

1 Effect of Trustworthiness of Internet Merchants on Consumer 2 Trust in Online Shopping with the Moderating Effect of 3 Perceived Risk

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7

8 **Abstract**

9 Internet marketing has significantly changed the personality of store competition. More and
10 more often, even normal customer not just the technical smart one is diving in over internet.
11 The level to which the World Wide Web suppliers can build trust will considerably affect the
12 desire to purchase over internet. Consequently it is important to understand the aspects that
13 effect customer believe in e-retailers. Data was collected from five main universities of
14 Islamabad i.e. Muhammad Ali Jinnah university, Islamic International, Comsats, Behria and
15 Quaid.e.Azam university Islamabad. Snow ball sampling technique was used and 200
16 questionnaires were distributed of which 157 were returned. Result showed that trust of
17 internet merchants does play a pivotal role in attracting customer to shop online. The finding
18 of this research paper will help the internet marketers and merchants to device such strategies
19 that can ensure consumer trust on e.retailers and hence lessen the risk being involved in online
20 transaction.

21

22 **Index terms—**

23 **1 Introduction**

24 The use of the Online for buying products or services has tremendous prospective. The Online allows customers
25 to store or do dealings 24 hours a day, all year around from almost any location. It also provides customers more
26 solutions and allows them to have fast assessments. Moreover, it allows customers to interact socially, come back
27 ideas, and to assess activities with other customers in the electronic communities'. Though the Internet offers an
28 array of advantages that together have been shown to be grievous enough to appeal customers, recent surveys
29 demonstrated that the onrush place of net shopping still remains low.

30 Turban and define trust in ecommerce as "The willingness of a consumer to be vulnerable to the actions of an
31 Internet merchant in an Internet shopping transaction, based on the expectation that the Internet merchant will
32 behave in certain agreeable ways, irrespective of the ability of the consumer to monitor or control the Internet
33 merchant".

34 Competition is just a mouse click away and the internet's merchants are trying to not only delivering high
35 quality of foolproof services but also maintain the ground of prospect customers. Scholar and Literature identify
36 different determinant that contribute towards trust i.e. ability, belevonce, and integrity. Deficit of trust in
37 has been consistently established as one of the most highly effective restrictions to individuals for exciting in
38 ecommerce, such as negotiations in which reasonable and personal details is provided to providers via the Internet.
39 In the long run of e-commerce it seems to be weak and unconvincing without a common atmosphere of online
40 believe in. Creating client believe regarding online shopping is still a big challenge to the internet merchants and
41 without developing the consumer trust it is difficult to flourish this industry (Wang & Emurian, 2005). Client
42 believe in of Online organizations is a considerable element affecting the achievements of ecommerce. To increase

9 LITERATURE REVIEW A) TRUST WORTHINESS OF INTERNET MERCHANTS:

43 customer believe in, many ertailers are analyzing and trying to come up with different trust-building techniques,
44 such as participation in third-party assurance applications (Kimery & McCord, 2002).

45 Business-to-consumer electronic dealing, one cover of which is Web-based shopping, is characterized as
46 electronic-based scheme transactions conducted between consumers and organizations. Despite the overall
47 financial system crises in the Internet and telephone systems places, digital market (EC) will improve and
48 business Web websites will stay an essential interactions channel. However, genuine concerns regarding privacy
49 and trust seems to be the main factors in the way to development and essential concerns to both people and
50 organizations ?? Liu, Marchewka & Yu, 2005). Consumer behavior research find out that knowledgeable clients
51 will most likely depend on other factors but if talk about the fresh customers they heavily rely upon reputation
52 and brand image ??Ward & Lee, 1999).

53 The levels to which the e-retailer can develop believe in will considerably effect the desire of the individual
54 to create purchases over the internet (Grewal, Munger, ??evy & Lyer, 2003). Proof indicates that clients often
55 think twice to execute with Web-based organizations because of issue about resource perform or the Perceived
56 risk possibility of having personal information thieved by hackers ?? McKnight, Choudhury & Kecmar, 2002).
57 Because of trust on web merchants can allow Web visitors to deal with both incertitude and concerns in on the
58 internet conversations, and to help them make amazing goals towards Web organizations. Believe in is of amazing
59 significance for the success of e-commerce, since it is an important element that clients take into consideration in
60 their decision-making when choosing on the Internet customers acknowledged variations in size and popularity
61 among Internet shops, and those variations affected their examination of shop reliability and their understanding
62 of danger, as well as their desire to use the store (Jarvenpaa, Tractinsky & Vitale, 2000).

63 2 II.

64 3 Research Problem

65 As it is the era of globalization and everyone wants to have quick access. Because lack of time it is difficult
66 for a person to visit a place in search it manually and than by a commodity. Internet provides easy access
67 of information to everyone but the main problem is that people generally don't trust to purchase anything on
68 internet because of lacking trust on e-retailers and risk being associated with e-transactions.

69 4 III.

70 5 Research Questions

71 1. Can trustworthiness of internet merchants create consumer trust in online shopping? 2. Can perceived risk
72 moderates the relationship between trustworthiness of internet merchants and consumer trust on online shopping?
73 IV.

74 Objectives 1. To find out the impact of trustworthiness of internet merchants on the consumer trust in online
75 shopping.

76 6 2.

77 To what extant perceived risk moderates the relationship between trustworthiness of internet merchants and
78 consumer trust on online shopping.

79 V.

80 7 Significance

81 The significance of merchants and customer trust for Internet shopping is underexploited, however, because as
82 recent market Surveys have confirmed, many users are reluctant to make purchases on the Internet. Their main
83 reasons may be because of low trust worthiness of internet merchants, reputation of the website and size. On the
84 other hand what internet customers perceived is also very important to bring under consideration they fell insecure
85 mainly regarding the privacy policy of the web merchants, risk being involved regarding online transactions, size
86 and reputation also plays a very pivotal role for internet customers to shop. In addition, this research paper
87 shows detail of a potential empirical investigation of some major hypotheses arising from the model. Findings
88 from such research could extend trust and ecommerce theories, and be used to guide efforts by the e-commerce
89 community to increase consumer trust in Internet shopping.

90 8 VI.

91 9 Literature Review a) Trust Worthiness of Internet Merchants:

92 On the internet believe in is essential both business to business as well as business-to-consumer e-business.
93 Customers as well as companies, sensation stress associated with downturn in the economy as well as terrorism,
94 progressively turn to purchase from is to do company along with businesses most abundant in reliable Internet
95 sites as well as electric systems ??Shankara, Urban & Sultan, 2002).

96 The idea associated with trust continues to be analyzed in a variety of situations through the years. The
97 theoretical perspectives used in this research are aggregated into two categories.

98 ? Theory of Psychology characterizing trust in terms of the anticipations and also willingness of the trusting
99 party inside a business deal, the risks connected with acting on such anticipations, and the contextual elements
100 that both enhance or perhaps prevent the development and maintenance of the trust. It seems to be best with
101 regard to knowing customer trust upon Buying since it concentrates on transactions.

102 ? Theory of Perceived risk it has being assumed that individuals behave in a rational manner, weighing
103 information before making a decision. Individuals have exaggerated fears due to inadequate or incorrect
104 information. Implied in this assumption is that additional information can help people understand true risk
105 and hence lessen their opinion of danger.

106 According to believe in continues to be utilized in 3 various ways -namely, like a perception ("subjective
107 trust"), because numerous individual as well as situational aspects that may lead to very subjective believe in
108 ("trust antecedents"), so that as those things caused by very subjective believe in ("behavioral trust"). Deficit
109 of customer believe in ecommerce merchants, e-commerce technological innovation, and the public, financial and
110 lawful infrastructures of the e-commerce atmosphere, creates a significant challenge to the large-scale usage of
111 business to consumer e-commerce (Patton & Josang, 2004).

112 Three aspects that people get with regard to Believe in value with regard to web retailers tend to be Capability,
113 Benevolence as well as honesty. Ability refers to the team that permits the actual trustee to become recognized
114 qualified inside a few particular domain names. Benevolence may be the level that trustee considered to really
115 feel gregarious treatment as well as issue and also the determination to perform great towards the trustier past
116 a good single minded profit purpose. Integrity is actually faithfulness to some group of concepts this kind of as
117 (study/work habits) considered to the actual trustee reliable as well as dependable based on trustor .

118 Creating customer believe in is essential for brand spanking new or even not known Web companies trying to
119 lengthen their own client achieve internationally. Creative designers look at the social features associated with
120 potential customers to improve believe in, considering the fact that various trust-building internet techniques will
121 vary price effects (Sia et al., 2009). The result claim that worth improving methods such as guarantee associated
122 with protection as well as cash back guarantee would be the majority of element for your brand new web retailers
123 to draw the internet clients ??Grewal et al., 2003).

124 The actual scientific results uncover that this recognized perceived ability, integrity as well as benevolence
125 associated with remote control teammates had been considerably less than the actual rankings associated with
126 nearby teammates which this particular difference improved since the tasks proceeded, Curiously, the outcomes
127 reveal that this development associated with believe in is not really essential for the digital group to provide an
128 excellent outcome. A few groups displaying lower levels associated with believe in could offer top quality outcome
129 (Kelsey & .

130 Individual trust propensity also an important aspect in relationship of trust (Kee & sun, 2005). Since discussed
131 broadly in the literature, businesses which have a solid environment associated with internal believe in and the
132 ones who else very easily create relying human relationships along with exterior partners carry out much better
133 than businesses along with reduced amounts of believe in. This is especially correct with regard to businesses
134 contending within worldwide marketplaces .

135 By Dillon, ??hompson and Corner (2002) study had been made to discover the value of recognized customer
136 danger and also the Buying encounter on the internet buying behavior of sites customers. Each recognized
137 customer risk as well as lack of interpersonal discussion in online buying had been discovered to become adversely
138 linked to the quantity of on the internet buys created. Substantial unfavorable relation find among recognized
139 risk on the internet buying behavior. Since the significance positioned on aspects associated with the item risk as
140 well as personal privacy danger sizes associated with customer risk improved, the quantity of on the internet buys
141 created had been discovered to diminish. Digital re-embedding, i.e. including interpersonal tips to some web site,
142 continues to be recommended just as one technique to improve customer rely upon online-vendors. Several online
143 stores at the same time include this tactic, for instance with the addition of pictures as well as brands associated
144 with customer support real estate agents or even through making discussion and give a call back possibilities
145 ??Steinbrück & Schaumburg, 2003). Trust and commitment in as well as dedication would be the main tenets
146 within creating effective extensive human relationships on the internet selling circumstance. Within the lack of
147 actual physical discussion between purchaser and also the owner, sites ought to obtain the actual believe in from
148 the purchasers as well as provide within the guarantees created have grown to be main problems within on the
149 internet client romantic relationship administration . A paper suggest that there are four major aspects which
150 effect customer views of their online purchasing experiences namely website style, reliability of the web privacy
151 and online web customer service). Ferrin, Rao and . Argued that the consumer trust as well as recognized risk
152 possesses powerful effects on the buying choices on web. find that if the internet marketers and online solution
153 providers are successful in satisfy the customer about not to lose their credit card and personal information can
154 boost Internet utilization motivation. Comfort features differ greatly from web page to web page and with the
155 growing issue of credit card frauds, undesirable solicitation and identification fraud on the rise a client's details
156 being kept personal is of great concern .

157 A particular investigation looked into the actual relative's significance, whenever buying services and Global
158 Journal of Management and Business Research Volume XII Issue XIX Version I 2012 Year Research consists of

159 program assurance is a distinctive determinant associated with customer rely upon the actual product as well
160 as implies that program guarantee of the Internet merchant has got the most powerful impact upon customer
161 believe in of most the actual antecedents associated with believe in, that shows a definite distinction through the
162 antecedents associated with rely upon the standard advertising materials. ??Teo & Liu, 2005). On the basis of
163 above literature we develop the below hypothesis.

164 goods on the Internet, customer often look for 4 aspects. (1) 3rd party personal privacy finalizes, (2) personal
165 privacy claims, (3) 3rd party protection finalize, as well as (4) protection features. The outcomes reveal customers
166 appreciated protection functions a lot more compared to 3 some other believe in directories. ??Belanger, Hiller
167 & Cruz, 2002). Moreover, protection as well as personal privacy tends to be after that straight associated with
168 believe in, that continues to be the competing benefit on the internet atmosphere. By having the literature
169 support we are able to develop the H2.

170 H2 : Perceived Risk plays the moderating role between trustworthiness of internet merchants and consumer
171 trust on online trust.

172 10 c) Customer trust in online shopping

173 Consumer-perceived risk is actually decreased using the embrace institutional believe in. Meaning that certain
174 method to decrease consumer-perceived risk would be to create, promote, as well as improve institutional believe
175 in using the participation of economic as well as interpersonal organizations within the capability associated with
176 guarantors within the swap procedure (salam, Rao & Pegels, 2003). Argued some key elements that can be used
177 as a source of gaining customer trust are benefits of the website, branding, Product or services that the company
178 offers and there quality. If the web merchants wants to target females means they are offering female based
179 gender product so the web merchants should devise a strategy that can reduce the risk even though all those
180 women tend to be skilled Online users ??Garbarino & Strahilev, 2004).

181 Insufficient rely upon on the internet businesses is really a main reason numerous internet users usually
182 do not use the internet Particularly, it was found that recognized trustworthiness of the organization as well as
183 recognized reputation from the organization in order to personalize the services and products had been substantial
184 antecedents in order to preliminary rely upon the organization ??Koufaris & Sosa, 2004). Previous analysis
185 indicates that website can impact the wish of the consumer to perform online (hussain, Suhaimi & Mustafa,
186 2005). The outcome of a research reveals that customers will believe in the website if they experience the web
187 page keeps a justified moral performance (Yang, Lin, Chao & Chandlrees, 2009) .A vital discovering claim that
188 relatives power associated with perceived protection upon rely in EC dealings instead of merchant popularity as
189 well as monetary legal responsibility. Whilst restricted monetary legal responsibility continues to be suggested
190 like a surrogate for facts protection in the direction of creating customer believe in .

191 Whenever examining causes of customer rely upon e-retailing, customers appear to create their own choice
192 in order to believe in a good e-retailer on the perception-based, intellectual foundation. Nearly all substantial
193 aspects (reputation, personal, info through buddies as well as family members, recognized investment decision,
194 recognized likeness, recognized manage, recognized familiarity) are straight associated with the actual customer's
195 understanding associated with electronic selling. suggest that an individual has associated with e-retailers is
196 actually therefore the most crucial determinant associated with rely upon e-retailing. Customer acknowledged
197 strength of non repudiation, privacy protection, and information stability was found to be key elements of e-
198 commerce acceptance .

199 Belanger, Hiller and Smith (2002) study suggest that a large number of individuals using the Internet have
200 serious privacy concerns, and that winning public trust is the primary hurdle to continued growth in ecommerce.
201 Researchers found that loyalty within B2C e-Services website is impacted by believe in, satisfaction as well as
202 acknowledged community presence ?? Cyr, Hassanein, Head & Ivanov, 2006). When a customer consistently use
203 vendor's web it generates not only customer loyalty and customer satisfaction but also create word of mouth .

204 By having comprehensive literature review it is obvious to know that internet merchant's trustworthiness is of
205 extremely important concerned issue for the customer to shop online and another factor is the perceived risk that
206 stops the customer from doing online shopping. So for above mentioned issues we come up with the suggested
207 model as below.

208 11 VII.

209 12 Model

210 13 Perceived Risk

211 14 Consumer trust on Online Shopping

212 15 Trustworthiness of Internet Merchants

213 VIII.

214 **16 Research Methodology**

215 This study was conducted to verify the impact of trustworthiness of internet merchants on consumer trust on
216 online shopping. For this purpose data was collected from the population of five university students having some
217 background of online shopping. The initial sample for the study was selected from students at five universities;
218 Muhammad Ali Jinnah, Comsats institute of information technology, Quaid.e.azam, Behria University and a
219 major university is Islamic International. Students who volunteered to complete the survey were then requested
220 to recruit at least two other individuals who shop online. Through this snowball sampling technique, we obtained
221 a final sample of 157 respondents for which 200 questionnaires was distributed.

222 **17 IX.**

223 **18 Instrument**

224 For the measurement Perceived Risk scale items were derived from the interview summaries given by Szymanski
225 and Hise ??2000). For trustworthiness of internet merchants (Moorman, Deshpande & Zaltman, 1993)
226 questionnaires were used some were new measure taken by Mattheuw, . For dependent variable i.e. Trust in
227 Internet shopping Cheung and Lee, M.K.O. 200 questionnaire was used. Responses to the scale items were
228 measured on a five point Likert scale.

229 To evaluate the stability and credibility of data different mathematical techniques were used like Cronbach
230 alpha. Group information of respondents was analyzed by descriptive statistics. Exploratory aspect research
231 was conducted for the evaluation of construct. Regression and Correlation methods were used to confirm the
232 connection by using Mathematical Program Software i.e. spss.

233 **19 X.**

234 **20 Findings**

235 One hundred and five questionnaires were distributed in Mohammad Ali Jinnah University, Islamabad out of
236 which all ninety were returned. Eighty Seven questionnaires were distributed in Islamic international in which
237 sixty seven questionnaire were returned. Out of 157 respondents 119 were male (75.8) and 38 were females
238 (24.2 percent). Forty-five (28.7 percent) respondents belong to age group of 20 to 25 years, 47 (29.9 percent)
239 respondents belong to age group of 26 to 30 years, 29 (18.5 percent) respondents were from the age group of
240 31-35 years and 36 respondents (22.9 percent) were of above age of 36 years. Bachelor respondents were 51
241 (32.5 percent), Master respondents were 59 (37.6 percent) and 47 (29.9 percent) respondents were M.s and
242 above in education level. 21 respondents (13.4 percent) receives income about 10000-20000 rupees per month,
243 51 respondents (32.5 percent) receive income from 21000 to 30000 rupees per month and 85 (54.1) respondents
244 receive above 31000 and above monthly salary rupees pocket money. Fresh experience on internet shopping were
245 53 respondents (33.8 percent). 1-5 years experience respondents were 89 (56.7 percent) and experience for more
246 than 5 years respondents were 15 (9.6 percent).

247 **21**

248 As it is clear from the Table 2 that the value of the KMO test is more than 0.5 and also the level of significance is
249 0.000 which indicate that the values of the KMO are significant indicating the appropriateness of factor analysis.
250 The entire three variables proved significance in the factor analysis. Correlation Analysis was used to confirm
251 existence of relationship between the independent variables i.e. Trustworthiness of Internet Merchants and the
252 dependent variable i.e. Customer trust in online shopping.

253 The correlation Analysis shows highly significant positive relationship between Trustworthiness of Internet
254 Merchants and the dependent variable i.e. Customer trust in online shopping.

255 Our HI is (Trust Worthiness of Internet Merchants strongly effect the Online customer trust.) is accepted.
256 Perceived Risk is also playing a moderating role between trustworthiness of internet merchants and consumer trust
257 in online shopping. Because for moderator significant relationship is found in correlation analysis therefore our
258 second supposition, H2 (Perceived Risk plays the moderating role between trustworthiness of internet merchants
259 and consumer trust on online trust) is accepted. To further analyze the relationship of variable and to check
260 their impact upon each other regression analysis has been performed. The objective is to check the impact of
261 trustworthiness of internet merchants upon Consumer trust on online shopping with the moderating role of the
262 Perceived risk. For this purpose linear regression technique was used. The result is shown above.

263 The result of regression analysis clearly indicates that trustworthiness of internet merchants is highly correlated
264 with consumer trust in online shopping as shown on above regressions analysis t value is ($t = 5.152$) at 100% level
265 of significance. H 1 is accepted and consistent with previous correlation analysis.

266 H2 : Perceived Risk plays the moderating role between trustworthiness of internet merchants and consumer
267 trust on online trust H2 is also accepted because we find in our correctional analysis that there is significant
268 relationship between perceived risk and trustworthiness of internet merchants, the relationship between perceived
269 risk and customer trust in online shopping also proves to be significant.

270 **22 ANOVA c**

271 **23 Model**

272 **24 Conclusion**

273 Electronic industry is modifying fast the way people do business all over the world. In the business-to-consumer
274 section, revenue through the web have been improving considerably over the last few years. Customer of not
275 only developed countries used the internet as a medium of shopping but even in developing nations people are
276 trying to use this fast access medium.

277 From the research it was found that that trustworthiness of internet merchants significantly affect the consumer
278 trust on online shopping and both the hypothesis are accepted. H1 was Trust Worthiness of Internet Merchants
279 strongly effects the Online customer trust and H2 was Perceived Risk plays the moderating role between
280 trustworthiness of internet merchants and consumer trust on online trust. So the online merchants should
281 develop trust so that they might capture the good pool of prospect customers. Because the customer thinks that
282 if we shop online so there may be the risk of lose. This lose may be in shape of personal information theft, fake
283 internet merchants or threat of financial lose. So in order to overcome customer worries the online merchants
284 may device such strategies that create or develop customer trust on online merchants. In Pakistan as we are
285 developing nation and online shopping is not considered heavily because of many reasons. People usually do not
286 trust on online shopping because they are afraid of being fraud or there information may be theft and due to
287 flexible legal policies one cannot find justice if someone held for fraud. So as our research suggest that if the
288 internet merchants want to make business in Pakistan they must first develop trust and ensure the customer
289 that online shopping is safe and free from fraud. For that the internet merchants should develop such policies on
290 which the customer can trust.

291 Lastly, analysis into the trust in style designed in this document will help accelerate the development of
292 customer e-commerce by eliminating one of the major obstructions to its progression, namely, deficit of trust.

293 **25 XII.**

294 **26 Limitations**

295 A restriction of the suggested style is that it does not cope with the consequences of trust. Along with mind-set,
296 risk knowing, and very subjective standards, trust is one of the aspects impacting on-line customer conduct. Since
297 the idea of believe in is very well relevant to (and often puzzled with) the concept of risk, an knowing of believe
298 in that does not analyze its relationship with danger is incomplete. Another restriction of this research was
299 the shortage of time. Study was performed with the help of review implemented was well arranged and widely
300 recognized by past scientists, though questionnaire adopted but there can be found chance that some participants
301 reacted might have not stated the reaction properly. Taste was taken only two universities of Islamabad, Capital
302 of Pakistan. Furthermore, only business learners were examined in this research at three education level of
303 undergraduate, graduate student and post graduate student learners. The conclusions of the research can are
304 different in other parts of country due to variation in sub-culture.

305 **27 XIII.**

306 **28 Future Direction**

307 Analysis can be duplicated in longer time period of time for more general outcomes. It can be perform in
308 different situations or areas to confirm outcomes go with or differ. Trust of e-retailers does put impact on
309 consumer willingness to shop online but there are a lot other elements that can generate consumer trust like
310 money back guarantee, store name and store reputation. Future research may be carried out more broadly
311 keeping in view the element of trust and upcoming specialist will strongly step in where the existing research are
312 reluctant to take. ¹

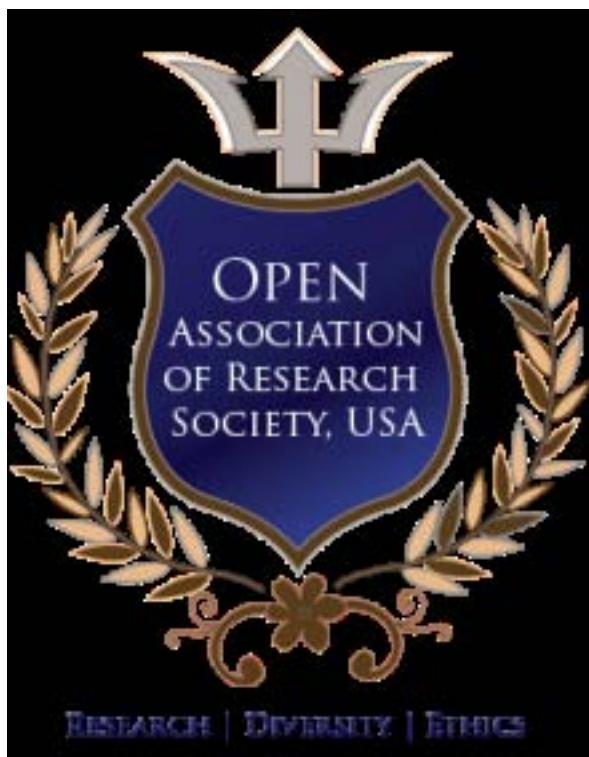


Figure 1:

1

Variables	Categories	No. of respondents	Percent (%)
Gender	Male	119	75.8
	Female	38	24.2
Age	20-25	45	28.7
	26-30	47	29.9
	31-35	29	18.5
	Above -36	36	22.9
Qualification	Bachelor	51	32.5
	Master	59	37.6
	M.s and Above	47	29.9
Income	10000-20000	21	13.4
	21000-30000	51	32.5
	31000 and above	85	54.1
Experience	Fresh 1-5 Years	53 89	33.8 56.7
	More than 5 years	15	9.6

Figure 2: Table 1

2

and Bartlett's test

Figure 3: Table 2 KMO

3

Variables	Items and summary statistics	Factor/Item	Factor (EFA)
Perceived Risk			
PR1 steal my personal information.	I was afraid that someone might		.529
PR2 might steal my credit card number.	I was worried that someone		.580
PR3 might misuse	I was worried that the company		.619
PR4	I dealing with a company unknown to me.		.624
PR5	I suddenly got suspicious of the site.		.596
PR6 secure transaction.	The online shop did not promise		.684
Trustworthiness of Internet Merchant.			
ITM1 Internet merchants will not charge internet shoppers more for Internet shopping.			.564
ITM2 Internet merchants are honest with their consumers.			.639
ITM3 Internet merchants act sincerely in dealing with customers.			.549
ITM4 I will not be overcharged by Internet merchants during sales transactions.			.634
Consumer Trust in Internet Shopping.			
CTIS1 Internet shopping is unreliable.			.509
CTIS2 Internet shopping cannot be trusted, there are just too many uncertainties.			.658
CTIS3 In general, I cannot rely on Internet vendors to keep the promises that they make.			.556
CTIS4 Anyone trusting Internet shopping is asking for trouble.			.614

Figure 4: Table 3 Scale

4

's Alpha		
Cronbach's Alpha		
.922	N of items	
Cronbachs Alpha value >0.7 shows that the scale is reliable and valid.	14	

Figure 5: Table 4 Cronbach

5

Correlations

	PR	ITM	CTIS
PR	1		
ITM	.635 **	1	
CTIS	.634 **	.776	1

*. Correlation is significant at the 0.05 level (2-tailed).

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

Figure 6: Table 5 :

6

Descriptive statistics

Construct	Mean (Standard Deviation)
Perceived Risk	2.8418 (.97618)
Trustworthiness of Internet Merchant.	2.9108 (1.02845)
Consumer Trust in Internet Shopping	3.0669 (1.02116)

Figure 7: Table 6

7

Coefficients a

Figure 8: Table 7

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