

# Relationship of Experience with internet and the trust in online shopping

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## Abstract

The present study deals with the relationship of internet experience of the customers and their trust in online shopping. The study was carried out on 199 respondents. Convenience sampling method was used. Pearson correlation and linear regression methods were used to test the hypothesis. The results of the study concludes that theirs is significant positive relationship between the internet experience of the customer and their trust in online shopping. The more the customer is experience in the usage of internet the more they will trust online shopping mechanism.

Key words : Trust , Internet experience , online shopping, e-commerce.

## Introduction

The present study aim to find out the relationship between the online trust and the internet exposure of the customer. Internet growth in India is increasing every year with a very fast rate the majority of the users are between the age group of 18-25 years of age .Winch and Joyce (2006),proposed that trust is one of the strongest criteria when it comes to online as well as offline shopping. In offline shopping trust is built through personal communication between the buyer and the seller but in online shopping trust is primarily built on person to website mode through the world wide web. Therefore for successful transaction in online environment trust is the most important factor. With the introduction of online shopping the most difficult part was that the consumer find it very difficult to trust their own abilities whether they will be able to shop safely and successfully due to product risk , privacy risk, financial risk and security risk (Winch and Joyce, 2006; Bart et al., 2005; Li and Zhang, 2002, Bobbit and Dabholkar, 2001;Eastin and LaRose, 2000). While online shopping consumer perceives technology as a means to obtain a product or service or any kind of related information from an online portal or website (Shim et al.,2001). Behavior and Intention of online shopper can be predicted by the criteria of behavioral control of online shopper (Bobbit and Dabholkar, 2001; Cunningham et al., 2005). Bobbit and Dabholkar (2001).Behvaiour control is referred to as a the difficulty or ease felt while doing online shopping few researchers refer it as the confidence of the shopper while shopping online (Bobbit and Dabholkar 2001).Consumers find it easy to trust those online shops who already have brick and mortar set up and they have been buying offline with those retailers.When a consumer trust a retailer they have more confidence in shopping on their internet site (Li and Zhang , 2002).

## Objectives of the study

1. To study the relationship between internet experience and online trust of the online shoppers.
2. To study the effect of internet experience on online trust of the online shoppers.

## Hypothesis of the study

H1: There is a significant relationship between experience with internet and the development of online trust in online shopping.

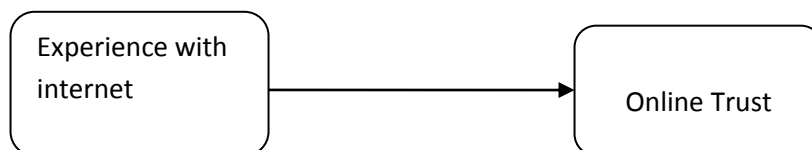
H2: There is a significantly positive effect of experience with internet and the development of online trust in online shopping.

## Methodology

The research design used in this study was descriptive cross sectional research. The sampling technique used was convenience sampling. Sampling element was any person above the age of 18 yrs who shop online. The data was collected through emails , social media ,facebook , whatsapp etc.A total of 199 responses were considered for the final study.The scale used for measuring trust was adopted from Bhattacharjee (2002). Reliability of the scale was again retested and was found to be 9.1.

The data collected was analysed using statistical techniques : pearson correlation and linear regression analysis.

## Research Model



Prepared by researcher

**Table1: Relationship between internet experience of the online shopper and trust Correlations**

		TRA	exp with internet
Pearson Correlation	Trust	1.000	.311
	Exp. with internet	.311	1.000
Sig. (1-tailed)	Trust	.	.000
	Exp. with internet	.000	.
N	Trust	199	199
	Exp. with internet	199	199

The results of the study indicates that a positive and significant relationship exist experience with internet and the trust in online shopping. The coefficient of pearson correlation (r ) came out to be 0.311 which clearly indicates that consumers who have more experience with internet are likely to trust more on online shopping. Thus hypothesis 1 “*There is a significant relationship between experience with internet and the development of online trust in online shopping.*” Is accepted.

Table 2 : Model summary of linear regression analysis

**Model Summary**

Predictor variable	R	R Square	Adjusted R Square	Std. Error of the Estimate
Exp. with internet	.311 <sup>a</sup>	.097	.092	.71694

The table 2 clearly indicates that experience with internet clearly predicts the development of online trust in online shopping. As it can be seen that R square value is 0.097 which means that 9.7 % of the variance was explained by the experience with internet

Table 3 : ANOVA Summary for regression analysis

**ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.867	1	10.867	21.142	.000 <sup>b</sup>
	Residual	101.259	197	.514		
	Total	112.126	198			

a. Dependent Variable: Trust

b. Predictors: (Constant), exp with internet

Table 3 indicates that the model has statistically significant F ratio :  $F= 21.142$ ,  $p<0.05$ . Therefore it can be concluded that the model is in acceptable range and experience with internet significantly and positively affect the development of trust in online shopping.

**Table 4 : Coefficients (Regression Analysis)**

Model	Coefficients <sup>a</sup>				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.377	.270		8.803	.000
1 Exp. with internet	.345	.075	.311	4.598	.000

a. Dependent Variable: Trust

From table 4 it can be clearly seen that t value for experience with internet is 4.598 ,  $p < 0.05$  and Beta= 0.311 . The above table concludes that a unit increase in experience of internet leads to 0.34 percent increase in trust in online shopping.

### Conclusion

The results of the study conclude that experience with internet is an important factor in building the trust in online shopping among the shoppers.

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