An Empirical Analysis of Trust, Perceived Benefit, and Purchase Intention in C2C Electronic Commerce in China

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ABSTRACT

With the popularity and development of the internet, China's consumer-to-consumer (C2C) electronic commerce (EC) system is favored by consumers. Therefore, understanding the relationship among consumers' trust, perceived benefits (PBs), and purchase intentions (PIs) is of great significance for studying this system. This article proposes the hypothesis of the interaction among the three and designs a questionnaire to explain the application of trust, PB, and PI in China's C2C EC system. The relationship between the sample structure and the variables is analyzed using reliability, validity, correlation, and regression analysis (RA). The experimental analysis results show that the questionnaire's reliability and validity values are higher than 0.8 and 0.75, respectively, indicating that the questionnaire design is qualified, and the data are valid. The rationality of the hypothesis proposed here is verified through correlation analysis and RA. This indicates a significant mutual influence relationship among trust, PB, and PI.

KEYWORDS

C2C electronic commerce, credit evaluation, empirical testing, perceived benefit, purchase intention

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1 INTRODUCTION

1.1 Research Background and Motivations

According to the 49th Statistical Reports on Internet Development in China, as of December 2022, the number of Internet users in China rose to 1.032 billion, an increase of 42.96 million over December of the previous year. Among them, the number of people participating in online shopping rose to 84.2 billion, accounting for 81.6% of the total online users (Kurdi et al., 2022). According to the data, online shopping still occupies an important position in the daily shopping choices of the public (Leonard and Jones, 2021). In addition, the definition of the scope of seven-day no-reason returns by merchants and whether merchants provide invoices to consumers (Riva et al., 2022) indicate that consumers are aware of protecting their rights and interests (Zvarikova et al., 2022). The authenticity and effectiveness of online credit is an important content that cannot be ignored in constructing the internet credit system (AL-Abrrow, 2022), and the credit problem must be solved to make the high-quality and high-level development of Electronic Commerce (EC). Current academic research on Perceived Benefit (PB), perceived risk, Perceived Value (PV), and Purchase Intention (PI) has yielded substantial results (Saylam and Yıldız, 2022). However, in the EC industry, especially the Consumer-to-Consumer (C2C) model, there are few academic studies on the trade-off view of PV as a clue to explore consumers' PI (Le et al., 2021; Qin et al., 2021; Yeap et al., 2022). Trust, PBs, and PI in C2C EC is an important research field which is of great significance for developing EC platforms and consumers' purchase decisions. First, studying how consumers' perception of trust and recognition of benefits affect their PIs can help EC platforms understand consumers' purchasing behavior and psychology to derive effective marketing strategies from them. Second, the research can also help EC platforms understand the needs and preferences of consumers to provide products and services that meet the needs of consumers and increase user stickiness and loyalty of the platform. Finally, studying the trust, PBs, and PI in C2C EC is also significant in understanding the characteristics and laws of China's EC market. The Chinese EC market is developing rapidly. However, consumers' perception of trust and benefits may differ from that of consumers in other countries due to cultural, legal, social, and other factors. Therefore, understanding consumer behavior and psychology in China's EC market is crucial to the success of an EC platform.

Based on the existing research, this paper constructs an empirical test model based on trust, PB, and PI. This paper takes ordinary consumers as the empirical object to test the model, puts forward corresponding hypotheses, and designs questionnaires. Finally, the reliability, validity, correlation, and Regression Analysis (RA) are used to analyze the sample structure and the relationship between variables.

1.2 Research Objectives

This paper focuses on consumer trust in Taobao. From the perspective of consumers' trust in the platform, consumers' trust in information publishers, the influence of consumers' characteristics on trust, and the mediating role of trust in the path of platform, information publisher, and consumers' individual factors on PI, the factors of trust formation in Taobao and their impact on PI are explored from a multi-dimensional perspective. Besides, Taobao's mechanism and path of trust establishment are systematically reflected. The discussion on trust in the internet environment has been extended to online social and EC (Savitri et al., 2022). Previous Taobao-based studies have mainly focused on a single factor as the focus of influencing consumer decisions (Hermans and Prins, 2022). Few studies comprehensively consider relevant factors (Wang et al., 2022; Bai et al., 2022; Turner, 2022). Therefore, the trust variable is introduced, and the influence factors of consumers are integrated to study the influence of trust perception on PI in Taobao. This paper has some significance for understanding different types of trust and the impact of trust on PI.

The contribution of the research lies in the in-depth exploration of the relationship among trust, PB, and PI in C2C EC. Empirical testing provides specific empirical results on the Chinese market,

revealing patterns and trends in how consumers' trust and PBs affect their PI. After understanding the importance of consumers' trust and PBs, EC platforms can enhance consumers' confidence and PBs by adding security certification, providing reliable product information, and providing good after-sales service to increase their PI.

2 LITERATURE REVIEW

In C2C EC, PV refers to the customer's subjective evaluation of a product or service: the level of benefit and satisfaction they believe the product or service provides. It is based on the customer's personal opinions and subjective feelings and may vary depending on individual differences. PV is one of the essential factors in a customer's purchase decision. When customers perceive the PV of a product or service to be high, they are more likely to buy and remain loyal. PV includes the actual function and performance of a product or service and the customer's evaluation of brand image, service quality, after-sales support, and user experience. Another critical factor, PB, refers to consumers' subjective perception and feelings about the benefits they can obtain after purchasing a particular product or service. These practical benefits include commodity quality, price concessions, after-sales service, and other aspects. Consumers compare the advantages and disadvantages of different products or services to choose the one or service that best meets their needs and evaluate the benefits they can obtain. Therefore, consumers' perception and evaluation of PBs are crucial in their purchasing decisions. PI refers to the degree or probability customers are willing to buy a particular good or service. In C2C EC, PI is usually related to factors, such as customer trust in the seller and quality and price of the product. Perception of high-quality products and reasonable prices and trust in sellers can increase customers' PI. Therefore, understanding the customer's PI is important for EC enterprises to formulate marketing strategies and improve sales performance.

Given consumers' purchasing behavior and intention, Onofrei et al. (2022) found that PI was a precursor to consumers' purchase behavior, directly reflecting the likelihood of consumers' actual purchase behavior (Onofrei et al., 2022). Therefore, in the research fields of consumer psychology and consumer behavior, Wang and Dai (2022) used PI as a dependent variable for research, making the PI concept gradually mature (Wang and Dai, 2022). Pei et al. (2021) found that the environmental protection knowledge accumulated by consumers in daily life and their green product knowledge positively impacted the PV of green and their green PI. The PV of consumers based on green consumption knowledge positively mediated their green PI (Pei et al., 2021). Ye and Chen (2021) first analyzed the current situation of agricultural product purchases on an EC platform. They surveyed the PI of residents in the study area to purchase agrarian products on EC platforms. Subsequently, a questionnaire was set up based on literature and theoretical models for distribution and collection. Secondly, the effective sample results were sorted out, and Statistical Product and Service Solutions (SPSS) analysis was carried out to find the factors affecting consumers' PI. The reasons for the perceived reduction of customer group coverage, the diverting of consumers through multiple purchase channels, and poor consumer experience were found (Ye and Chen, 2021).

PBs are closely linked to trust, and PBs lead to the generation of trust. However, trust generation depends not only on PBs (Moriuchi and Takahashi, 2023). In online transactions, the two parties are separated, and it is more difficult to form trust in this case. It is important to note that different people have different PBs for C2C transactions. In C2C transactions, merchants should continuously improve their services and quality to meet the needs of more consumers (Ansari and Sanayei, 2020). Consumer behavior research is widely valued in marketing. Consumer behavior covers many fields: sociology, psychology, advertising, marketing, and communication. Understanding and studying consumers' psychological states and behavior patterns in market transactions is of great significance for developing good marketing methods (Kuhi et al., 2020). Consumer PI belongs to the category of consumer behavior intention. Behavioral intention is an essential concept in attitude theory. Attitude theory believes that the three elements of cognition, emotion, and intention make up attitude. Cognition

includes the knowledge and beliefs of an individual. Emotions are individual feelings; intention refers to people's willingness to act.

The above scholars have analyzed the connection among trust, PBs, and PI in EC from different perspectives, but there are still shortcomings. Most of the research is between two keywords, and few studies combine the three. Based on this, this paper puts forward the hypothesis of the interaction among the three and designs a questionnaire. The relationship between the sample structure and the variables is analyzed using reliability analysis, validity analysis, correlation analysis, and RA. The reasonableness of the hypothesis is verified, and it is shown that there is a significant correlation among trust, PBs, and PI.

3 RESEARCH METHODOLOGY

3.1 Theoretical Basis of the Research

In a study on trust, PB, and PI in C2C EC, Purwandari et al. (2022) argued that trust was involved in psychology, philosophy, sociology, economics, and organizational theory (Purwandari et al., 2022). Zhang et al. (2022) argued that the importance of trust in commodity trading was even more apparent. Especially with the development of EC, both parties' anonymity and information asymmetry in the transaction highlighted the importance of trust, which greatly affected the transaction behavior (Zhang et al., 2022). Antwi-Afari et al. (2022) argued that trust was an abstract, multidimensional concept used intersectably with other concepts in practical research and included cognitive, affective, and behavioral dimensions (Antwi-Afari et al., 2022). However, Hou et al. (2021) defined trust from two main perspectives: cognitive perspective and behavioral perspective (Hou et al., 2021). Sánchez et al. (2021) believed trust was a belief, willingness, and attitude from a cognitive perspective. It mainly focused on the trustworthy attributes of the transaction partner, such as goodwill, integrity, and ability, to build trust in these attributes (Sánchez et al., 2021). Regarding trust from the perspective of behavior, Lee (2022) believed that trust was the behavior of the innocent party to meet the interests of consumers or even harm their claims for the interests of consumers under difficult and uncertain circumstances (Lee, 2022). In the C2C environment, trust is defined differently, as shown in Figure 1.

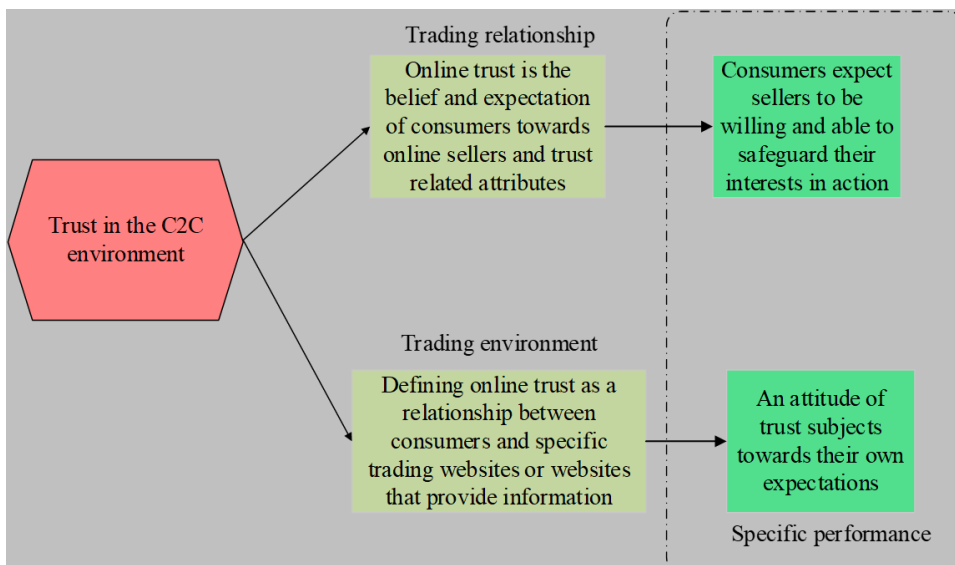**Figure 1. Definition of trust in C2C environment**

Figure 1 divides trust in a C2C environment into two parts. One is trade relations. Online trust is a classification of consumers' beliefs and expectations towards online sellers and trust. Consumers expect sellers to be willing and able to protect their interests. The other is the trade environment. Online trust is defined as a consumer interacting with a particular transaction site or information-providing website manifested in the subordination of an attitude of trust to their expectations.

In the C2C business environment, PBs mainly refer to consumers' perceptions and evaluation of transaction-related factors. Therefore, PBs can be considered for the merchant's reputation (Schwob et al., 2023). The specific content of PBs includes five points, as shown in Figure 2.

As Figure 2 suggests, the specific content of PBs is as follows. The first is transaction security. Consumers are most concerned about the safety of their transactions. The second is product quality perception. The most important thing when buying a product is the quality of the product. The third is the perception of service quality. Service quality is also a key concern for consumers. The fourth is value perception. The price and quality of goods are essential factors affecting consumer purchases. The fifth is social awareness, which impacts increasing their willingness to buy.

Figure 2. Specific content of PBs
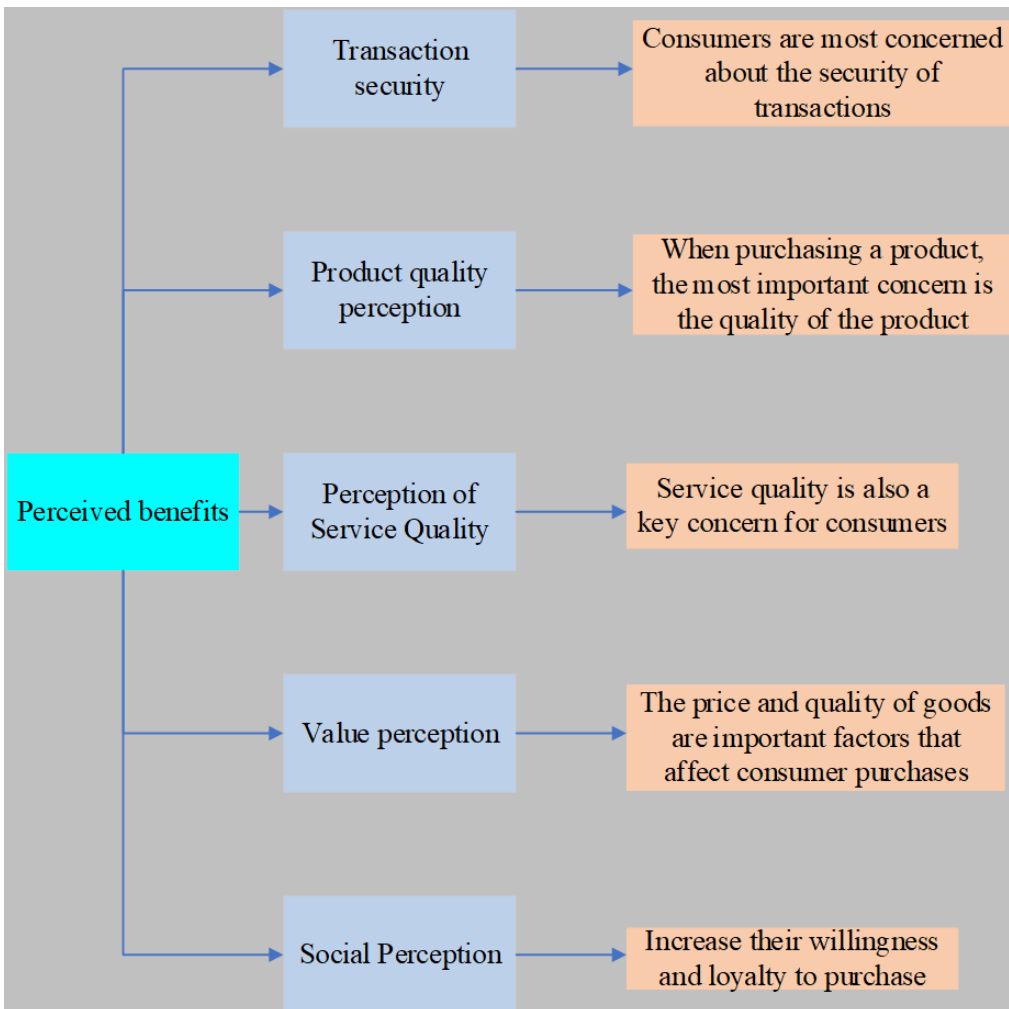
3.2 Research Methods

The research method is survey research, mainly using the questionnaire method. The questionnaire method is a controllable and data-based quantitative survey method (Nursoleh, 2022), which includes explicitly three parts: sampling, questionnaire, and statistical analysis (Mameri et al., 2020). Because of its reliability, it has become the most widely used method in empirical research and has been warmly sought after by many scholars (Qu et al., 2022). Firstly, the scales confirmed to be available in previous studies are summarized through literature collation, and the questionnaires are formed and distributed after being modified according to the actual situation (Bueno and Gallego, 2021). Extensive survey data collection is carried out, and the questionnaire distribution channels mainly include online platforms, such as WeChat, QQ, Weibo, and other social software (Leung et al., 2020). Meanwhile, paper questionnaires are released in combination with offline channels, and the collected data is used as the basis for data analysis of the entire study (Castillo-Sotomayor et al., 2023). Then, the corresponding hypotheses are put forward, and the related questionnaire is designed. The sample structure and the relationship between variables are analyzed using reliability analysis, validity analysis, correlation analysis, and RA, which provides a basis for the research results and practical application (Kim et al., 2020).

4 EXPERIMENTAL DESIGN AND PERFORMANCE EVALUATION

4.1 Datasets Collection

The research goal is to explore the relationship among trust, PB, and PI in C2C EC and conduct empirical tests in the Chinese market. This paper aims to understand how consumers' perceptions of trust and PBs affect their PI and how this relationship manifests in the real market. Verifying that the individual elements and hypotheses are true and relevant is necessary. The survey targets are mainly customers who have online shopping experience, the customer group ranges from 12 to 40 years old, the proportion of men and women is relatively balanced, and it is aimed at consumers who have made transactions on Taobao. The main part of the questionnaire uses a five-level scoring method. Respondents rate the situation described in the questionnaire from "completely disagree" to "completely agree" based on their experience of browsing stores based on purchases on Taobao. Points are assigned accordingly: 1, 2, 3, 4, 5. 1 stands for strongly disagree, which means that the respondent completely disagrees or holds the opposite view and strongly disagrees with the opinion or statement being evaluated. 2 stands for disagree, which indicates that the respondent disagrees or holds a more pessimistic view and disagrees or has reservations about the opinion or statement being evaluated. 3 stands for neutral. It means that the interviewee has no apparent inclination to the opinion or statement being evaluated, neither agrees with nor disagrees, and has a neutral attitude. 4 stands for consent, and indicates that the respondent agrees or holds a more positive view and agrees with the opinion or statement being evaluated. 5 stands for strongly agree. It indicates that respondents fully agree or hold the same views and agree with the views or statements being evaluated. The questionnaire consists of 33 questions, using reliability analysis, validity analysis, correlation analysis, and RA to analyze the sample structure and the relationship between variables. After the data collection, the statistical software SPSS25.0 is mainly used as an analytical tool. Reliability analysis, validity analysis, correlation analysis, and RA are used to analyze sample structure and the relationship between variables. The details are shown in Table 1.

4.2 Parameters Setting

Here, PBs can be defined as the evaluation given by a buyer to a C2C EC transaction based on the user's past trading behavior and feedback from other sellers within a certain period. The evaluation mechanism of the transaction platform reputation is used to classify the user's trading behavior based on information, such as store level, dynamic rating, and seller reviews (Feng and Chen, 2022). It is

Table 1. The questionnaire scale designed here

Question number	Question
1	The seller has a high credit rating.
2	The seller's credit rating is higher than most other sellers.
3	The furniture seller has a high credit score.
4	The seller has a high positive rating.
5	The seller's positive rating is higher than the industry average.
6	Overall, the seller received a large number of positive reviews.
7	The seller's score for 'baby matches description' is very high.
8	The seller's 'baby matches description' score is higher than the industry average.
9	According to previous reviews, the seller's treasure matches the description very well.
10	The seller's "service attitude" score exceeds the industry average.
11	According to past evaluations, the seller's service attitude is excellent.
12	Based on past evaluations, it can be seen that the seller is shipping quickly.
13	Overall, the content of online comments is very authentic.
14	Overall, the content of online reviews is reliable.
15	Overall, the perspective of online reviews is very objective.
16	Overall, the exchange and liquidation content provides rich and effective information.
17	Most reviews have professional knowledge related to the product, such as fabrics, design, and styling.
18	Most reviewers have high buyer credit.
19	Buyers' comments tend to consider purchasing the product as a whole.
20	I think trading with the seller is safe and reliable.
21	I believe that the seller's actions were in good faith.
22	I don't think the seller will harm the buyer's interests because of their own interests.
23	I think the seller is willing to make appropriate concessions for me.
24	I think the seller is honest and reliable.
25	I believe the information provided by the seller is genuine.
26	I think the seller will keep their promise to the buyer.
27	I think the seller has sufficient ability to fulfill the transaction.
28	I believe that sellers have the ability and resources to provide high-quality products.
29	I think the seller understands the market in which they operate.
30	I am willing to purchase this product.
31	I am willing to recommend a friend to purchase this product.
32	I have a high possibility of purchasing this product in the future.
33	I am willing to purchase the required products in this store.

divided into three dimensions: cumulative member credit, dynamic store score, and online reviews. Combined with the research here, trust is also divided into three dimensions: good faith trust, integrity trust, and ability trust (Trehan and Sharma, 2021). PI must be defined as the possibility for consumers

Table 2. The proposed hypotheses

Number	Explanation
H1a	The higher the accumulated credit of members, the stronger the goodwill and trust of consumers towards the seller.
H1b	The higher the accumulated credit of members, the stronger the consumer's trust in the seller's integrity.
H1c	The higher the accumulated credit of members, the stronger the consumer's trust in the seller's ability.
H2a	The higher the dynamic rating of the store, the stronger the goodwill and trust of consumers towards the seller.
H2b	The higher the dynamic rating of the store, the stronger the consumer's trust in the seller's integrity.
H2c	The higher the dynamic rating of the store, the stronger the consumer's trust in the seller's abilities.
H3a	A positive correlation exists between online reviews and consumers' goodwill and trust towards sellers.
H3b	There is a positive correlation between online reviews and consumers' honest trust in sellers.
H3c	There is a positive correlation between online reviews and consumers' trust in sellers' abilities.
H4a	There is a positive correlation between consumers' goodwill trust in sellers and their willingness to purchase.
H4b	There is a positive correlation between consumers' honest trust in sellers and their willingness to purchase.
H4c	A positive correlation exists between consumer trust in the seller's ability and PI.
H5a	The higher the accumulated credit of members, the stronger the willingness of customers to purchase.
H5b	The higher the dynamic rating of the store, the stronger the customer's willingness to purchase.
H5c	There is a positive correlation between online reviews and customer PI.

to purchase goods in online stores using the internet as a carrier. The greater the consumer's willingness to buy, the more likely they are to do so (Kusuma et al., 2020). The following hypotheses are proposed based on the above information, as shown in Table 2

4.3 Performance Evaluation

4.3.1 Reliability and Validity Analysis of Trust, PB and PI

A total of 500 questionnaires were distributed this time, including 350 questionnaires online and 150 offline. A total of 454 questionnaires were collected, including 329 questionnaires collected online, 125 questionnaires offline, and 419 valid questionnaires were obtained after removing 35 invalid questionnaires, with an effective questionnaire rate of 83.8%. The proportion of male and female respondents to the questionnaire is relatively balanced, with 49.7% of men and 50.3% of women. In addition, the sample's young people aged 18-27 account for more than 95% of the total sample, which is representative. The information filled in by the subjects during the questionnaire survey is only used for statistical use in the research process and will not expose the subjects' data and content provided by the subjects. All information will not be commercially available. To ensure the reliability of the questionnaire, Cronbach's α coefficient is selected as a reliability index for testing. Cronbach's α coefficient is one of the most commonly and widely used questionnaire reliability testing indicators. It is widely used to assess the internal consistency of questionnaires consisting of multiple measurement items. The use of Cronbach's α coefficient allows the results to be compared and referenced with other studies due to its broad applicability. Meanwhile, it can provide information about the internal consistency of the questionnaire measurement items. The α coefficient can assess the overall reliability of the questionnaire by calculating the correlation between the measures. A higher α coefficient indicates a high consistency between the survey items, which improves the reliability and stability of the research results. When the coefficient is more significant than 0.7, the

confidence level of the questionnaire is high, and it is acceptable when the coefficient is between 0.6-0.7. The reliability test results show that the reliability coefficient of the questionnaire is higher than 0.8, indicating that the reliability of the questionnaire is high. The questionnaire included a total of 7 variables. A represents the accumulation of credit by members, B represents the dynamic score of the store, C represents online reviews, D represents goodwill trust, E represents integrity trust, F represents ability trust, and G represents PI. The reliability and validity of the questionnaire is plotted in Figure 3.

According to Figure 3(a), the values of Cronbach's α coefficients are all greater than 0.8. They can be up to 0.93, indicating that the questionnaire has high confidence and acceptable internal consistency. The validity analysis uses Kaiser Meyer Olkin (KMO) values and Bartlett's spheres, and it is generally considered suitable for factor analysis when the KMO value is more significant than 0.7. When it is between 0.6-0.7, factor analysis can be done, and when the KMO value is below 0.6, it is very unsuitable for factor analysis. Factor analysis can be performed when the significance probability of the Bartlett's sphere test value is less than or equal to the significance level. From Figure 3(b) and SPSS software analysis, the KMO value of PB is 0.873, the KMO value of trust is 0.864, and the KMO value of PI is 0.765, all higher than 0.7. It meets the research requirements and is suitable for factor analysis of the data. Therefore, the questionnaire has high validity and accuracy and can effectively analyze and explore the relationship among trust, PB, and PI of the research subjects.

4.3.2 Correlation Analysis of Trust, PB, and PI

Correlation analysis is a commonly used statistical method to study variables' relationships. The relationship between variables is described by relationship coefficients, essential for analyzing the relationship between variables. Here, a correlation analysis of trust, PB, and PI is carried out. Table 3 reveals the results.

According to the data in Table 3, the correlation coefficients among member cumulative credit, dynamic store score, online reviews, and good faith trust are 0.52, 0.27 and 0.67, respectively, with the highest correlation coefficient between online reviews and good faith trust. The correlation coefficients among member cumulative credit, dynamic store score, online reviews, and integrity trust are 0.36, 0.35, and 0.63, respectively, with the highest correlation coefficient between online reviews and integrity trust. In addition, the correlation coefficients among member cumulative credit, dynamic store score, online review, and ability trust are 0.40, 0.31 and 0.49, respectively, among which the correlation coefficient between the online review and ability trust is the highest. Overall, there is a

Figure 3. Reliability and validity analysis: (a) reliability analysis; (b) validity analysis
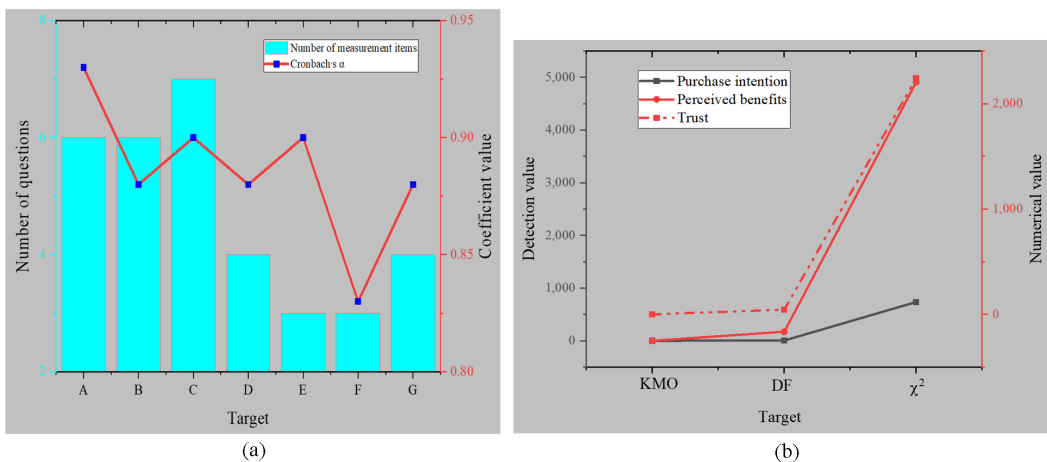
Table 3. Correlation analysis results of trust, PBs, and PI

Variable	Member cumulative credit	Store dynamic rating	Online comments	Good faith trust	Integrity and trust	Ability trust	PI
Member cumulative credit	1	-	-	-	-	-	-
Store dynamic rating	0.6	1	-	-	-	-	-
Online comments	0.34	0.33	1	-	-	-	-
Good faith trust	0.52	0.27	0.67	1	-	-	-
Integrity and trust	0.36	0.35	0.63	0.48	1	-	-
Ability trust	0.40	0.31	0.49	0.48	0.55	1	-
PI	0.36	0.23	0.48	0.69	0.61	0.49	1

significant positive correlation between PB and trust. These analysis results verify the hypotheses of H1a, H1b, H1c, H2a, H2b, H2c, H3a, H3b, and H3c. In addition, the correlation coefficients among good faith trust, integrity trust, and ability trust, and PI are 0.69, 0.61, and 0.49, respectively. It is positively correlated, validating the hypothesis of H4a and H5b. The correlation coefficients among member cumulative credit, dynamic store score, online reviews, and PI are 0.36, 0.23 and 0.48, respectively, indicating a positive correlation between PV and PI. These results suggest a correlation among PB, trust, and PI, and this association is statistically significant.

4.3.3 RA of Trust, PB and PI

The correlation analysis is used to test the relationship between the variables involved, the RA of the variables indicates the direction of the relationship between the variables and whether a causal relationship between the variables is revealed. The results of the RA of PB and trust are provided in Figure 4.

From Figure 4, the impact of member cumulative credit and online reviews on good faith trust in Figure (a) significantly affects significance level 0.01. This shows a positive correlation among member cumulative credit, online reviews, and good faith trust, while dynamic store score does not affect good faith trust. Online reviews impact good faith trust more than member cumulative credit. This result validates previous research hypotheses H1a and H3a. In Figure (b), the influence of dynamic store scores on integrity trust is significantly correlated at a significance level of 0.05. In contrast, the effect of online reviews on integrity trust is significant at a significance level of 0.01. Online reviews impact integrity trust more than store dynamic scores, while cumulative member credit does not affect integrity trust. This result validates the hypotheses of H2b and H3b in previous studies. In Figure (c), the effect of member cumulative credit and online reviews on ability trust is significant at the significance level of 0.01. At the same time, dynamic store score does not affect ability trust. Online reviews have a higher impact on ability trust than member cumulative credit. This result validates the hypotheses of H1c and H3c in previous studies. The results of the RA of PI and PB and confidence are displayed in Figure 5.

In Figure 5, integrity trust has the most significant impact on customers' PI, followed by good faith trust, and ability trust has less impact. This also validates the research hypotheses of H4a, H4b, and H4c in the previous sections. In the RA of PI and PB, the significance probability corresponding to the variable T value is 0, indicating a significant linear relationship among member cumulative credit, dynamic store score, online review, and customer PI, and the established regression model is also effective. In addition, from the regression model, online reviews have the most significant impact on customers' PI, followed by store dynamic reviews. In contrast, members' cumulative credit has less impact, which verifies hypotheses H5a, H5b, and H5c.

Figure 4. RA results (a) RA of PBs and goodwill trust; (b) RA of PBs and integrity trust; (c) RA of PBs and ability trust
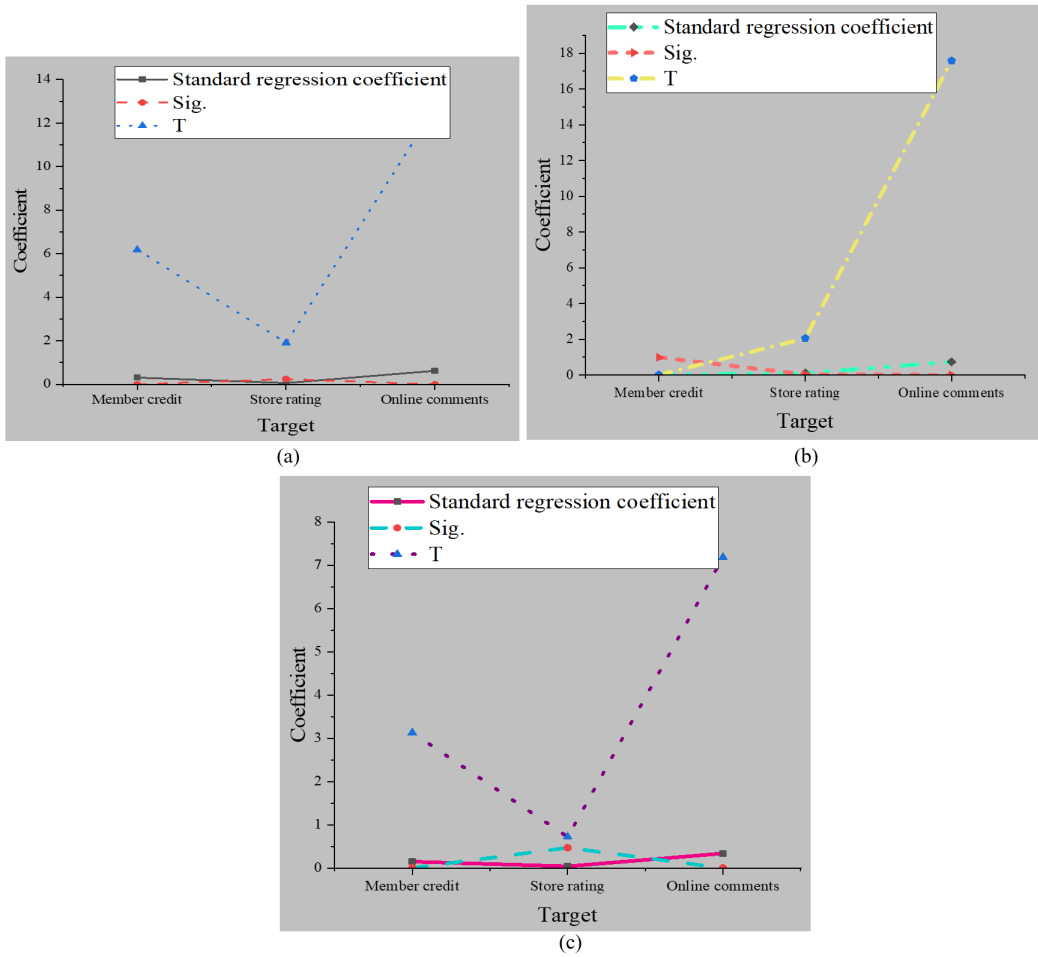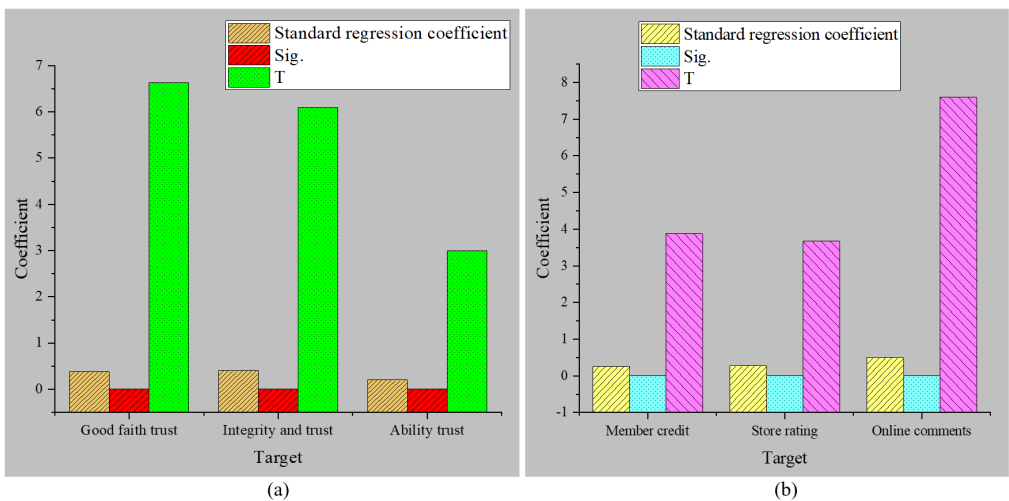

(a)

(b)

(c)

Figure 5. RA results (a) RA of trust and PI; (b) RA of PBs and PI

(a)

(b)

4.4 Discussion

This paper explores the impact of factors, such as trust, PBs, and PI, between buyers and sellers on the success of EC transactions on C2C EC platforms. In addition, the relationship among the three is proposed, and the questionnaire is designed through hypothesis. The reliability analysis, validity analysis, correlation analysis,liability analysis, validity analysis, correlation analysis, and risk assessment results show that the hypothesis presented is validated. The correlation coefficient between online reviews and good faith trust is the highest compared to the member cumulative credit, store dynamic scores, and online reviews, respectively. The correlation coefficient between online reviews and integrity trust is the highest compared to member incremental credit, store dynamic scores, and online reviews. In addition, the correlation coefficients among good faith trust, integrity trust, and ability trust and PI are 0.69, 0.61, and 0.49, respectively, showing positive correlations. The correlation coefficients among member cumulative credit, dynamic store score, online reviews, and PI are 0.36, 0.23 and 0.48, respectively. This illustrates a positive correlation between PV and PI. These results suggest a certain correlationbetween PB, trust, and PI, and this correlation is statistically significant. Gomes et al. (2020) argued that PBs are closely related to trust, and PBs lead to the generation of trust, but trust does not depend solely on PBs (Gomes et al., 2020). Zahara et al. (2021) argued that it was difficult to form trust in online transactions when the two parties were separated (Zahara et al., 2021). Cerdan and Darcy (2021) argued that people had different PBs for C2C transactions. Besides, merchants should continuously improve their services and quality to meet the needs of consumers in C2C transactions (Cerdan and Darcy, 2021).

Compared with these studies, the advantage of this paper is that it conducts empirical research on trust, PBs, and PI in C2C EC in China, which has particular significance for understanding different trust types and the impact of trust on PI. The empirical testing in the Chinese market provides essential insights for understanding the type of trust of C2C EC platforms in China and its impact on PI. In China's C2C EC environment, trust is an essential factor in consumers' purchasing decisions. This paper provides important clues for understanding consumers' purchasing behavior and the market mechanism by analyzing the relationship between different types of trust and PI.

5 CONCLUSION

5.1 Research Contribution

C2C EC is a product of the internet era, a business model connecting sellers and buyers through online platforms to realize commodity transactions. With the continuous development of internet technology, C2C EC has become an essential branch of the current EC field. This paper analyzes the sample structure and the relationship between variables through questionnaire survey, reliability analysis, validity analysis, correlation analysis, and RA. The experimental results show that the questionnaire designed here has high reliability and acceptable internal consistency. The trust, PB, and PI validity between buyers and sellers are tested by KMO values higher than 0.75. From correlation analysis and RA, it can be concluded that the correlation coefficients among member cumulative credit, dynamic store score, online reviews, and good faith trust are 0.52, 0.27 and 0.67, respectively. The correlation coefficients among member cumulative credit, dynamic store score, online reviews, and integrity trust are 0.36, 0.35, and 0.63, respectively. In addition, online reviews have a higher impact on integrity trust than store dynamic scores, while cumulative member credit does not affect integrity trust. Store dynamic scores do not affect ability trust, and online reviews have a higher impact on ability trust than member cumulative credit. Online reviews have the greatest impact on customers' PIs, followed by dynamic store reviews, while member incremental credit has less impact. This paper verifies the hypothesis's rationality and shows a significant interaction among trust, PB, and PI.

5.2 Future Works and Research Limitations

This paper also has many shortcomings, and the sample size and sample selection range of follow-up studies can be further optimized. Expanding the sample size increases the statistical power and reliability of the study and accurately reflects the attitudes and behaviours of the overall audience. Moreover, attention should be paid to the balance of sample selection to ensure the representativeness of the characteristic distribution of respondents and avoid the impact of sample deviation on the research results. This paper only focuses on the direct relationship among trust, PB, and PI and does not explore the mediating role among them. Follow-up research can increase the consideration of the mediation effect, explore the mediating part of trust between PBs and PI, and further analyze the relationship mechanism between trust and PI. This research mainly focuses on the Chinese market. The follow-up research can conduct cross-cultural comparisons to explore the differences and commonalities between consumers in different countries and regions on the relationship among trust, PBs, and PIs to provide a comprehensive reference for marketing decisions of global C2C EC platforms. Follow-up research can promote an in-depth understanding of the relationship among trust, PB, and PI in C2C EC and provide practical and academic research results by addressing the above shortcomings and improving research design and methods.

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