

# Identifying Key Driving Factors of Consumer Trust and Online Shopping Adoption Among Digital Buyers in Salem District

<sup>1</sup>C. Shivaanuja, <sup>2</sup>Dr.L. Lakshmi

<sup>1</sup>Ph.D Research Scholar, <sup>2</sup>Associate Professor (Retd),  
PG & Research Department of Commerce,

Sri Sarada College for Women (Autonomous) Salem, Affiliated to Periyar University, Salem – 636011, Tamil Nadu, India.

[shivaanujasekar@gmail.com](mailto:shivaanujasekar@gmail.com)

**Abstract**— This research identifies the main factors that affect consumer trust and investigates how trust impacts digital consumer online shopping behavior in the Salem district. Researchers collected primary data from 296 participants who completed a structured questionnaire through convenience sampling. The study assesses how product information quality and seller reputation and social influence and customer reviews impact trust development. The researchers used statistical methods which included reliability analysis, exploratory factor analysis and regression analysis to analyze data. The outcome of the findings shows that all identified factors work together to build consumer trust while customer reviews serve as the most powerful trust-building element. Trust serves as a fundamental element that determines whether consumers will use online shopping websites. The study shows e-commerce platforms how to improve consumer trust which will lead to better user interaction.

**Keywords:** *Consumer Trust, Online Shopping Adoption, Customer Reviews, Reputation, Social Influence, Product Information Quality, E-commerce.*

## INTRODUCTION

Digital technologies continue to advance at a fast pace which results in a complete overhaul of the retail industry that now sees more shoppers buying products through online platforms. Customers choose to shop online because they find it easier to use those platforms that provide access to more products and enable them to compare items. Customers need to establish trust before they will proceed to make any online purchases although this factor remains essential to their buying decisions. Customers who shop online must deal with three types of uncertainties which include doubts about product quality and payment security and service reliability. E-commerce businesses need to learn which factors build customer trust because it directly impacts their ability to maintain customer interactions. The research paper tries to determine which factors build trust between consumers and which factors drive consumers to use online shopping services in the Salem district.

## RESEARCH SIGNIFICANCE

The research work is aimed to identify the effect of varied factors on trust (in online shopping) that are important for academic research and real-life applications; it improves on already established research by identifying the factors associated with trust within a particular geographical region. The findings from these studies will allow Internet businesses to create better ways to build consumer trust, which will lead to higher consumer interaction and more purchases overall. It also provides policymakers with the necessary information they need to implement more effective consumer protection structures while creating safer systems for consumers to make transactions over the internet.

## RESEARCH SCOPE

The participants include individuals residing in the Salem District who purchase products through an online channel and focuses on the way that these buyers perceive their trust in Internet businesses, as well as their intent towards trust and adoption to purchase. The factors associated with establishing the consumer's trust for online shopping, including the quality of the product information (descriptions), the reputation of the sellers, social influence from others, and the availability and importance of customer reviews, were analysed so as to highlight the associations between these variables and the consumers' intent to adopt to use online shopping. The parameters of this research project because of limited data collection will consist only of the consumer's perceptions and behavioral intentions for online shopping, and will not include comparisons with traditional or "brick and mortar" retailers, variations based on international geographic locations, or based upon specific performance of the online shopping platforms that were utilized to conduct this research. Since this study will focus on just one area (Salem District) that has been established through objective, reliable data (trust-based factors) to provide insight into why consumers shop online instead of through traditional methods.

## OBJECTIVES

- ❖ Exploring the demographic characteristics of online shoppers in Salem district,
- ❖ Identifying the major determinants of consumer confidence in online shopping
- ❖ Analyzing how consumer confidence affects whether or not people choose to shop via the Internet.

- ❖ Evaluating how demographic characteristics influence the purchasing behaviour of buyers when they are making their purchase online.

## REVIEW OF LITERATURE

The preference for online purchasing requires fundamental trust because customers need to assess online trustworthiness before making purchases which involve inherent risks and uncertainties that accompany digital payments. Customers who cannot touch products or meet sellers use trust as their primary method to decide if they should buy items. Trust develops through three components which Mayer et al. (1995) identified as seller ability, seller integrity, and seller benevolence. In an online context, these elements become even more important because consumers need to rely on digital signals to evaluate products instead of seeing them in person.

Ajzen's (1991) Theory of Planned Behavior demonstrates how trust affects decision-making processes because it shows that trust for online shopping needs digital evidence to establish customer trustworthiness. The theory states that people develop intentions to behave in particular ways based on their beliefs about what others think and their assessment of their ability to execute the desired behavior. Trust operates as a fundamental determinant of online shopping behavior because it shapes how customers perceive digital stores which subsequently impacts their decision to purchase online.

Most of the research studies show that trust serves as a key factor which helps customers to start using electronic commerce websites. The research study conducted by Gefen (2000) demonstrated that users who understood online systems better plus perceived system reliability operated with higher trust levels, which resulted in increased purchasing intent. In 2003, Gefen et al., in the work indicated that trust acts as the vital link which connects perceived risk with consumer behavior because trust helps consumers to deal with risky situations. Bhattacharjee (2001) demonstrated that user trust affects both initial platform usage and ongoing platform usage because satisfied users tend to return.

The online shopping environment contains multiple critical elements which determine how consumers develop their trust. The first critical element which establishes trustworthiness is the quality of product information. Product information becomes more trustworthy when companies provide customers with product descriptions which include precise details about their products and high-quality product images (Gupta & Verma, 2022; Sharma & Jain, 2020). The seller or platform reputation works as a trust indicator which enables consumers to make safer purchasing choices.

The process of establishing trust demands social and experiential elements together with essential components. The customer reviews and ratings together with feedback from other users serve as essential tools that help reduce uncertainty while directing customers toward their purchasing decisions (Chevalier & Mayzlin, 2006; Hajli, 2015). Consumers especially younger users who actively use digital platforms base their product opinions on prior recommendations obtained from their family, friends and online communities.

The majority of research studies about trust in online shopping focus on single factors. Researchers have studied trust development in specific regional contexts but their work has mostly focused on urban and rural areas. The researchers of this study will explore how product information quality and seller reputation and social influence and customer reviews work together to build consumer trust and drive online shopping in Salem district.

## GAP IN THE LITERATURE

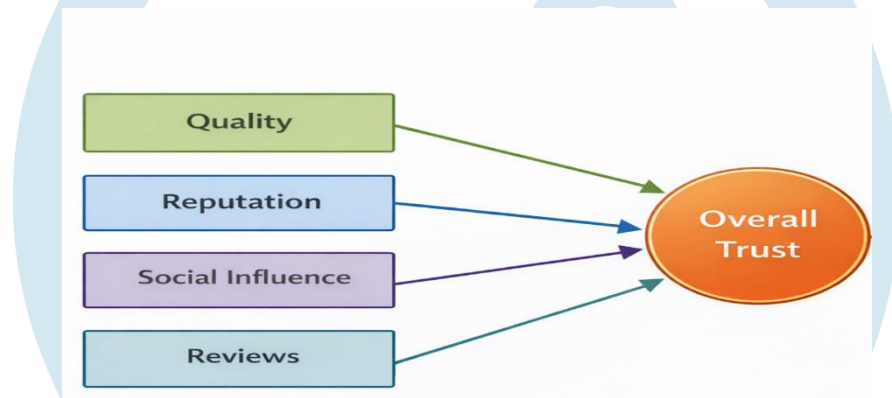
Although many studies have been carried in the areas of consumers' trust in purchasing from an electronic source, many gaps still exist. Most of this work has been done in developed countries and cities within those countries and there is a shortage of research performed in semi-urban areas. In addition, the majority of research has focused on looking at individual factors that contribute to trusting an e-commerce site, rather than looking at those factors as a whole and/or in relation to other dimensions. Finally, limited empirical studies exist about the factors that have an impact in creating trust that will lead to online purchases within regional contexts and geographical areas. The present study will fill in the research gaps by examining the multiple factors that contribute to consumers' trust in e-commerce purchases and determining how they affect the behavior of consumers purchasing through e-commerce in the Salem district of Tamil Nadu.

## THEORETICAL FRAMEWORK

Quantitative research methods are used to study how consumer trust has impacted online shopping behaviour. The primary data was collected off of 296 respondents from the Salem District using a structured questionnaire, which included demographic information and the measurement items for all the different trust determinants. The responses of the sample were collected using a Likert's scale to identify their agreement level towards trust creating factors. The collected data were examined with statistical tools like Cronbach alpha for measuring reliability, Exploratory Factor Analysis for identifying the constructs from the variables and regression analysis was used to measure the extent of strength of the influencing variables of trust in deciding the online shopping behaviour. The other statistical analyses like ANOVA and Chi-square tests were also conducted to examine if there exist statistically notable differences across demographic groups in relation to their online shopping behavior.

## CONCEPTUAL FRAMEWORK

The research framework shows the relation between factors influencing trust in consumer behaviour related to shopping online. It is suggested that some of these factors include product information quality, reputation of the online purchasing platform, social impact, and customer reviews and feedbacks of the online platform. In the model, the four factors listed above are viewed as independent variables that will shape consumers' overall trust in the platform they are using to make purchases. Together these four independent variables represent three distinct mechanisms that contribute to trust development in an online shopping context; they provide consumers with confidence about the credibility of the information they receive, the reliability and integrity of the institution providing the information, and a social validation mechanism for their purchasing experience. The framework also identifies trust as being an important construct that mediates between the four independent variables and consumers' purchase behaviour from an online shop. When consumers believe the website has high levels of credibility, reliability, and social validation, their level of trust in that website increases. Increased trust helps to reduce the consumers' perception of risk and uncertainty associated with purchasing from an online retailer and increases the consumers' preference to purchase from the E-retailer and also to recommend that retailer to other consumers. So, the framework explains how the independent variables influence trust and subsequently affect online shopping behaviour.



**Fig 1 – Conceptual Framework**

## HYPOTHESES

**H1:** Determinants including product information reputation, quality, social influence and customer reviews significantly affect consumer's trust in online shopping.

**H2:** Consumer trust significantly influences consumers' likelihood of recommending online shopping to others.

**H3:** Demographic variables significantly influence consumer trust and online shopping behaviour

## RESEARCH METHODOLOGY

Data was collected from 296 digital consumers residing within the Salem District via a structured survey. This survey included demographic information and measurement items about each of the four trust determinants (the quality of product information; customer reviews; recommendations from others; and social influence). Data collected using Likert scale measured how strongly respondents agree with each item. Exploratory Factor Analysis (EFA) was used to identify the underlying constructs and the extent of effect of these factors on trust was identified using multiple regression analyses. The relationships among variables were examined using regression analysis. Differences among demographic groups were also analyzed using ANOVA and Chi-Square tests. The credibility of the data was established using Cronbach's Alpha and the results indicated a high degree of internal consistency.

## DEMOGRAPHIC CHARACTERISTICS OF RESPONDENTS

Table - 1 Demographic Profile

	Category	No. of Respondents	Percentage
<b>Gender</b>	Male	120	40
	Female	176	60
	<b>Total</b>	<b>296</b>	<b>100</b>
<b>Age (in years)</b>	15 – 25	156	53
	26 – 35	112	38
	36 – 45	8	3
	46 – 55	12	4
	Above 56	8	2
	<b>Total</b>	<b>296</b>	<b>100</b>
<b>Educational Qualification</b>	School level	8	3
	UG degree	120	41
	PG degree	132	45
	Diploma	8	2
	Others	28	9
	<b>Total</b>	<b>296</b>	<b>100</b>
<b>Occupation</b>	Student	96	32
	Government Employee	4	2
	Private Employee	132	45
	Business	12	4
	Professionals	16	5
	Homemakers	36	12
	<b>Total</b>	<b>296</b>	<b>100</b>
<b>Income Level</b>	Above 20,000	112	38
	20,001- 40,000	80	27
	40,001-60,000	64	22
	Above 60,001	40	13
	<b>Total</b>	<b>296</b>	<b>100</b>
<b>Area of Resident</b>	Urban	136	46
	Semi – Urban	52	17
	Rural	108	37
	<b>Total</b>	<b>296</b>	<b>100</b>

Source: Primary Data

Based on the demographic information gathered, it may be concluded that the maximum respondents are female at 60% while males make up only 40%, therefore providing evidence to support the fact that women have greater levels of participation in online shopping than do men. In terms of age, 15-25 years of age comprised the largest proportion (53%), followed by 26-35 years at 38%; thereby confirming that younger consumers represent a greater number of online shoppers than do older consumers who account for very little of the online shopping population. The educational background of the respondents contributes to the finding that they are most likely to have completed higher levels of education, with 45% being postgraduate educated, 41% undergraduate educated and 14% have an education below the undergraduate level. Occupation-wise, private employees comprised 45% of the total sample, followed by students (32%), while homemakers, professionals, business and government workers represented fewer percentages of the respondents. In terms of income, the major portion of the respondents belong to the above ₹20,000 (38%) and ₹20,001-40,000 (27%) income brackets; therefore, low- and middle-income households make up the maximum portion of those sampled in this study. Geographically, 46% of the respondents belong to urban, 37% reside in rural area and 17% live in semi-urban region, indicating a majority of respondents reside in urban areas, but there is still a significant presence of rural respondents who fall within the sample pool.

## DISTRIBUTION OF RESPONDENTS BASED ON ONLINE SHOPPING BEHAVIOUR, TRUST LEVEL, AND RECOMMENDATION INTENTION

Table – 2- Shopping Pattern, Trust and Recommendation

	Particulars	No. of Respondents	Percentage
Online Shopping Usage Pattern	Weekly	16	5
	Monthly	100	34
	3 Months once	60	20
	6 Months once	28	10
	Yearly once	16	5
	Rarely	76	26
	<b>Total</b>	<b>296</b>	<b>100</b>
Level of trust in online shopping	Very low trust	8	2
	Low trust	20	7
	Moderate trust	216	73
	High trust	48	17
	Very high trust	4	1
	<b>Total</b>	<b>296</b>	<b>100</b>
Recommending online shopping to others	Very unlikely	0	0
	Unlikely	24	8
	Neutral	156	53
	Likely	106	35
	Very likely	12	4
	<b>Total</b>	<b>296</b>	<b>100</b>

Source: Primary Data

Most of the respondents indicated online shopping behaviour is as follows: 34% of respondents used to make their online shopping at least once in a month; 26% of the respondents do not purchase in online mode; 20% of respondents make their online purchases once in every three months; 10% have stated that they shop online once in every six months; 5% of respondents make their purchases online at least once a week; and 5% of respondents make online purchases once a year. The data indicate that online shopping pattern and behaviour has emerged as a routine act for the majority of consumers while many still engage in this behaviour infrequently. In regard to online shopping trust levels, the majority of respondents (73%) indicated they have moderate trust in online shopping; 17% reported high levels of trust; 7% indicated they had low levels of trust; 2% reported they had very low levels of trust; and 1% stated they had very high levels of trust. Overall, the data suggest that there is a general moderate amount of consumer trust towards online shopping. In analyzing recommendation opinion, 53% of the respondents reported neutrality; 35% reported likely to recommend; 8% reported unlikely to recommend; 4% reported very likely to recommend; and none reported very unlikely to recommend online shopping. As a result, the data denote that the maximum percentage of the respondents have positive intention towards recommending online shopping to others.

### ANOVA

A One-Way Analysis of Variance (ANOVA) was accomplished to identify if demographic characteristics influence consumers' intention to buy varied products online. This assessment will be analysed to check if there are any statistically important differences between demographic groups based on their average responses to demographic attributes of respondents (i.e., age, education, and family income) and their intention to buy products online using the five descriptors from the surveys. The results are displayed in Tables 3, 4, & 5.

### OPINION OF AGE GROUPS TOWARDS INTENTIONS TO ADOPT ONLINE SHOPPING

Table – 3 Opinion of Age Groups Towards Intentions to Adopt Online Shopping

Intentions to adopt online shopping	Source of Variables	Sum of Squares	DF	Mean Square	5 Percent level of significance		Significance
					F Value	P Value	
Online shopping allows me to compare products easily.	Between groups	22.505	4	5.626	10.682	.000	Highly Significant (p < .001)
	Within groups	153.278	291	0.527			
	Total	175.784	295				
Online shopping makes the purchasing process easier and more efficient.	Between groups	11.567	4	2.892	4.732	.001	Significant (p < .001)
	Within groups	177.839	291	0.611			
	Total	189.405	295				

Online shopping saves time compared to offline shopping.	Between groups	9.437	4	2.359	3.503	.008	Significant (p < .001)
	Within groups	196.022	291	0.674			
	Total	205.459	295				
I have an intention to shop online in future	Between groups	9.644	4	2.411	5.245	.000	Highly Significant (p < .001)
	Within groups	133.762	291	460			
	Total	143.405	295				
I plan to increase my online shopping frequency.	Between groups	13.011	4	3.253	4.637	.001	Significant (p < .001)
	Within groups	204.125	291	0.701			
	Total	217.135	295				

Source: Author's computation

The Analysis of Variance test (ANOVA) was conducted to check whether purchase intentions toward online shopping differ across age groups. The results reveal which age group has statistical important influence on all purchase-intention statements related to online shopping. Significant differences among age groups are observed for product comparison,  $F = 10.682$ ,  $p < .001$ ; ease and efficiency of purchasing,  $F = 4.732$ ,  $p = .001$ ; time saving,  $F = 3.503$ ,  $p = .008$ ; intention to continue shopping online,  $F = 5.245$ ,  $p < .001$ ; and plans to increase online shopping frequency,  $F = 4.637$ ,  $p = .001$ . Since all p-values are below the threshold level of 5 percent ( $p < 0.05$ ), the null hypothesis is not accepted. These findings indicate which consumers belonging to different age groups exhibit significant variations in their perceptions and intentions toward online shopping adoption. Younger consumers tend to show greater acceptance of online shopping, whereas older age groups demonstrate comparatively lower adoption intentions.

#### OPINION OF EDUCATIONAL CATEGORY TOWARDS INTENTIONS TO ADOPT ONLINE SHOPPING

Table – 4 Opinion of Educational Category Towards Intentions to Adopt Online Shopping

Intentions to adopt online shopping	Source of Variables	Sum of Squares	Degree of Freedom	Mean Square	5 Percent level of significance		Significance
					F Value	P Value	
Online shopping allows me to compare products easily.	Between groups	2.84	4	0.71	1.195	.313	Not Significant (p < .001)
	Within groups	172.944	291	.594			
	Total	175.784	295				
Online shopping makes the purchasing process easier and more efficient.	Between groups	11.431	4	2.858	4.673	.001	Significant (p < .001)
	Within groups	177.974	291	0.612			
	Total	189.405	295				
Online shopping saves time compared to offline shopping.	Between groups	23.136	4	5.784	9.231	.000	Highly Significant (p < .001)
	Within groups	182.324	291	0.627			
	Total	205.459	295				
I have an intention to shop online in future	Between groups	4.898	4	1.225	2.573	.038	Not Significant (p < .001)
	Within groups	138.507	291	0.476			
	Total	143.405	295				
I plan to increase my online shopping frequency.	Between groups	17.312	4	4.328	6303	.000	Highly Significant (p < .001)
	Within groups	199.823	291	687			
	Total	217.135	295				

Source: Author's computation

ANOVA was also used to determine if purchase intention for online shopping is different based on different levels of education. The results show that education level is an important predictor of most purchase intention variables, with the exception of comparing products online. There was no significant difference in how respondents of different levels of education perceive comparing products ( $F=1.195$ ,  $p=.313$ ), indicating that respondents from all educational levels share a similar perception of comparing products in an online setting. However, there were significant differences in the areas of purchasing convenience and effectiveness ( $F=4.673$ ;  $p=.001$ ), time savings ( $F=9.231$ ,  $p<.001$ ), intention to continue shopping online ( $F=2.573$ ;  $p=.038$ ), and plans to increase their frequency of shopping online ( $F=6.303$ ;  $p<.001$ ). Since the p-values are below 5% the suggested value, the alternate hypothesis is accepted for these variables. The findings also has indicated that that the respondents with the highest category of educated segment have significantly more positive perceptions of online shopping convenience and advantages, which increases the likelihood that they will adopt online shopping technologies.

Table – 5 Opinion of Family Monthly Income Groups Towards Intentions to Adopt Online Shopping

Intentions to adopt online shopping	Source of Variables	Sum of Squares	Degree of Freedom	Mean Square	5 Percent level of significance		Significance
					F Value	P Value	
Online shopping allows me to compare products easily.	Between groups	0.177	3	0.059	.098	.961	Not Significant (p < .001)
	Within groups	175.607	292	0.601			
	Total	175.784	295				
Online shopping makes the purchasing process easier and more efficient.	Between groups	8.427	3	2.809	4.532	.004	Significant (p < .001)
	Within groups	180.979	292	0.62			
	Total	189.405	295				
Online shopping saves time compared to offline shopping.	Between groups	9.402	3	3.134	4.668	.003	Significant (p < .001)
	Within groups	196.057	292	0.671			
	Total	205.459	295				
I have an intention to shop online in future	Between groups	2.141	3	0.714	1.475	.221	Not Significant (p < .001)
	Within groups	141.264	292	0.484			
	Total	143.405	295				
I plan to increase my online shopping frequency.	Between groups	7.221	3	2.407	3.348	.020	Not Significant (p < .001)
	Within groups	209.914	292	0.719			
	Total	217.135	295				

Source: Author's computation

Family monthly income was analyzed using an ANOVA to identify the effects, if any, it has on consumers' intentions to purchase items via E-commerce. The analysis indicated that the monthly income of consumers has some effect on their intention to purchase; however, it is clear that you will find no significant difference between the groups concerning product comparison ( $F = 0.098$ ;  $p = .961$ ), nor would you anticipate any difference for continuing to shop on-line ( $F = 1.475$ ;  $p = .221$ ). This means that consumers' from various income ranges have similar ideas about these two concepts when addressing e-commerce. Although there were no significant differences on product comparison and intention of future purchases via the internet, significant differences were found in the following variables: ease and efficiency of purchasing ( $F = 4.532$ ;  $p = .004$ ), time saved ( $F = 4.668$ ;  $p = .003$ ), and plans to increase frequency of online shopping ( $F = 3.348$ ;  $p = .020$ ). The significance level for the analysis was set at 5 percent ( $p \leq .05$ ), so because the results have a p-value that is less than .05, we reject the null hypothesis for these variables. The findings provide evidence that monthly family income affects some behavioural intentions and perceived convenience of adopting e-commerce shopping behaviour; however does NOT have a significant impact on all components of customers' perceptions when utilizing e-commerce.

## CROSSTABULATION

The crosstabulation analysis provides researchers with the opportunity to explore the distribution of respondents' recommendations on the basis of demographic segmentation. Examples of some demographic variables researchers might review to accomplish this are older adults, males/females, educational level attained, occupation, annual household income, and where they live. Additionally, cross tabulation analyses allows researchers to look for patterns in recommendation levels, providing researchers with descriptive information regarding the relationship between demographic characteristics of individuals and their willingness to recommend online shopping. Consequently, Chi-square testing is used to statistically confirm whether there are differences between the demographic groups that are statistically significant when analysing an individual's willingness to recommend online shopping.

## DEMOGRAPHIC VARIABLES AND RECOMMENDATION FOR ONLINE SHOPPING

Table – 6 Demographic Variables and Recommendation for Online Shopping

Demographic Variables		Recommendation for online shopping					Total
		Very unlikely	Unlikely	neutral	likely	Very likely	
Age	15 – 25 years	0	16	88	44	8	156
	26 – 35 years	0	0	52	56	4	112
	36 – 45 years	0	0	4	4	0	8
	46 – 55 years	0	4	8	0	0	12
	Above 56 years	0	4	4	0	0	8
Gender	Male	0	16	60	40	4	120
	Female	0	8	96	64	8	176
Educational Qualification	School level	0	0	8	0	0	8
	UG degree	0	8	56	52	4	120

	PG degree	0	12	76	44	0	<b>132</b>
	Diploma	0	4	4	0	0	<b>8</b>
	Others	0	0	12	8	8	<b>28</b>
Occupation	Student	0	0	52	36	8	<b>96</b>
	Government Employee	0	0	0	4	0	<b>4</b>
	Private Employee	0	16	76	40	0	<b>132</b>
	Business	0	0	4	4	4	<b>12</b>
	Professionals	0	4	8	4	0	<b>16</b>
	Homemakers	0	4	16	16	0	<b>36</b>
Monthly Family Income	Above 20,000	0	20	56	28	8	<b>112</b>
	20,001- 40,000	0	0	48	28	4	<b>80</b>
	40,001-60,000	0	4	28	32	0	<b>64</b>
	Above 60,001	0	0	24	16	0	<b>40</b>
Area of Resident	Urban	0	4	64	64	4	<b>136</b>
	Semi – Urban	0	4	32	12	4	<b>52</b>
	Rural	0	16	60	28	4	<b>108</b>
<b>Total</b>		<b>0</b>	<b>24</b>	<b>156</b>	<b>104</b>	<b>12</b>	<b>296</b>

Source: Author's computation

Most of the study participants utilized either the Neutral or Likely Categories when recommending online shopping. Very few people reported being Very Likely and none indicated being Very Unlikely to recommend online shopping. Individuals who provided higher levels of Likely responses include. Males, females and individuals less than 45 years old generally provide higher levels of Likely recommendations compared with older respondents. Graduates and private-sector employees report higher levels of Likely recommendations for online shopping than each of those individual demographic categories. Overall, the findings indicate that respondents tend to exhibit moderate to good recommendation behaviors for online shopping across multiple demographic categories.

Table – 7 Chi square test results

Demographic Variables	Degrees of Freedom	Chi-square value	p Value	Significance
Age	12	57.410	.000	Highly Significant
Gender	3	7.521	.057	Not Significant
Educational Qualification	12	82.097	.000	Highly Significant
Occupation	15	66.338	.000	Highly Significant
Family Monthly Income	9	40.070	.000	Highly Significant
Area of resident	6	24.648	.000	Highly Significant

Source: Author's Computation

A chi-square test is run to test to identify whether there is any association between consumers' variables and their recommendation behavior on shopping online. The chi-square test results were: (a) for age, (b) for educational level, (c) for occupation, (d) for family income, and (e) for where one resides; found a statistically significant association (at  $p < 0.001$ ) with either supporting ( $r = 0.450$ ) or opposing ( $r = -0.450$ ) recommendations. Since all of the p-values were smaller than the 0.05, critical level of acceptance, thus the null hypothesis was not accepted; therefore, consumers' recommendation behavior is significantly different among these variables. The only exception was gender, where the chi-square test found no statistically significant association with consumers' recommendation behavior (at  $P = 0.057$ ). Therefore, the null hypothesis for gender cannot be rejected; thus, male and female respondents are not significantly different in their likelihood of giving recommendations to shop online. Based on the results from this chi-square analysis; consumers' demographic information plays an important role in consumers' recommendation behavior, except for gender.

## REALIBALITY STATISTICS

In order to identify the reliability and internal consistency of the variables measured in the research Cronbach's Alpha test was used. The reliability statistics for the 15 items that make up the instrument are presented in Table 8. The adequacy of the dataset for factor analysis is identified using KMO and Bartlett's Test.

**Table – 8 Reliability Test**

Cronbach's Alpha	N of Items
.916	15

Source: Computed

**Table – 9 KMO and Bartlett's Test**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.816
Bartlett's Test of Sphericity	Approx Chi-Square	2556.781
	df	105
	Sig.	.000

Source: Computed

The findings reveal that the 15-item scale have a value of 0.916, indicating very good internal consistency between the variables measured in this study. The Kaiser-Meyer-Olkin (KMO) result of 0.816 suggests that the sample size is adequate and the correlations between variables are sufficient for creating a factor analysis. Furthermore, the Bartlett's test of sphericity suggests that the correlation matrix is not an identity matrix and consequently provides sufficient evidence to state that there are correlations between variables and that the results of the test provide sufficient evidence to test factor extraction so as to find the underlying elements of consumer trust in online shopping.

## FACTOR ANALYSIS

Exploratory Factor Analysis (EFA) using Principal Component Analysis (PCA) as extraction method and Varimax rotation and Kaiser Normalization was undertaken to examine the underlying dimensions that contribute to consumer trust when purchasing items online. Factor analysis allows reduction of a larger quantity of identified variables down to a identifiable constructs that are more meaningful based on their correlation with each other. The results from the factor analysis is seen in Table 10, where the factor loadings indicate how each of the items can be viewed how it is related to their particular factor or construct.

**Table – 10 Rotated Component Matrix**

Factors	Items	Components			
		1	2	3	4
Reviews	Positive customer reviews increase trust	.693			
	Number of ratings influences me	.712			
	Good customer service leads to good reviews	.829			
	Responsive customer support builds trust	.759			
Reputation	Strong brand reputation increases trust		.590		
	Sellers with good market image are trustworthy		.574		
	Established platforms deliver promises		.708		
	Reputable sellers build confidence		.665		
Social Influence	Friends/family recommendations increase trust			.804	
	Positive word-of-mouth builds confidence			.693	
	Consumer opinions help me trust sellers			.501	
	Word-of-mouth reduces doubts			.737	
Quality	Accurate product descriptions build trust				.636
	Quality images/videos increase trust				.599
	Clear specifications improve trust				.590

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization

From the above table, we can see that the four factors (i.e., Reviews, Reputation, Social Influence and Quality) are clearly grouped with satisfactory levels of factor loadings. The items that represent the Reviews factor contain four items with loadings between 0.693 and 0.829 that represent how positive customer reviews, ratings, customer service and responsive support positively influence consumers' trust in online shopping. The Reputation factor contains four items with extracted factor loadings that range from 0.574 to 0.708. This demonstrates that brand reputation, seller image, platform reliability and market credibility are important factors in influencing consumer trust. The Social Influence factor contains four items with factor loadings ranging from 0.501 to 0.804. These extracted factors indicate that the recommendations of family and friends, word-of-mouth communication and the opinions of others have an important impact on consumers' perceptions of trust. The factor identified as 'Quality' consists of three items with loadings between 0.590 and 0.636 and the items included are accurate descriptions of the products, high quality images and/or videos, and clear product specifications. Therefore, all of these factors positively enhance consumers' confidence when purchasing products online.

All of the factor loadings exceed the permissible value of 0.50 which indicates that all constructs have a strong alignment to their respective constructs. As a result, the factor analysis provides confirms that the four factors are reliable and can be further examined using regression analysis.

## REGRESSION ANALYSIS

A multiple regression analysis was conducted to evaluate trust-related variables and their effects on consumers' trust in online purchase. The independent variables identified are Quality, Recommendation, Social Influence and Reviews. The dependent variable is consumers' trust in e-commerce. The table summarizes the number of items present for each construct along with Cronbach's alpha reliabilities and standardized regression coefficients ( $\beta$ ), t-values and significance (p-values) of each predictor, which can be used to evaluate the strength and statistical significance of each predictor.

**Table –11 Multiple Regression Analysis Showing the Influence of Factors on Overall Trust in Online Shopping**

Predictor	items	$\alpha$	B	t-value	p-value
Quality	3	.834	.214	3.128	.002 **
Reputation	4	.827	.198	2.874	.004 **
Social influence	4	.825	.176	2.496	.013 *
Reviews	4	.823	.289	4.362	.000 **

Source: Computed

The regression analysis of the dependent variable shows evidence that each of the 4 variables of Reviews, Quality, Recommendation, and Social Influence, all have a positive and statistically significant impact on the level of overall Trust for consumers making an online purchase. Of all of these variables, Reviews had the most significant variable ( $\beta = 0.289$ ,  $t = 4.362$ ,  $p = 0.000$ ). It is evident from the results that consumer feedback, ratings, and providing responsive support and service, have the most important influence over the development of trust by the consumer. The next most significant influence was Quality ( $\beta = 0.214$ ,  $t = 3.128$ ,  $p = 0.002$ ). This shows that providing consumers with product descriptions that are accurate, specifications that are clear, and quality images, will enhance the level of trust. Finally, Recommendation also has a positive significant impact ( $\beta = 0.198$ ,  $t = 2.874$ ,  $p = 0.004$ ), indicating that recommendations from others can positively influence the level of trust a consumer has with the online shopping platform in which he makes his purchases. Additionally, Social Influence has a significant positive impact on Trust ( $\beta = 0.176$ ,  $t = 2.496$ ,  $p = 0.013$ ), indicating that the opinions of friends, family and other consumers have an impact on establishing Trust. Overall, the findings indicate that the most influential determinant of Trust is Reviews, followed by Quality, Recommendation, and Social Influence. Together, all four determinants have an optimistic and significant effect on establishing Trust with individuals making an online purchase.

## RESULTS AND DISCUSSIONS

Research findings show that trust is one of the main factors affecting online shopping behaviour of digital buyers in Salem District. The data indicate many participants have a moderate level of trust when conducting online purchases, meaning although they are reasonably confident in their ability to carry out an online transaction, there are still many individuals who would be cautious about an online purchase due to concerns surrounding security, product quality and reliable delivery. As such, this indicates the presence, but not necessarily the absolute level of trust, therefore leaving room for improvement by e-commerce sites.

In addition, factor analysis shows that four factors, including product information quality, consumer reviews, recommendations, and social ability, were key determinants of creating consumer trust. The most powerful determinant was customer reviews and product-based information since consumers place a lot of reliance on how other people have experienced a product or service and what they say before they take their purchase decision. This is in accordance with the view that what is needed to reduce uncertainty of purchasing online is transparency and accurate information.

The results of the study indicated that other people's opinions, either directly or through endorsements and positive recommendations, has a positive effect on both consumer trust and on the intention of adopting the behaviour of shopping online. That is, when someone is persuaded to shop online as a consequence of his/her relationship with someone else (e.g., family, friend or community), it demonstrates the significance of "word-of-mouth" and peer validation in digital settings. Hence, convenience of shopping online and accessibility to online shopping also contribute to the likelihood of younger and employed persons adopting online shopping as an option.

The findings indicate a positive, statistically significant correlation between the level of trust a consumer has for a retailer and the potential consumer's willingness to purchase from that retailer on the Internet, and the increase in the purchase intention (frequency of purchases) and the ease with which the consumer would recommend the retailer to other potential customers. Trust is a significant driver in moving a potential customer to become a loyal consumer by encouraging them to become active online customers.

The results indicate that enhancing trust building through secure payment systems, clear return policies, reliable information about the product, and authentic reviews from customers can increase consumer confidence and promote long-term growth in the adoption of online shopping. Furthermore, results support previous literature indicating that trust is a imperative component of what helps make e-commerce platforms successful.

## MANAGERIAL IMPLICATIONS

The conclusion of this research highlights some very significant recommendations for online retailers that are trying to develop consumer trust. Increasing the accuracy and effectiveness of product information can decrease uncertainty and thus increase confidence among customers. Retailers need to concentrate on delivering thorough product descriptions, quality images, and detailed specifications to make it easy for their consumers to make informed decisions.

Online retailers need to actively manage their customer reviews, ratings and feedbacks as they are a key attribution of information for potential purchasers. To build credibility, retailers can offer assurance that some of the material is generated by users and provide effective responses to customers' reviews.

Retailers should also develop their marketing strategies around word-of-mouth referrals and the use of influencers by using recommendations and social influence. Online retailers can develop a strong positive image by consistently providing high-service levels over time, which reinforces trust in the consumer.

In conclusion, online retailers can help improve consumer confidence and increase their acceptance of online shopping by adopting a customer-focused approach that emphasizes transparency, responsiveness, and reliability.

## CONCLUSION

The findings of this research show that trust acts as a determining factor of how consumers adopt online shopping behavior. The results identify that the quality of product information, customer reviews, recommendations and social influences contribute significantly to the adoption of trust between consumers and online retailers. Of these factors, the influence of customer reviews on forming trust between the two parties has been identified as the most significant, thereby highlighting the importance of user generated content in how consumers form perceptions about products. The study also demonstrates that as trust increases so does willingness to conduct online shopping activities. This information emphasizes the importance of retailers focusing on developing strategies which build trust with the customers to improve their overall level of satisfaction and long-term participation. While the results of the findings do help to build a framework for further studies, they are limited in scope to just one geographical region, therefore limiting their generalizability. Future study should further examine the consumer trust within an online retail environment using a larger, more diverse population sample and incorporating other factors that may influence consumer's trust within an online retail environment.

## REFERENCES

1. Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
2. Bulsara, H. P., & Vaghela, P. S. (2020). Understanding the role of trust in online shopping intention for consumer electronics products. *Scholedge International Journal of Management & Development*, 7(3), 25–33.
3. Byłok, F., Pabian, A., Zawada, M., & Kucęba, R. (2019). Consumer trust in e-commerce and its influence on online purchasing behaviour. *Sustainability*, 11(19), 1–14. <https://doi.org/10.3390/su11195249>
4. Chevalier, J. A., & Mayzlin, D. (2006). The effect of word-of-mouth on sales: Online book reviews. *Journal of Marketing Research*, 43(3), 345–354. <https://doi.org/10.1509/jmkr.43.3.345>
5. Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
6. Deepika, R. (2024). Factors influencing consumer trust and online purchase intention in digital marketplaces. *International Journal of Research in Commerce and Management Studies*, 6(1), 112–118.
7. Devi, K. (2023). Consumer behaviour towards online shopping and the role of trust in e-commerce platforms. *Journal of Marketing and Consumer Research*, 82, 15–22.
8. Devi, S. (2023). Consumer behavior towards e-commerce in India: A study on trust and perceived risk. *Journal of Business and Management Studies*, 5(1), 112–120.
9. Gefen, D. (2000). E-commerce: The role of familiarity and trust. *Omega*, 28(6), 725–737. [https://doi.org/10.1016/S0305-0483\(00\)00021-9](https://doi.org/10.1016/S0305-0483(00)00021-9)
10. Gefen, D., Karahanna, E., & Straub, D. W. (2003). Trust and TAM in online shopping: An integrated model. *MIS Quarterly*, 27(1), 51–90. <https://doi.org/10.2307/30036519>
11. Gupta, S., & Verma, R. (2022). Impact of online reviews and ratings on consumer purchase intention in e-commerce. *International Journal of Marketing Studies*, 14(3), 55–63.
12. Hajli, N. (2015). Social commerce constructs and consumer's intention to buy. *International Journal of Information Management*, 35(2), 183–191. <https://doi.org/10.1016/j.ijinfomgt.2014.12.005>
13. Jawalkar, C., & Yende, S. (2024). Determinants of consumer trust in online retail platforms: Evidence from Indian consumers. *Journal of E-Commerce Studies*, 9(2), 67–78.
14. Joseph, M., & Tom, A. (2025). The influence of digital trust on online shopping behaviour among Indian consumers. *International Journal of Electronic Commerce Studies*, 16(1), 23–35.

15. Kim, D. J., Ferrin, D. L., & Rao, H. R. (2008). A trust-based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents. *Decision Support Systems*, 44(2), 544–564. <https://doi.org/10.1016/j.dss.2007.07.001>
16. Kumar, A., & Saini, N. (2020). Consumer perception towards online shopping: A study of trust, risk and convenience factors. *International Journal of Management Research and Reviews*, 10(5), 43–50.
17. Leelawati, Gupta, R. K., Bansal, D., Saxena, A., & Jain, S. (2024). Understanding consumer trust: Issues and challenges of e-commerce in India. *Journal of Informatics Education and Research*, 4(2), 145–153.
18. Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709–734. <https://doi.org/10.2307/258792>
19. McKnight, D. H., Choudhury, V., & Kacmar, C. (2002). Developing and validating trust measures for e-commerce: An integrative typology. *Information Systems Research*, 13(3), 334–359.
20. Meena, R., & Kushwaha, G. S. (2026). Determinants of consumer trust in e-commerce platforms and its effect on online purchase intention. *Journal of Retailing and Consumer Services*, 72, 103257.
21. Mohd, S., & Kaur, P. (2021). Consumer trust and perceived risk in online shopping behaviour. *International Journal of Consumer Studies*, 45(2), 241–252.
22. Pavlou, P. A. (2003). Consumer acceptance of electronic commerce: Integrating trust and risk with the technology acceptance model. *International Journal of Electronic Commerce*, 7(3), 101–134.
23. Preety, K., & Ahlawat, S. (2023). Role of social influence and online reviews in shaping consumer trust in e-commerce. *International Journal of Business and Management Invention*, 12(4), 30–37.
24. Sharma, A., & Jain, R. (2020). Determinants influencing consumer trust in online shopping. *International Journal of Advanced Science and Technology*, 29(5), 1234–1242.
25. Sharma, P., & Singh, R. (2022). Determinants of consumer trust and online shopping behavior. *Journal of Marketing Analytics*, 10(3), 201–215. <https://doi.org/10.1057/s41270-022-00165-4>
26. Tak, R., Sharma, A., & Parekh, M. (2025). The impact of customer reviews and ratings on consumer trust in e-commerce platforms. *International Journal of Business Analytics*, 12(1), 55–68.
27. Tanwar, M. (2020). Consumer perception towards online shopping in India: Opportunities and challenges. *International Journal of Management, IT and Engineering*, 10(6), 96–104.

A large, semi-transparent watermark of the IJRTI logo is centered on the page. The logo consists of a stylized lightbulb shape with a circular top and a rectangular base. Inside the circle, the letters 'IJRTI' are written in a bold, white, sans-serif font. Below the circle, there are two horizontal bars and a semi-circle, suggesting the base of the lightbulb.

IJRTI