

How To Influence Consumer Behavior: A Perspective from E-Commerce in Vietnam Context

Thi Huong Giang Vo
Ho Chi Minh City University of Industry and Trade
giangvth@huit.edu.vn

Duy Binh Luong
Saigon University
luongduybinh@sgu.edu.vn

James Cho
Lunghwa University of Science and Technology, Taiwan
jamescho@mail.lhu.edu.tw

Khoa Huan Le
Saigon University
lekhoahuan@sgu.edu.vn

ABSTRACT

Since e-commerce is continuously evolving during the post-pandemic period, it is important to determine the factors influencing consumer behavior in this context. The purpose of this study is to test a more comprehensive model consisting of consumer trust, e-commerce platform quality and consumer purchase intention. More specifically, the objective of this research is to assess the effect of user interface quality, information quality, perceived security, perceived privacy and consumer trust on purchase intention in online settings. The study was conducted in Vietnam and a convenience-based sampling technique was used to collect 495 samples. Structural equation modelling (SEM) was employed to evaluate the relationships using AMOS. The results indicated that user interface quality, perceived privacy, information quality, perceived security, and consumer trust have positive and significant impacts on purchase intention. This study validates and reinforces the importance of purchase intention in the context of e-shopping. In addition, e-commerce managers can focus on the most significant factors, namely security and user interface, to enhance consumers' behavioral intentions. This study makes a valuable contribution to the literature on online consumer behavior by examining both internal and external preferences and provides insights into anticipating consumer behavior through e-commerce. The results could be of practical significance to e-commerce providers, as they may help them to develop targeted strategies aimed at significantly increasing consumer usage.

Keywords: user interface, perceived privacy, information quality, perceived security, consumer trust, purchase intention

1. INTRODUCTION

E-commerce has a long history, dating back to the Berlin Blockade in 1949, when products were ordered and airlifted through telex. However, it wasn't until the World Wide Web was introduced in 1991 that e-commerce flourished. Since then, technological advancements, increased internet access, and widespread acceptance by consumers and corporations have helped numerous businesses thrive. E-commerce has enabled industries such as retail and wholesale, manufacturing, e-banking, online publishing, auctioning, marketing, online booking, online shopping, and mobile and web apps to conduct business online. Compared to other e-commerce web, the study picked online shopping because it is the most accessible and most relevant e-commerce application in the present modern-day. Online shopping is convenient, enjoyable, and, inexpensive in most circumstances [1].

Our world is changing as technological developments, and the internet is becoming extremely important in today's world. The total number of Internet users worldwide has reached 5.3 billion in 2023, which is 67.9 percent of the global population (Internet World Stats, 2020). In Vietnam, 84.9 million Internet users in July-2022 occupied 86.0% penetration. Additionally, the outbreak of COVID-19 has had a significant impact on worldwide economic, political, and socio-cultural systems, leading to the implementation of health communication strategies and practices such as social distancing, travel restrictions, community lockdowns, and stay-at-home campaigns [2]. As a consequence, online shopping has become continuously prevalent and popular during post-pandemic period. It is critical to investigate clients' online purchasing behavior in e-commerce since the greater the number of individuals who use the internet, the greater the expansion of e-commerce. The proliferation of the internet has significantly impacted global economic development, with e-commerce retail revenue projected to reach \$4.479 trillion worldwide by 2021, accounting for 15.5 percent of global retail sales (Emarketer.com). While numerous studies have analyzed consumption information processing, shopping patterns, storefront preferences, and related areas to develop more attractive and successful Internet stores, the primary focus of this study is on determining the factors influencing consumer purchasing behavior.

Kim and Lennon [3] highlighted the significance of stimuli related to the website itself as a crucial component of the online experience, commonly referred to as "website quality." Consequently, assessing the quality of an e-commerce platform is essential in delivering services and completing transactions with consumers, ultimately influencing various response behaviors, including purchase intentions. However, it's important to recognize that e-commerce website quality, although pivotal, is an internal factor intrinsic to the website, which alone cannot fully elucidate consumer behavior. The advent of e-commerce has transformed the way individuals purchase products or services, relying heavily on the establishment of trust between consumers and online retailers. Unlike traditional retailing, where consumers can physically interact with products before making a purchase, e-commerce trust is primarily built upon visual product presentation, quality information, and video content [4]. The information presentation, navigation, and order fulfillment characteristics of the interactive shopping medium play a critical role in establishing trust in e-commerce [5].

Consequently, the formation of trust among consumers towards an e-retailer can be considered an external factor that reflects how individuals modify their intentions. While prior research has shown that consumer trust is a robust predictor of behavior [6], limited attention has been given to exploring the combined impact of both external and internal factors on consumer behavioral responses in the context of website quality and consumer trust simultaneously. Therefore, the primary objective of this study is to examine a comprehensive model encompassing consumer trust, e-commerce platform quality, and consumer purchase intentions. Specifically, this research aims to evaluate the influence of user interface quality, information quality, perceived security, perceived privacy, and consumer trust on purchase intentions in online settings.

2. LITERATURE AND HYPOTHESES

2.1 User Interface Quality

The physical appearance of an online store that consumers interact with is referred to the user interface in e-commerce [7]. The user interface plays a crucial role in establishing the store's atmosphere and face, which affects consumer engagement with the e-service provider [8]. The user interface quality is determined by factors such as the system's structure, navigation sequence, and ease of searching for products or information [9]. The finding of Hausman et al. [10] revealed that both human and machine components of website design had an impact on users' purchasing intentions. Moreover, the findings suggested that internet designers should integrate human elements such as attractive images and graphics, 3D virtual models, and computer characteristics to create a website layout that is easy for consumers to navigate and search for information online. Based on the quality of the web interface, consumer intentions are influenced, leading to increased purchases. Researchers stated that there is a strong moderating effect between web interface design and user outcomes [11]. Therefore, we propose hypothesis 1 as follows:

H1: User interface quality positively influences consumer purchase intention.

2.2 Information Quality

Previous research identified that the importance of information quality as the information system factor that consumers value most in e-commerce [12]. The information quality provided on an e-commerce website about its products or services is referred to the quality of website information [13]. Product information includes attributes, consumer feedback, evaluations, and related details. The impact of product information may vary based on consumers' product expertise, while the effect of financial security may differ depending on consumers' risk tolerance [14]. The quality of information is a critical factor for the success of e-commerce service providers, and it is often defined as the website's ability to offer users necessary information. Various factors, such as the products and services offered, the quality of the provider's service, website design, usability, and product quality, can affect the information quality of a website [15]. In order to meet consumers' information needs, the information provided should be current, adequate, consistent, and easy to comprehend [16]. Future e-

satisfaction studies may benefit from identifying moderator variables such as these [9]. Consumers' perceptions of service information quality on websites, including relevance, recency, sufficiency, understandability, consistency, and entertainment, should be taken into consideration. Online businesses usually offer different kinds of information to their consumers such as FAQs, membership details, purchasing and shipping information, and promotions to facilitate consumers in making informed product search and purchase decisions. This information is considered crucial in predicting the quality and value of the product or service being offered [17]. Based on these arguments, the following hypothesis is proposed:

H2: Information quality positively influences consumer purchase intention.

2.3 Perceived Security

The perceived security risk is a crucial factor in determining a consumer's impression of the security of an e-commerce transaction. Security is a fundamental concern for most online shoppers. The security of e-transactions during the purchase of products or services is related to the consumer's perception of the online security provided by e-commerce service providers [8]. Furthermore, security is a collection of methods, strategies, and computer programs that verify the source of information and protect the integrity and privacy of the information (data) in order to avoid a situation in which data or network resources face information theft from the hacker. In this regard, Agarwal et al. [18] correctly said that online retailers must build websites that provide complete security to the online consumer so that consumers feel comfortable and do not hesitate to worry about losing additional money to acquire items and services online. Mohr & Walter [19] reached the conclusion that trust transfer plays a significant role in shaping perceived information security even for reputable retailers. Therefore, hypothesis 3 is proposed.

H3: Perceived security positively influences consumer purchase intention.

2.4 Perceived Privacy

According to Goodwin [20], perceived privacy is the extent to which consumers can regulate access to their information by third parties when sharing private information during a transaction. In the context of e-commerce, a violation of privacy occurs when consumer data is collected and disclosed to external parties without the consumer's prior consent [21]. Sharma and Lijuan [22] found a positive relationship between e-commerce ethics and privacy, which enhances consumer retention. Likewise, the honesty and competence of a vendor are linked to consumers who provide information for online shopping orders [23]. Therefore, privacy is an essential aspect of e-commerce that naturally fosters consumer trust in online purchases. It is now the responsibility of e-service providers to enhance privacy measures to increase consumer trust and eliminate consumer concerns about privacy threats, which ultimately leads to higher e-commerce sales. Thus, hypothesis 4 is suggested.

H4: Perceived privacy positively influences consumer purchase intention

2.5 Consumer trust

Trust is a crucial factor in influencing e-commerce, and its impact on purchasing intent has been extensively studied [24]. Previous studies are consistent that trust in online shopping leads to repurchase intention [25, 26]. Consumer trust is closely related to consumer belief, which has been related to theory of reasoned action (TRA) and encompasses the trust that consumers have in e-commerce and their future behavior towards e-service providers [27]. Both rationally and experientially, trust is a vital component in the relationship between a seller and buyer [28]. Consumer satisfaction arises when their desires, needs, and expectations are met [29]. In an e-commerce environment, consumer trust refers to their willingness to trust the website [30]. If a vendor can earn a consumer's trust, the consumer's desire to purchase from the online business increases [31]. Previous research has shown that increased consumer trust leads to higher purchase intention [24]. Hence, the hypothesis is proposed:

H5: Trust positively influences consumer purchase intention.

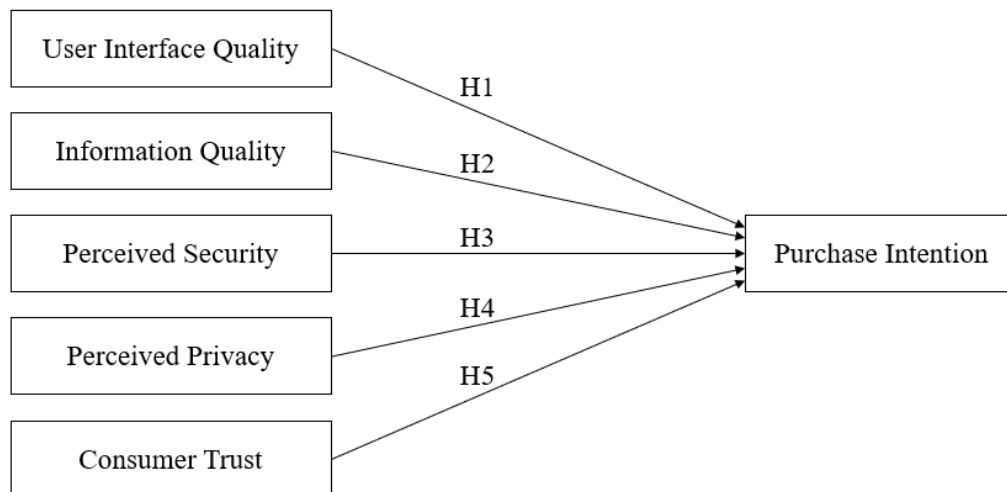


Figure 1: Conceptual model

3. RESEARCH METHOD

The questionnaire was designed based on previous researches. The measurement of Interface Quality was adopted from Van Riel et al. [7], while item development for Information Quality was based on Lai and Chang [32]. The scales of Perceived Security (three items) were applied from Salisbury [33], and Perceived Privacy (four items) were based on Dinev and Hart [34]. The items for Trust were adapted from Pavlou [35], and three items for Purchase Intention were developed from Schlosser et al. [36]. All the items were evaluated on a five-point Likert scale, ranging from "strongly disagree" (1) to "strongly agree" (5).

The questionnaire was first developed in English and subsequently translated into Vietnamese. The self-administered questionnaire was created using Google Forms and was distributed online. The online survey was pretested to identify any issues with the wording or measurement of key variables in the framework (n=50). The study targeted Vietnamese consumers who regularly engage in online shopping through standard e-commerce platforms. A total of 500 questionnaires were obtained, and after data

cleaning, the final analysis was conducted using SPSS and AMOS with 495 valid responses.

The study aimed to address the potential issue of common method biases (CMB) since the data were collected from a single source, as suggested by Podsakoff et al. [37]. To examine CMB, Harman's single-factor test was conducted using SPSS. The results showed that the first factor accounted for only 49.578% of the total variance, which is less than 50%, indicating that CMB was not a significant issue in the study. Additionally, the correlation matrix procedure recommended by Bagozzi and Yi [38] was used to further test the issue of CMB. The results presented in Table 2 indicate that the correlations among all constructs were below the 0.90 threshold, with the highest value being 0.749 [38, 39]. Therefore, the study confirms that common method variance was not a concern.

4. RESULTS

4.1 Sample characteristics

Of the total sample of 495 respondents, 57.5% (N = 285) were female and 42.5% (N = 210) were male. Most respondents (65.6%) were between 18 and 24 ages, followed by those aged 25-30 (25.1%). The participants' average level of online shopping was categorized as regular, with 72.1%. Approximately 54% of respondents reported shopping online more than 4 times per month, and the average online shopping experience was more than four years (65%).

4.2 Measurement model assessment

The convergent and discriminant validity of the measures were evaluated using a Confirmatory Factor Analysis (CFA) conducted with AMOS 20. As shown in Table 1, all Cronbach's α values were above 0.7, indicating good reliability of the questionnaire [40]. In addition, all factor loadings exceeded the acceptable threshold of 0.50 (Hair et al., 2010). The average variance extracted (AVE) and composite reliability (CR) values were greater than 0.50, indicating convergent validity of the measures was satisfactory [41].

Table 1. The Cronbach α , CR and AVE

Construct	Items	Standardized	α	CR	AVE
Interface Quality	IQ1	0.916	0.948	0.946	0.778
	IQ2	0.866			
	IQ3	0.875			
	IQ4	0.897			
	IQ5	0.853			
Information Quality	IQU1	0.929	0.940	0.941	0.801
	IQU2	0.894			
	IQU3	0.866			
	IQU4	0.89			
Perceived Security	PS1	0.926	0.947	0.949	0.861
	PS2	0.978			
	PS3	0.877			
Perceived Privacy	PPR1	0.869	0.898	0.900	0.694
	PPR2	0.794			
	PPR3	0.797			
	PPR4	0.869			
Trust	TR1	0.714	0.834	0.834	0.628
	TR2	0.798			
	TR3	0.859			
Purchase Intention	PI1	0.905	0.919	0.919	0.792
	PI2	0.865			
	PI3	0.899			

In order to assess the discriminant validity, this study examined the correlations among the constructs and compared them with the square root of AVE. The square root of AVE for each factor was found to be greater than its correlation coefficients with other factors, indicating satisfactory discriminant validity [41]. The results of these analyses are presented in Table 2.

Table 2. Square root of AVE and factor correlation coefficients

	IQ	IQU	PS	PPR	TR	PI
IQ	0.882	-	-	-	-	-
IQU	0.637	0.895	-	-	-	-
PS	0.661	0.749	0.928	-	-	-
PPR	0.432	0.475	0.472	0.833	-	-
TR	0.347	0.339	0.335	0.394	0.792	-
OI	0.697	0.710	0.738	0.593	0.525	0.890

4.3 Structural Model

This study utilized SEM to estimate the proposed model and investigate the relationships among variables. The results of the SEM and goodness of fit indices are presented in Table 3, showing that the model has a good fit. The X^2 value was 509.733 with 193 degrees of freedom, resulting in a X^2/df ratio of 2.641. The other goodness of fit indices, including GFI, NFI, CFI, TLI, and RMSEA were also satisfactory, indicating a good model fit (Table 4).

Table 3: Results of SEM analysis

Hypothesis	Standardized regression	C.R.	p-value
Interface -> Purchase intention	0.240	5.582	***
Information Quality -> Purchase intention	0.206	3.897	***
Perceived Security -> Purchase intention	0.251	5.745	***
Perceived Privacy -> Purchase intention	0.191	5.025	***
Trust -> Purchase intention	0.212	6.018	***

Notes: *** $p < 0.001$

The standardized estimates in Table 3 supported all relationships in the proposed model, with perceived security being the strongest predictor of purchase behavior ($\beta = 0.251$, $p < 0.001$), followed by interface quality ($\beta = 0.240$, $p < 0.001$), trust ($\beta = 0.212$, $p < 0.001$), information quality ($\beta = 0.206$, $p < 0.001$), and perceived privacy ($\beta = 0.191$, $p < 0.001$). Therefore, all hypotheses are all supported.

Table 4. Model fit statistics

Structural model	Fit statistics	Acceptable Fit
Chi-square (X^2)	509.733	
Degree of freedom (df)	193	
X^2/df	2.641	1.0-3.0
p-value	<0.01	
GFI	0.912	>0.90
NFI	0.952	>0.90
CFI	0.969	>0.90
TLI	0.963	>0.90
RMR	0.020	<0.05
RMSEA	0.058	<0.08

5. DISCUSSION AND CONCLUSION

Nowadays, online shopping has become the norm in many countries, including Vietnam. This study focused on individuals in Vietnam who utilized the e-commerce platform for their online purchases. This study aims to investigate the determinants that affect online purchase intention. The study's findings offer clear managerial

implications for managers. The study results contribute to the existing literature by investigating the impact of user interface quality, information quality, information quality, perceived security, perceived privacy and consumer trust on purchase intention. This research provides theoretical implications by including trust along with e-commerce platform quality as antecedents to consumer purchase intention, in order to develop a more comprehensive model of consumer behavior in online retailing literature. In line with the study of Kim and Lenno [3], website quality was measured in terms of user interface, information quality, perceived privacy, perceived security.

Regarding the user interface, it is the key factor influencing consumers' online purchase intentions and this finding is consistent with the work of Hausman and Siekpe [10]. To enhance consumers' experience, companies should focus on creating a user-friendly website interface that allows consumers to easily browse and select products or services. One way to achieve this is by incorporating functions that enable consumers to compare products, helping them make informed decisions. Additionally, website stability is crucial, and companies should regularly maintain their website to improve its stability and prevent any potential issues that may cause consumer frustration. Ensuring accurate and comprehensible product descriptions is also important to avoid misleading consumers. Ultimately, businesses should solicit feedback and recommendations from their consumers in order to gain a better understanding of their desires and preferences. This can help companies develop new features and improve their services to better meet consumers' expectations.

Information quality is another crucial factor that influences consumers' intentions to purchase a product online. However, in this online context, while Tam et al. [12] considered information quality as the factor consumer valued most, the current study emphasizes the greatest effect of website design on consumer purchase intention. Information quality includes various aspects such as product images, videos, and branding, which should be presented in a clear and transparent manner to avoid confusion or doubts in consumers' minds. Online businesses should provide accurate and up-to-date information about the products, with high-quality images to ensure that consumers feel confident about the product's authenticity and suitability for their needs. This can help increase consumers' purchase intention and drive more sales for the business.

The study identified perceived privacy as a crucial factor that can impact consumers' purchase intention when shopping online. When a website shares consumers' private information with third parties without their consent, it can create doubts and hesitations in the consumers' minds, leading them to refrain from providing their private information such as phone numbers, addresses, and so on. This may even result in consumers switching to another platform that ensures their privacy. Hence, firms need to assure their consumers that their private information will be kept secure and not shared with any unauthorized party.

The perceived security is another factor that significantly affects the purchase intention of consumers. The study found that cyber security is a critical concern for consumers

and can cause them to change their decisions at the last minute. If consumers perceive that a website lacks security features to prevent cyber-attacks, it may lead them to use alternative transaction methods such as Internet banking or e-wallets. This is because they fear losing their money or personal information due to poor security measures. Therefore, firms need to ensure that their websites have a strong and reliable information technology team to protect consumers from potential cyber-attacks and safeguard their transactions and personal data. Specifically, the risk related to loss of consumers' privacy and security of personal information was important barriers to consumer use [42].

As Jarvenpaa and Tractinsky [31] confirmed in their research, trust is a critical factor in influencing consumers' intentions to buy on e-commerce platforms. Consumers are more likely to make purchases on a platform that has a well-established brand and a high level of reliability. Hence, it is essential for firms to maintain the quality of their products and services, ensuring that they are not outdated or defective, which can help build trust in the minds of consumers. Additionally, firms should make their commitment to consumer satisfaction visible, for example, by offering service recovery options in case of faulty goods, which can contribute to increased consumer trust. By doing so, firms can establish long-term consumer relationships and increase their online sales.

6. LIMITATIONS

Certain limitations are inevitable while conducting research setting the basis for future studies. First, this study uses a convenient sampling method, which may limit the representation of the population; however, this limitation is known beforehand and accepted as part of the study. Second, the study only focuses on the intermediary role of IT, while the research results show that other factors have not been mentioned in the model. Further studies should be conducted to expand the research scope and improve the statistical representation of the sample. This can be done by sampling in diverse regions and sample sizes and using a probabilistic method. Studying various demographic groups can also help identify new factors affecting consumer purchase intention.

7. REFERENCES

- [1] F. Faisal (2019, Nov. 19). E-Commerce Applications & How it Transforms your Business? [Online]. Available: <https://mindster.com/mindster-blogs/ecommerce-applications/>
- [2] M. Sigala, "Tourism and COVID-19: Impacts and implications for advancing and resetting industry and research," *Journal of Business Research*, vol. 117, pp. 312-321, 2020.
- [3] J. Kim, and S. J. Lennon, "Effects of reputation and website quality on online consumers' emotion, perceived risk and purchase intention – Based on the stimulus-organism-response model," *Journal of Research in Interactive Marketing*, vol. 7 no. 1, pp.33-56, 2013.

- [4] M. B. Kolesar, and R.W. Galbraith, "A services-marketing perspective on e-retailing: implications for e-retailers and directions for further research," *Internet Research*, vol. 10 no. 5, pp. 424-38, 2000.
- [5] J. Reynolds, "eCommerce: a critical review," *International Journal of Retail & Distribution Management*, vol. 28, no. 10, pp. 417-44, 2000.
- [6] B. Jin, J. Park, and J. Kim, "Cross-cultural examination of the relationships among firm reputation, e-satisfaction, e-trust and e-loyalty," *International Marketing Review*, vol. 21 no. 3, pp. 324-37, 2008.
- [7] A. C. Van Riel, V. Liljander, and P. Jurriens, "Exploring consumer evaluations of e-services: A portal site," *International Journal of Service Industry Management*, vol. 12 no. 4, pp. 359–377, 2001.
- [8] H. H. Chang, and S. W. Chen, "Consumer perception of interface quality, security, and loyalty in electronic commerce," *Information & Management*, vol. 46 no. 7, pp. 411–417, 2009.
- [9] D. M. Szymanski, and R. T. Hise, "e-satisfaction: an initial examination," *Journal of Retailing*, vol. 76 no. 3, pp. 309-22, 2000.
- [10] A. V. Hausman, and J. S. Siekpe, "The effect of web interface features on consumer online purchase intentions," *Journal of Business Research*, vol. 62 no. 1, 5-13, 2009.
- [11] N. Walia, M. Strite, and W. Huddleston, "Eyeing the web interface: The influence of price, product, and personal involvement," *Electronic Commerce Research*, vol. 16, no. 3, pp. 297-333, 2016.
- [12] C. Tam, A. Loureiro, and T. Oliveira, "The individual performance outcome behind e-commerce: Integrating information systems success and overall trust," *Internet Research*, vol. 30 no. 2, pp. 439-462, 2020.
- [13] C. H. Park, and Y. G. Kim, "Identifying key factors affecting consumer purchase behaviour in an online shopping context," *International Journal of Retail & Distribution Management*, vol. 31 no. 1, pp. 16–29, 2003.
- [14] H. M. Kuo, and C. W. Chen, "Application of quality function deployment to improve the quality of Internet shopping website interface design," *International Journal of Innovative Computing, Information and Control*, vol. 7 no. 1, pp. 253–268, 2011.
- [15] G. Sharma, and W. Lijuan, "The effects of online service quality of e-commerce websites on user satisfaction," *The Electronic Library*, vol. 33 no. 3, pp. 468–485, 2015.
- [16] X. Zhang, K. B. Keeling, and, R. J. Pavur, "Information quality of commercial Web site home pages: an explorative analysis," *Proceedings of the Twenty First International Conference on Information Systems, Brisbane*, pp. 164-75, 2000.
- [17] M. Wolfenbarger, and, M. C. Gilly, "Shopping Online for Freedom, Control, and Fun," *California Management Review*, vol. 43 no. 2, pp. 34- 55, 2001.
- [18] J. Agarwal, and T. Wu, "Factors influencing growth commerce in emerging economies: An institution based N-OLI framework and research propositions," *Thunderbird International Business Review*, vol. 57 no. 3, 197-215, 2015.

- [19] H. Mohr, and Z. Walter, "Formation of consumers' perceived information security: Examining the transfer of trust in online retailers," *Information Systems Frontiers*, vol. 21 no. 6, 1231-1250, 2019.
- [20] C. Goodwin, "Privacy: Recognition of a consumer right," *Journal of Public Policy & Marketing*, vol. 10 no. 1, pp. 149– 166, 1991.
- [21] H. Wang, M. K. Lee, and C. Wang, "Consumer privacy concerns about internet marketing," *Communications of the ACM*, vol. 41 no. 3, 63–70, 1998.
- [22] G. Sharma, and, W. Lijuan, "Ethical perspectives on e-commerce: An empirical investigation," *Internet Research*, vol. 24 no. 4, pp. 414–435, 2014.
- [23] R. Connolly, and F. Bannister, "Factors influencing Irish consumers' trust in internet shopping," *Management Research News*, vol 31 no 5, pp. 339–358, 2008.
- [24] D. Gefen, E. Karahanna, and D. Straub, "Trust and TAM in online shopping: an integrated model," *MIS Quarterly*, vol. 27 no. 1, pp. 51-90, 2003.
- [25] T. Urvashi, M. Amit, and, S. Manohar, "Examining the impact of intangible product features and e-commerce institutional mechanics on consumer trust and repurchase intention," *Electronic Markets*, vol. 31 no. 4, pp. 945-964, 2021.
- [26] M. Al-Bebei, M. Akroush, I. Ashouri, "Consumer attitudes towards online shopping: The effects of trust perceived benefits, and perceived web quality," *Internet Research*, vol. 25 no. 5, pp. 707-733, 2015.
- [27] K. S. Coulter, and R. A. Coulter, "Determinants of trust in a service provider: The moderating role of length of relationship," *Journal of Services Marketing*, vol. 16 no. 1, pp. 35–50, 2002.
- [28] M. Komunda, and A. Osarenkhoe, "Remedy or cure for service failure?: effects of service recovery on consumer satisfaction and loyalty," *Business Process Management Journal*, vol. 18 no. 1, pp. 82-103, 2012.
- [29] W. D. Perreault, and E. J. McCarthy, "Princípios de marketing. Rio de Janeiro," Brazil: LTC, 2002.
- [30] G. B. Murphy, and, A. A. Blessinger, "Perceptions of No-Name Recognition Business to Consumer E-Commerce Trustworthiness: The Effectiveness of Potential Influence Tactics," *The Journal of High Technology Management Research*, vol. 14 no. 1, pp. 71-92, 2003.
- [31] S. L. Jarvenpaa, and N. Tractinsky, "Consumer trust in an internet store a cross-cultural validation," *Journal of Computer-Mediated Communication*. vol. 5 no. 2, pp. 1-35, 1999.
- [32] J.-Y. Lai, and, C.-Y. Chang, "User attitudes toward dedicated e-book readers for reading: the effects of convenience, compatibility and media richness," *Online Information Review*, vol. 35 no. 4, pp. 558-580, 2011.
- [33] W. D. Salisbury, R. A. Pearson, , A.W. Pearson, and D. W. Miller, "Perceived security and World Wide Web purchase intention," *Industrial Management & Data Systems*, vol. 101 no. 4, pp. 165-177, 2001.
- [34] T. Dinev, & P. Hart, 'Internet privacy concerns and social awareness as determinants of intention to transact', *International Journal of Electronic Commerce*, vol. 10 no. 2, pp. 7–31, 2006.

- [35] P. Pavlou, "Consumer acceptance of electronic commerce: integrating trust and risk with the technology acceptance model," *International Journal of Electronic Commerce*, vol. 7 no. 3, pp. 101–134, 2003.
- [36] A. Schlosser, T. White, and S. Lloyd, "Converting web site visitors into buyers: how web site investment increases consumer trusting beliefs and online purchase intentions. *Journal of Marketing*, vol. 70 no. 2, pp. 133–148, 2006.
- [37] P. M. Podsakoff, S. B. MacKenzie, J.-Y. Lee, and N. P. Podsakoff, "Common method biases in behavioral research: a critical review of the literature and recommended remedies," *Journal of Applied Psychology*, vol. 88 no. 5, pp. 879-903, 2003.
- [38] R. P. Bagozzi, & Y. Yi, "Assessing method variance in multitrait-multimethod matrices: the case of self-reported affect and perceptions at work," *Journal of Applied Psychology*, vol. 75 no. 5, pp. 547-560, 1990.
- [39] P. A. Pavlou, H. Liang, & Y. Xue, "Understanding and mitigating uncertainty in online exchange relationships: a principal- agent perspective. *MIS Quarterly*, vol. 31 no. 1, pp. 105-136, 2007.
- [40] J. F. Hair, W. C. Black, B. J. Babin, and R. E. Anderson, "Multivariate Data Analysis, 7th ed.," Prentice-Hall, NJ, 2010.
- [41] C. Fornell, & D.F. Larcker, "Structural equation models with unobservable variables and measurement error," *Journal of Marketing Research*, vol. 18 no. 1, pp. 39-50, 1981.
- [42] K, -L. Hui, H. H. Teo, and S. -Y. Lee, "The value of privacy assurance: an exploratory field experiment," *MIS Quarterly*, vol. 31 no. 1, pp. 19-33, 2007.

