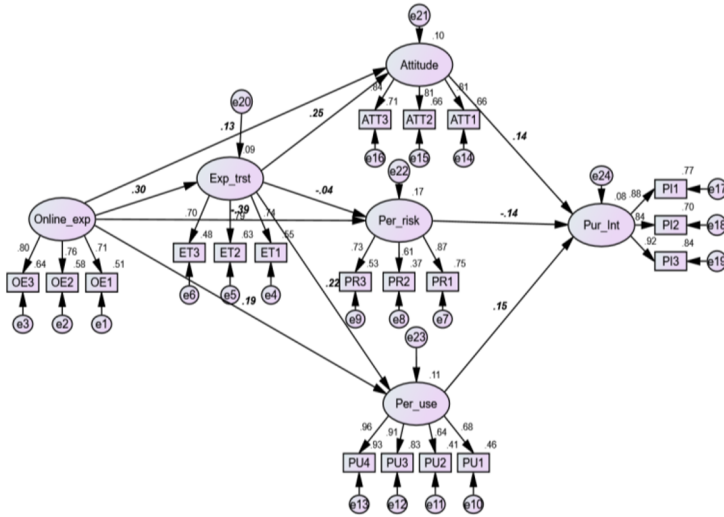
**Table 3** Measurement Model: Discriminant Validity

	MSV	MaxR(H)	PI	TRST	PU	ATT	PR	OE
<b>PI</b>	0.372	0.937	<b>0.901</b>					
<b>TRST</b>	0.504	0.853	0.61	<b>0.799</b>				
<b>PU</b>	0.116	0.934	0.34	0.277	<b>0.88</b>			
<b>ATT</b>	0.246	0.914	0.496	0.373	0.268	<b>0.882</b>		
<b>PR</b>	0.193	0.921	0.068	0.192	0.069	0.439	<b>0.887</b>	
<b>OE</b>	0.264	0.867	0.345	0.023	0.201	0.189	0.052	<b>0.814</b>

### 4.3 Structural model: goodness of fit statistics

The second stage of SEM was conducted after satisfactory reliability and validity results. Path analysis was used at this stage to test the relationship between dependent and independent variables (Figure 3; Table IV). In the first stage of path analysis, the preliminary model fitness was measured using chi-square ( $\chi^2$ ) and CMIN/DF. The  $\chi^2$  was 299.515 ( $p=0.000$ ), and the CMIN/DF was 2.109 (should be less than 3), which is satisfactory for the initial good fitness. Further, other goodness of fit indexes were also examined to check the robustness of the model. Results of other indicators, i.e., GFI = .947, IFI = .971, TLI = .965, and CFI = .971, were well over the threshold limit, i.e.,  $\geq 0.9$ , and RMSEA was .044, which is below the recommended value ( $<0.08$ ) of Hair et al. [68]. These indexes show that the proposed model has a good fit.





**Fig 3** Path Analysis (Source: AMOS output).

**Table 4** Result of Structural Model and Hypothesis Testing (H1 to H10) {Coefficient ( $\beta$ ), Critical Ratio (CR)}. Variables specified: OE: Online Experience, ATT: Attitude, ET: Experiential Trust, PR: Perceived Risk, PU: Perceived Usefulness, PI: Purchase Intention.

Hypothesis	Path	$\beta$	CR	p-value	Result
H1	POE→ET	0.338	5.527	***	Supported
H2	ET→ ATT	0.343	4.759	***	Supported
H3	OE→ATT	0.207	2.591	0.01	Supported
H4	OE→PR	-0.591	-7.212	***	Supported
H5	ET → PR	-0.058	-0.861	0.389	Not supported
H6	OE→PU	0.189	3.788	***	Supported
H7	ET→PU	0.190	4.290	***	Supported
H8	ATT→PI	0.116	3.036	0.002	Supported
H9	PR→PI	-0.120	-2.953	0.03	Supported
H10	PU→PI	0.200	3.498	***	Supported

**4.4 Structural model: a path analysis**

The proposed model (Figure 1) explains 8% of the variance ( $R^2 = .08$ ) in online users' purchase intention (dependent variable). The path analysis contains eleven paths and twelve hypotheses (nine direct relations (H1a, H1b, H2a, H2b, H3a, H3b H4, H5, and H6) (Table IV) and three mediating relations (H1 to H3) (Table V) to extract the user's online purchase intention. A total of Eight hypotheses (H1a, H2a, H3a $_{OE-ET}$   $\beta = 0.338$ ,  $p = 0.000$ ; H1b $_{ET-ATT}$   $\beta = 0.343$ ,  $p = 0.00$ ; H3b $_{ET-PU}$   $\beta = 0.190$ ,  $p = 0.000$ ; H4 $_{ATT-PI}$   $\beta = 0.116$ ,  $p = 0.002$ ; H5 $_{PR-PI}$   $\beta = -0.12$ ,  $p = 0.03$ ; H6 $_{PU-PI}$   $\beta = 0.200$ ,  $p = 0.000$ ) were found statistically significant. One hypothesis, H5, showing the relationship between ET and PR, was found to be insignificant ( $p > 0.05$ ).

The three hypotheses (H1 to H3) examine the mediation effect of experiential trust (see table V). H1 was found to be significant and resulted in a partially mediating effect between the online experience and attitude. Similarly, H3 was also significant but showed a partially mediating effect. However, H2 was insignificant as the indirect effect ( $\beta = 0.013$ ,  $p = 0.414$ ) was found insignificant.

**Table 5** Mediation Effect for Hypotheses 11, 12, and 13

Relationship	Total effect		Direct Effect		Indirect Effect		Result
	$\beta$	P	$\beta$	P	$\beta$	P	
OE-ET-ATT	0.208	0.001	0.133	0.025	0.075	0.001	Partial Mediation
OE-ET-PR	-0.408	0.001	-0.394	0.001	-0.013	0.414	No Mediation
OE-ET-PU	0.252	0.001	0.188	0.001	0.064	0.001	Partial Mediation

## 5 Discussion

The significant role of OE in forming ET reflects that past online experience makes customers familiar with the e-shopping features, such as the payment mechanism, quality assessment, privacy and security issues, navigation process, and enjoyment options [69]. This, in turn, adds to their experience and smooths future purchase decisions by fostering the ET. These results are consistent with McCole and Palmer's findings, which showed that trust rises with increased usage of online shopping [33]. Significantly, this study extends the theory of ET to explore the new antecedents of online shopping, which is imperative [15].

The findings signify the role of OE in positively shaping e-shoppers' ATT. Conversely, lacking OE may develop a negative ATT towards online shopping [5]. Furthermore, OE was found to be a significant negative predictor of PR. This makes sense as increased familiarity with e-commerce sites reduces the perceived risk of online shopping. This aligns with Bruner and Kumar's argument that high internet exposure makes e-shopping more user-friendly and less complex [42]. A novel contribution of the study is that OE significantly affects ET and PR, but ET is insignificant in determining PR. This finding contradicts previous studies claiming trust helps reduce perceived risk in online transactions [22; 44]. This result might be attributed to the conservative nature of Indian consumers. Thus, each time Indian customers place an order online, they perceive a high risk regardless of the trust they have built through past experiences.

Additionally, the positive impact of OE on PU means that with time and experience, online shopping becomes more manageable and a time saver for e-shoppers. This reaffirms the findings of Singh et al. [47]. This study also demonstrates the importance of ET in shaping ATT and PU. This is in line with the findings of Jarvenpaa et al. [16].

The findings also confirm that when consumers have a positive attitude towards e-retailers, they use such sites to make purchases. This is consistent with Suki & Ramayah's argument. In addition, the role of PU in generating PI signifies that e-shoppers' feeling of convenience (time-savvy, informative, etc.) helps them to make up their minds about e-shopping [52]. Taylor and Strutton have also argued in the same line that PU works as a determinant of PI while shopping online [61]. Thus, these findings fulfill the need for research, raised by Sohn et al., on the impact of perceived usefulness on intentions from an e-tailer's perspective [49]. The significant but negative effect of PR on PI signifies that the consumer's purchase intention gets enhanced with the reduction in perceived risk. Consequently, they decide to buy online [57].

The result also suggests that ET acts as a mediating factor between the (a) OE and ATT and the (c) OE and PU. It indicates that as e-shoppers gain experience with e-commerce websites, i.e., knowledge of their features and the online purchasing process, they develop ET. Such ET positively affects an individual's ATT and enables them to see online purchasing as advantageous. Furthermore, trust (ET) might create a perception of online purchasing being beneficial in terms of content utility, convenience, less time-consuming, etc. The results also show that ET does not mediate the link between (b) OE and PR. In other words, it may be said that OE, ET, and PR are essential in creating an online shopper's PI, whereby past OE is crucial in generating ET and PR, but ET has no role to play in nurturing the relationship between OE and PR. OE and ET function as distinct predictors for PR.

## 5.1 Contribution to the theory

The study contributes to the literature on e-shoppers' buying behavior by embodying new insights. The findings extend the S-O-R model by claiming that prior experience is an external stimulus (*S*) important in generating attitude, perceived risk, perceived usefulness, and, most importantly, experiential trust. The relationship between online experience and perspective is mediated by experiential faith. Additionally, it mediates the relationship between online experience and perceived usefulness. However, it does not determine how people perceive risk (*O*). These factors, in turn, generate the purchase intention (*R*).

Moreover, it extends Jarvenpaa et al.'s e-commerce model by including experiential trust as a new dimension of consumer trust in online shopping behavior [16]. The experiential faith effectively shapes the attitude, the perceived risk, and the perceived usefulness of the e-shopper, which generates the purchase intention. Furthermore, grounded in the TAM and e-commerce adoption literature and following our evaluation, the proposed relational framework extends into a new dimension of the TAM that can potentially better serve as an e-commerce adoption model.

The study's novel contribution is that online experience significantly affects experiential trust and perceived risk, but experiential trust is insignificant to perceived risk. Both these factors work as separate predictors of purchase intention. Furthermore, the findings show that experiential trust does not mediate the relationship between online experience and perceived risk. These results support the finding by Amaro and Duarte that regardless of how online shoppers have developed a degree of trust due to their previous experience, they perceive a risk every time they order online [21].

Furthermore, as a contextual element of purchase intention, online experience does not directly influence consumer behavior. We successfully established the significance of attitude and perceived usefulness in this endeavor on online purchase intention. So, it can be further argued that an online shopper's experiential trust is crucial to generating the intention to purchase online. However, experiential trust is critical in the framework of online purchase intention, and in this entire process, past online experience also plays an important role. Thus, experiential trust and perceived risk are critical in online shopping behavior. So, this study advances the knowledge of online experience and experiential trust and their outcomes, which Jadir et al. demanded [18].

## 5.2 Practical implications

The e-tailer industry is booming in emerging markets, given the increasing number of customers willing to use the online medium for purchase. The e-marketer 2021 survey also indicated a rise in the e-tailer market [2]. Amidst this, the current study gives noteworthy takeaways for e-tailers. In the digital era, marketers have continuously invested in increasing the online customer experience. The result emphasizes the ever-increasing role of experiential trust in the case of online consumer behavior, especially for emerging markets like India.

Moreover, the study explains Indian consumers' online shopping behavior. India, one of the largest global markets, is attracting new ventures in all business areas. The situation is no different in the e-commerce market, where new players are entering now and then. Thus, to be successful in this ever-increasing competition, it would be vital for the management of these e-commerce companies to understand the variables contributing to the purchase intention of Indian consumers and take necessary measures to influence the same positively. Furthermore, since online experience leads to experiential trust, marketers should design and offer a good customer experience across touchpoints. This would benefit online marketers as experiential trust leads to further attitude formation and increased perceived usefulness, leading to increased online purchase intention. The results obtained in this study clearly

emphasize that experiential trust and perceived risk are two independent factors affecting purchase intention. Thus, there is no guarantee that instilled trust through experience will permanently nullify the impact of risk perception and generate hard-core loyalty. So, the marketers need to continue to mitigate the perceived risk. The current study also enumerates the benefits of customers' prior online experience in their shopping behavior. Online retailers should focus on increasing their awareness to serve e-shoppers better and get them acquainted with e-shopping mechanisms. Furthermore, the study provides useful insights for marketers about the utility of engaging in trust-related behavior over time to generate experiential trust among e-shoppers.

### 5.3 Limitations and Future Study

Although the study provides meaningful insight into online shopping research in the Indian market, future studies are encouraged to be extended across borders with a firm consideration of various other constructs of online shopping behavior. Moreover, it would be interesting for the researchers to consider the different dimensions of trust, like initial trust, to enrich the existing model further. As the digital revolution in India is gaining steam, observing online consumer behavior across urban and rural markets in India will be essential.

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