Relationships between website quality and trust dimensions in online shopping: an empirical study in Indonesia

Christian Daniel Manu
and Fuad

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Int. J. Business Information Systems, Vol. 39, No. 3, 2022 Relationships between website quality and trust dimensions in online shopping: an empirical study in Indonesia Christian Daniel Manu* Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia and Accounting Department, Economics Faculty,

18**Universitas Kristen Artha Wacana, Kupang**, Indonesia **Email: daniel.manu28@gmail.com**

*Corresponding author Fuad Fuad Faculty of Economics and Business, Universitas Diponegoro, Semarang, Indonesia Email: tofuad@yahoo.com Abstract: We examine the relationship between the website quality dimension (specific content and technical adequacy) and trust dimension (benevolence, integrity and competence) in online shopping activities through e-commerce websites in Indonesia. The sample comprised of 634 respondents who filled out an online survey questionnaire. Using structural equation modelling statistical tests, this study finds that specific content has the most important role in increasing consumer trust for online shopping. Competence as a dimension of trust also has a role in increasing the

45**consumers' intention to shop online** and influences consumers **to** engage in **online shopping**

. This study provides an understanding of the website quality and trust dimensions that have a dominant influence on online shopping activities; it also provides a website development model that focuses on priority dimensions to increase online shopping activities. Keywords: website quality; specific content; technical adequacy; consumer trust; benevolence; integrity; competence; online shopping; Indonesia. Reference to this paper should be made as follows: Manu, C.D. and Fuad, F. (2022) 'Relationships between website quality and trust dimensions in online shopping:

33**an empirical study** in Indonesia', **Int. J. Business Information Systems, Vol**. 39, **No**. 3, **pp**.400–423. **Biographical notes**: Christian Daniel Manu **is a** PhD **student at the** Faculty **of**

Economics and Business, Universitas Diponegoro, Indonesia. He holds an MSc in Accounting with a concentration in Information Systems from the

28**Universitas Gadjah Mada, Indonesia** and **is currently**

completing his PhD Copyright © 2022 Inderscience Enterprises Ltd. in Accounting in Doctoral Program in Economics, Universitas Diponegoro, Indonesia. He is a Lecturer in the Accounting Department at Faculty of Economics, Universitas Kristen Artha Wacana, Indonesia. Fuad Fuad

28**is a Lecturer in the Department of Accounting** at **Faculty of Economics and Business, Universitas** Diponegoro, **Indonesia**

. His research interests focus on financial accounting, financial statement analysis, management accounting, corporate governance, budgeting and auditing. His published articles appeared in Academy of Accounting and Financial Studies Journal, Journal of Applied Economic Sciences, Journal of Economics, Finance and Administrative Science, Journal of Business and Retail Management Research, among others. 1 Introduction Business activities that are growing rapidly today are fully supported by the role of information technology. Through information technology, more activities, such as shopping for needed products can be carried out online. More and more consumers are using advances in information technology with objectives such as visiting various websites to find or share information. Indonesian Internet Service Provider Association (IISPA) have conducted

16**a survey** titled '**Penetration and behavior of Indonesian internet users 2017' in collaboration with Teknopreneur**

. Their survey results indicate that internet usage penetration

16**increased to 143.26 million people** in Indonesia, **equivalent to 54.7% of the total population**

(IISPA, 2018). Such internet users offer many opportunities for online business development. The development of online business makes it easier for individuals to obtain their desired product. Various facilities provided through the presence of information technology in business activities are utilised by individuals to conduct sales and purchase transactions online. The role of sellers or buyers in online business activities will be improved when information technology provides convenience and comfort. Additionally, individual trust must be maintained when conducting online transactions. The rapid development of the online shopping trend is causing marketers to focus on their web pages because this affects their business (Aslam et al., 2019). The business-to-consumer (B2C) e-commerce website visited by buyers can be an effective tool for sending products to consumers (Arora and Aggarwal, 2018). Consumers engage in online shopping activities because of various factors. Some previous studies have examined concepts of online shopping, such as consumers' motivation to shop online (Kumar and Kashyap, 2018), perceived benefits that shape the attitude of consumers toward online shopping (Arora and Aggarwal, 2018), and customer satisfaction in online shopping (Tandon et al., 2017). Kumar and Kashyap (2018) found that individual decisions to practice online shopping were caused by the support of available information. E-commerce websites must be able to provide complete information for consumers, since consumers' online purchasing decisions are based on information provided about the product. Tandon et al. (2017) and Aslam et al. (2019) found that customer satisfaction is fulfilled if the website is properly functioning. Consumer trust on a website can be an important reason to shop online and ultimately form satisfaction. The acceptance by consumers to visit e-commerce websites has become the focus of attention for companies that run online businesses. Designing quality e-commerce websites can be a reason for individuals to visit and make transactions. Aslam et al. (2019), for instance, argued that website design has an impact on consumers' minds so that it becomes important in measuring the success of a particular brand. Consumers must feel ease, usefulness, and comfort when using websites in shopping online. E-commerce websites must be able to reduce consumer anxiety related to failures in online shopping due to operating hurdles (poor interface design problems, navigation, and uncomfortable inspection procedures), or the implications of online shopping (credit card fraud, theft of personal information, privacy violations, unauthorised account access, and misleading product promotions) (Çelik, 2011). Selling products to consumers through a website is a form of revolution caused by the presence of the internet. Studies that examine consumer acceptance of the presence of information technology are still limited and need to be examined (Cheng et al., 2006; Plouffe et al., 2001). Consumers do not accept the presence of technology if their trust in the technology is low. Therefore, consumers who trust the website they visit will certainly choose to transact online. Study by Yadav and Mahara (2019) suggested that consumers are certainly helped in shopping online if the quality of the website provides certainty about increasing consumer trust. Dashti et al. (2019) found that the technological factor as indicated by the website quality could increase users' perceptions about the website, which in turn had an impact on their level of trust. Companies that run online businesses must be able to guarantee the security and convenience of consumers who do online shopping. Consumer interaction with websites that provide security and comfort can result in increasing consumer trust and intention to shop online through those e-commerce websites they visit. Trust in fact has become a key factor that motivates consumers to make transactions via the internet (Quelch and Klein, 1996). Many obstacles faced by e-commerce companies in promoting their products to consumers are due to lack of consumer trust in relation to the integrity and competence of online traders in fulfilling product orders through the internet (Keen, 1997). Gefen (2000) stated that in the internet environment, trust is very important in increasing consumer intention to shop online. Building trust in the minds of consumers must be done by e-sellers to build a sustainable market share and maintain a strong relationship between buyers and sellers (Punyatoya et al., 2018). Sullivan and Kim (2018) state that online businesses need to redefine strategies to meet consumer expectations and win their trust. Consumers have doubts about making a purchase unless they trust the seller. Therefore, trust is a prerequisite for trading success (

18**Gefen, 2002; Kim et al., 2005; Urban et al., 2000**

). More important in online transactions is consumer confidence in transactions made online over those that are conducted traditionally in the real world. Aslam et al. (2019) and Liu and Tang (2018) stated that it is a challenge for e-sellers

3**to retain customers in e-marketplaces where customers cannot see, touch, or feel** the product **or**

service.

3**Uncertainty about the quality of products and services** can occur, **or the** process **of**

online shopping transactions is difficult to monitor. This, in turn, makes

3**it difficult for** consumers **to trust e-sellers**. Jones **and**

Leonard (2008) stated that it is important to keep updating and trying to build high quality websites so that consumer trust can be improved. Jarvenpaa et al. (2000) argued that efforts to increase consumer trust need to be done by online traders, so that potential customers develop the willingness to shop online. Research has never been carried out in Indonesia on the website quality and trust dimensions of website in relation to online shopping. This study examines the dimensions of websites quality that predominantly affect the dimensions of trust, and can influence consumer decisions for online shopping. Research by Tandon et al. (2017) even suggests that e-commerce companies must pay attention to website design. This needs to be done to retain their online shopping customers on their website. Çelik (2016) also proposed the need for improved website design to help reduce customer anxiety in online shopping. Previous studies rarely examined dimensions of websites that need greater attention due to their probable influence consumer confidence in online shopping. Thus, the objective of this study is to simultaneously examine the role of the dimensions of website quality in order to build dimensions of trust.

3**By doing so, this study intends to provide a nuanced understanding of**

quality website design to build online trust,

3**and generate guidelines for e-sellers**

about the focus of website design that increases trust in online shopping activities. Consumer anxiety and uncertainty when visiting e-commerce websites must be overcome by online companies. When this happens, consumer trust increases and they will conduct online transactions. Trust has been examined in the relationship between online trading

17**antecedents and technology acceptance variables (Gefen et al., 2003**), guarantee mechanisms (**Grazioli and Jarvenpaa, 2000; Pennington et al., 2004**), transaction risk (Ba **and**

Pavlou, 2002; Gefen, 2002), size and reputation (Jarvenpaa et al., 2000),

17**social presence and** networking (**Gefen and Straub, 2004; Kim and Prabhakar**

, 2004), willingness to shop (Bhattacherjee, 2002; Gefen, 2002), and information privacy concerns for internet users (Malhotra et al., 2004). However, an important question in building consumer trust in online trading is how websites are built and designed to increase potential online consumer trust (Pennington et al., 2004). Individual consumer attitudes while using websites are driven by beliefs about the perceived load of information on the website, content (products offered by online stores), conditions (effective website display), and information privacy guarantees (

18**Chau et al., 2002; Malhotra et al., 2004**

). The intention of website usage will be formed when website design (Liang and Lai, 2002) and perceived websites quality (Aladwani and Palvia, 2002; Kang and Kim, 2006; Lee and Kozar, 2006) are considered important website design antecedents that shape consumer behaviour. Attitudes such as individual trust in e-commerce websites must be increased, so that potential customers want to make online shopping transactions. Examination of specific content and technical adequacy as a dimension of website quality is one way to initiate consumer trust changes during interactions with e-commerce websites. The choice of specific content is based on the argument that consumers need specific

37**information about the product or service they** seek. **The**

choice of technical adequacy is based on the argument that consumers need an overview of the right technology that has been adopted by online sellers. This study found that specific content has a more important role as a dimension of website quality than technical adequacy in increasing consumer trust. The test results found that the research model was marginally fit, and was able to explain

23**the relationship between website** quality **and** trust **in online** shopping activities. This **study** contributes **by**

presenting additional literature relating to the development of website designs based on specific content to maintain consumer trust. The study also contributes to accounting literature through the understanding of internet-based accounting information systems, in the context of business transaction data generally derived from online transactions. Additionally, a strategy is provided for anxiety prevention among consumers who want to engage in online shopping for products offered by e-commerce companies. Section 2 of this study discusses the literature review and the development of the research hypothesis.

22**Section 3 discusses the research methodology. Section 4** discusses the results **of the** study. **Section 5** presents a **discussion of the results** while **the**

Section 6 presents conclusions. 2 Literature review and hypothesis development 2.1 Technology acceptance model and theory of reasoned action Online business can be explained using the technology acceptance model (TAM) proposed by Davis (1989). Using TAM, aspects that influence consumer

29**acceptance and use of information technology can be**

considered. User acceptance of an information technology

23**can be** influenced **by perceived usefulness and perceived ease of use (Davis, 1989**). The **perceived usefulness**

related to the tendency of consumers to use the website or not to use it, as long as they

29**believe that the** website **will help them** carry out **their** shopping activities better. **Perceived ease of use** is reported when **the**

benefits gained when using a website are greater than the effort to use a website. Davis (1989) found a causality relationship which shows that ease of use affects usefulness and the usefulness affects the use of information systems. E-commerce companies develop information technology through the design of websites to attract consumers' intention to shop online. Davis et al. (1989) examine user acceptance of information technology by measuring user intentions and finding explanations related to the effects of perceived ease of use, perceived usefulness, subjective norms, attitudes, and other variables that influence

35**the user's intention to use information technology**

. Theory of reasoned action (TRA) by Ajzen and Fishbein (1980) can explain the relationship between attitudes, intentions, and consumer behaviour in online shopping. TRA has been used by Kim and Park (2013) as a theoretical framework to explain the relationship between attitudes, intentions and behaviours. They investigate

2**the effects of** various s-**commerce characteristics on trust and trust** performance. Kim **and**

Park (2013) found

2**that s-commerce users trust s-commerce if** the online environment **provides**

benefits

2**in terms of reputation, size, information quality, transaction** security, **communication and WOM referrals**

. Therefore, website design if favourable for consumers, then online shopping transactions will be carried out by consumers. Pavlou and Gefen (2005) stated that trust is the driving force for decision-making in online transactions. 2.2 Online shopping The existence of an e-commerce website provides support for the purchase of goods or services via the internet. This process is generally known as online shopping. Transactions via the internet consist of three stages: searching for information, transferring information, and purchasing products (Pavlou, 2003). Consumers who make online shopping transactions on e-commerce websites can be explained by TAM (Davis, 1989), the TRA (Fishbein and Ajzen, 1975), and the theory of planned behaviour (TPB) (Ajzen, 1991). Online transactions are carried out by consumers through e-commerce if the intention to transact online as a significant predictor has been fulfilled (Pavlou and Fygenson, 2006). Assumptions about fulfilling information needs in making rational decisions by consumers are the basis of the relationship between intention and behaviour. So,

41**a person's** actual behaviour **is determined by his intention to**

do (or not do) the behaviour (

40**Ajzen and Fishbein, 1980). Based on the** intention-behaviour relationship, **the**

intention to buy from a particular seller through a website is a predictor of the customer's buying decision (actual behaviour). Online shopping behaviour is always preceded by individual shopping intentions, arising from behavioural trusts, normative trusts and control trusts. Shopping intention shows that there is a possibility of shopping for services or products in the future (Richardson et al., 1996). Trust and shopping intentions have been studied previously by a number of researchers. Yoon (2002) examined the informal relationship between the

2**antecedents of trust** (website features, **transaction security and** research **functions**), the **consequences of trust** (intention to shop), **and mediating**

variables (introduction of websites), and finds that online shopping intentions are influenced by trust in website.

36**Chang and Chen (2008) found that brand** image and quality **of** websites have **a**

significant effect on consumer perceived risk and trust, and that they also influence the intention to shop online. Jain and Kulhar (2019) states that poor quality websites, low download speeds, insufficient information about products and unreliable retailers negatively affect the adoption of online shopping. Online shopping decisions made by consumers, if the accuracy of the products displayed online can be fulfilled. In the context of online shopping, Kim et al. (2012) prove the effect of trust on shopping intentions. There are two important factors mentioned as influential

2**to purchasing decisions in online shopping**, namely, price **and trust**

. 2.3 Website quality Internet users who visit e-commerce websites hope that the website provides product information needed by consumers and are also easily accessed. One model of the website that is currently frequently visited is the B2C website that sells goods or services to consumers who want to shop online. Tan et al. (2009) revealed that the B2C website is a place where consumers can obtain products or services provided by B2C companies. Liu and Tang (2018) stated that there were difficulties faced by customers in e-marketplace. These difficulties are related to product uncertainty because they do not touch the product. Information for customers about sellers, products, and transaction processes needs to be provided through online mechanism development (website design, online forums, online feedback systems, seal guarantees and third party guarantees) (Liu and Tang, 2018). The e-commerce website is part of a real time and internet-based online accounting information system (Murthy, 2004). When the accounting information system is internet-based and transacts via the internet in real time, it can be classified as an e-commerce system. The design and content of the e-commerce website becomes part of the accounting information system that should be trusted by e-commerce website users. Wilkinson et al. (2000) claim

13**that accounting information systems are a unified** structure **in** a **business** entity **that** uses **physical resources and other components to convert economic data into accounting information, with the aim of satisfying information needs** for **various users**

. Thus, the consumer's need for quality website design

45**is also important in the** development **of e-commerce**

company information systems. Website features are one of the attributes that affect consumers' minds when they shop online (Aslam et al., 2019). There are difficulties in defining the quality of a website. In most studies, it is defined descriptively based on its features, without providing a clear measure of website quality (Aladwani and Palvia, 2002). Huizingh (2000), in his research, claims that content and design are the two characteristics of websites quality. That is the focus of their research. An alternative description of website quality includes attributes such as information, responsiveness, friendliness and reliability (Wan, 2000). Furthermore, Liu and Arnett (2000) also revealed that other quality factors discussed in relation to the website are accuracy, relevance, security, completeness, reliability, ease of use, customisation, interactivity, search function, speed and organisation. Various adjustments need to be done on the website, so that the website is accepted and used by users. González and Palacios (2004) examine the main characteristics of a website based on the dimensions of goals and values. Goal dimensions are directly related to website content, while value dimensions are related more to quality aspects.

43**Aladwani and Palvia (2002**) define **perceived website quality as** a user evaluation **of website features** that fulfil user **needs, reflecting** the **overall** superiority **of website**

. Based on exploratory factor analysis,

10**Aladwani and Palvia (2002**) proposed **four dimensions** of perceived website **quality** including: **specific content** (service), **technical adequacy**

, content quality and website appearance.

10**Specific content refers to finding specific details about** goods or **services, customer support, privacy policies and other important information**

. Technical adequacy means that the right technology, such as valid links, ease of navigation, page loading speed, and so on, has been adopted by online sellers. Content quality relates to

8**attributes such as usefulness** of information, **completeness, accuracy, and so on**

. The appearance of a website refers

36**to the visual** appeal **of a website, such as** multimedia features, colour **and**

font style (

8**Aladwani, 2006; Aladwani and Palvia, 2002; Chang and Wang, 2008; Ranganathan and Ganapathy, 2002**

). Hwang and Kim (2007) defined specific content (services) as the user's perception (e-commerce consumers) of

37**customer service and privacy**, based **on the** appearance **and** functions **of the website**

. Using flow theory and TAMs (

19**Davis et al., 1989; Venkatesh and Davis**, 1996), Koufaris (2002) **found that**

the enjoyment of online shopping is influenced by website factors. 2.4 Trust Understanding the concept of trust cannot be separated from recognition of the multidimensional characteristics of trust. Lewis and Weigert (1985) showed that trust includes the emotional and cognitive dimensions. They argue that each dimension must be understood sociologically and that differences between these dimensions become unified social experience. E-commerce websites need to increase consumer cognitive trust through designing websites that provide ease of use, usability and convenience. Cognitive trust that exceeds consumer expectations can be formed through involvement of psychological status in interpersonal relationships. Trust is the trustor's belief that their expectations are fulfilled by trustees without opportunistic behaviour by exploiting the situation and exploiting the trustor's vulnerability (Gefen et al., 2003; Pavlou and Fygenson, 2006). Gefen et al. (2003) define trust as a belief in integrity, benevolence, and competence from e-vendors. Pavlou and Fygenson (2006) argue that trusted e-commerce must embody benevolence, integrity and competence. Competence relates to the technical performance of an e-commerce website. Integrity means that e-commerce guarantees the promise that has been agreed upon. Benevolence gives certainty that there is fairness in every interaction with e-commerce. Kim and Park (2013) claimed that trust is an important phenomenon in an online environment. Therefore, clearly understanding the important antecedents of trust in gaining competitive advantage is very important. Competitive advantages can be obtained by online companies if they succeed in increasing consumer trust in their business (Kim and Park, 2013). Previous research has shown the importance of building trust to retain customers. Liu and Tang (2018) argue that online trust-building mechanisms are important for online sellers to retain customers. 2.5 Research model and hypothesis development Website users generally expect that the websites they visit are of good quality. Smoothness in navigation, adequacy of information sought, and security of privacy information are some of the factors used in determining whether a website is of high quality. With a high website quality, users will put their trust in the website to make transactions. High trust in the website will certainly lead to an individual's intention to take any action such as shopping for goods and services when visiting a website that offers goods and services, respectively. Thus, the shopping intention arising from trust in quality websites is a determinant in consumer online shopping behaviour or lack thereof. Figure 1 Research model Specific H1a content Benevolence H1b H3 H1c Integrity H4 Intention to H6 Online shopping shopping H2a H2b H5 Technical adequacy H2c Competence 2.5.1 Perceived website quality and trust Reactions to external and internal pressures that hinder growth and sustainability can be demonstrated by information system practitioners by improving information system functions (Aladwani, 1999). One way through which a company can grow and develop sustainability is by utilising information and communication technologies that are increasingly developing. Aladwani and Palvia (2002) revealed that by using web technology, customers can be reached and information about goods or services delivered to them, thus creating opportunities for customers to conduct online business transactions. Internet users (consumers) who visit websites and experience ease of use, convenience and security in obtaining information about goods or services will certainly have

31**confidence that the website** owners **can be trusted. The**

unusual nature of online environment, internet infrastructure uncertainty, and extensive use of IT are the obstacles faced by online consumers (Pavlou and Fygenson, 2006). There are several characteristic variables of a website in building trust namely, perceived usefulness of the website, information quality, social existence, service quality, website design,

12**and personal information security (Bart** et al., **2005; Cheung** and **Lee, 2006; Koufaris** and **Hampton-Sosa, 2004**

). Liang and Lai (2002) found that consumer purchasing decisions on e-stores are

34influenced by the quality of the website. Trust in the products displayed on the website

increases when the website's reputation, website quality and institutional guarantees are fulfilled (Hsiao et al., 2010). Kim et al. (2008) stated that consumer purchasing decisions occur because information is available on e-commerce websites. The information available must have high quality in relation to the product, so that consumer trust in e-commerce companies increases (Liao et al., 2006). The higher the perceived quality and reputation of the website, the higher the probability that trust in online shopping sites will be achieved (Akroush and Al-Debei, 2015; Al-Debei et al., 2015; Dashti et al., 2019). Websites that leave a good impression for consumers when visiting it, can significantly increase consumer confidence to have the intention of practicing online shopping transactions (Chang and Chen, 2008). Kim and Tadisina (2010) state that a sustainable relationship between e-commerce and customers can be developed if a web-based company (e-business) is able to win customer trust. Companies must influence online buyers through website design that increases consumer dependence on information available on the internet. Fulfilment of sufficient information about the product will increase consumer trust in making purchasing decisions (Jain and Kulhar, 2019). These are the efforts of

4online retailer to attract and persuade the customer to conduct the purchase decision-making process

(Punyatoya et al., 2018). Therefore, the following hypotheses are proposed. H1a Specific content

38has a positive effect on benevolence. H1b Specific content has a positive effect on integrity. H1c Specific content has a positive effect on

competence. H2a Technical adequacy

39has a positive effect on benevolence. H2b Technical adequacy has a positive effect on integrity. H2c Technical adequacy has a positive effect on

competence. 2.5.2 Trust and intention to shopping Business success achieved by e-commerce, m-commerce, and s-commerce businesses is inseparable from the key role of consumer trust. Online transactions can be accomplished when consumer trust in the online environment increases. Therefore, anxiety and uncertainty about the online environment must be reduced. Kim and Park (2013) found a significant effect of trust on intention to shop, in their study that examined the effect of s-commerce characteristics on trust and trust performance. Many studies based on TRA indicate that trust affects shopping intentions and word of mouth

12intentions (Pavlou and Gefen, 2005; Teo and Liu, 2007). Doney and Cannon (1997) stated that the buyer's trust in the seller is an antecedent of buying decisions and

shopping intentions. Of the various factors that influence

2online trust in the context of e-commerce, Kuan and Bock (2007) found that online trust has a positive effect on online shopping intentions

. Customers' intention to shop at online bookstores is also influenced by trust (Gefen, 2000). Research by Kim et al. (2008) also provides findings that online trust is very important in consumer shopping decisions.

1Previous research has shown that perceived trust directly or indirectly influences e-consumer purchase intentions (Grazioli and Jarvenpaa, 2000). Belief in benevolence and the integrity of

e-commerce companies will positively affect the customer's

1intention to share personal information with e-commerce companies, thus leading to high trust

. This belief contains a guarantee that e-commerce companies

1will not misuse the information. Customers who have a high competence perception

on e-commerce companies will be convinced that e-commerce companies have technical intelligence

1to protect their personal information from intruders, thus leading to high perceived security. Belief in trust will thus lead to a positive influence on the customer's intention to engage in online shopping because e-commerce companies assure customers that

they are capable (competent)

1and willing (benevolence and integrity) to provide services in accordance with customer expectations

. McKnight et al. (2002) concluded that consumers who believe in online sellers tend to show shopping intentions. Therefore, the following hypothesis is proposed: H3 Benevolence

11has a positive effect on intention to shopping. H4 Integrity has a positive effect on intention to shopping. H5 Competence has a positive effect on

intention to shopping. 2.5.3 Intention to shopping and online shopping Rational decisions that are attempted based on available information are basic assumptions that explain

21the relationship between intention and human behaviour

. Thus,

40a person's behavioural intention to do (or not do) is a direct determinant of the

person's actual behaviour. Many e-commerce studies show that in online transactions, consumer shopping intention is a significant predictor of actual consumer participation (Pavlou and Fygenson, 2006). Hsu and Chiu (2004) in their study of individual decisions using electronic services, found a significant positive effect of e-service behavioural intentions on the use of e-service. Based on intention – behaviour relationships, behavioural intentions or more specifically the intention to shop through e-commerce websites are predictors of consumers' actual behaviour or shopping decisions.

22We propose the following hypothesis: H6

Intention to shopping

15has a positive effect on online shopping. 3 Research methods 3.1 Sample The population in this study comprises

of Indonesian internet users who have been engaged in online shopping for products through e-commerce websites. The purposive

19sampling method was used in this study with a survey sampling

technique using an online questionnaire. Online survey questionnaires were made using Google Docs and the questionnaire links were distributed online via e-mail and social media sites, so respondents could respond.

9A total of 758 responses were received for this study, of which

only 634 questionnaires could be used for further analysis. The other 124 questionnaires were excluded because the respondents had made purchases online through social networking websites and not on e-commerce websites.

14Demographic specifications of the responders are illustrated in Table

1. Table 1 Demographic information Demographics Category

25Gender Male Female Age 18 or younger 19–25 26–35 36–45 46 or

older

14Education High school or below Associate and bachelor MA or its equivalent Doctoral or above Frequency of Less than one time online shopping

2–3 times More than four times 3.2 Measurement Percentage 59.62 40.38 3.78 38.33 43.85 12.78 1.26 21.61 43.53 33.91 0.95 8.52 23.66 67.82 A total of 32 measurement items were used in this research questionnaire using a

4seven-point Likert scale, anchored by 1 = strongly disagree and 7 = strongly agree, for measuring all the constructs

. This study measures perceived websites quality in two dimensions, namely the specific content and technical adequacy. User's perception of specific content

27was measured based on five measurement items

while the technical adequacy was measured based on nine measurement items. All measurement items used in measuring specific content and technical adequacy were adapted from research by Aladwani and Palvia (2002). Consumer trust was defined as the level of consumer confidence in the reliability of an e-commerce company, which is based on consumer emotions formed due to the pure attention and care that the company shows through the website. Trust variables were measured in three dimensions namely, benevolence, integrity and competence. Benevolence

27was measured based on three measurement items

, integrity

27was measured based on three measurement items, and

the competence was measured using three measurement items. A total of nine measurement items from the trust variable were adopted from the study by Hwang and Kim (2007). The shopping intention variable was measured using six measurement items adapted from research by Kim et al. (2008) and Kim and Park (2013). Online shopping variables were

5measured using three measurement items adapted from research by Wang et al

. (2009). 3.3 Statistical test Evaluation of the model shown in Figure 1 was preceded by validity and reliability testing. This study tested the validity to obtain construct validity,

7convergent validity and discriminant validity. Convergent validity can be measured by looking at the composite reliability (CR) value. If the

CR value is greater than 0.6, it indicates that construct reliability is fulfilled and all items from the construct have strong measuring strength (Fornell and Larcker, 1981). Reliability testing uses two methods: namely, Cronbach's alpha and CR. The rule of thumb is that the

30alpha value or CR should be greater than 0.7 even though the value of 0.6 is still acceptable (Hair et al

., 2010). Data processing was carried out using structural equation modelling (SEM) analysis method. The application used to perform SEM analysis is AMOS version 22. SEM is used to test the goodness of fit of the empirical model in this study.

154 Results 4.1 Descriptive statistics Table 2 presents descriptive statistics for each of the latent variables

and correlations among constructs. Table 2 shows that the lowest mean value (M = 4.998) exist in online shopping variable. While the highest mean value (M = 5.841) exist is in benevolence variable. Table 2 Descriptive statistics and correlations among constructs Constructs Specific content Technical adequacy Benevolence Specific Technical content adequacy 0.923 0.659 0.504 0.843 0.584 Online Benevolence Integrity Competence Instheontiptipoinngto shopping 0.893 Competence Integrity 0.620 0.593 0.655 0.555 0.598 0.550 0.934 0.644 0.923 Intention to shopping 0.609 0.673 0.535 0.625 0.671 0.916 Online shopping 0.414 0.433 0.314 0.454 0.475 0.626 1.287 M 5.127 5.148 5.841 5.327 5.342 5.221 4.998 Note: n = 535, diagonal = standard deviation, and M = mean for each constructs. Table 3 Constructs reliability and validity Constructs Specific content (SC) Technical adequacy (TA) Benevolence (BV) Integrity (IG) Competence (CT) Intention to shopping (IS) Online shopping (OS) Codes SC1 SC2 SC3 SC4 SC5 Factor loading 0.52 0.42 0.81 0.50 0.76 TA1 0.52 TA2 0.69 TA3 0.77 TA4 0.76 TA5 0.71 TA6 0.57 TA7 0.78 TA8 0.72 TA9 0.80 BV1 0.72 BV2 0.81 BV3 0.78 IG1 0.79 IG2 0.70 IG3 0.70 CT1 0.77 CT2 0.73 CT3 0.73 IS1 0.78 IS2 0.62 IS3 0.76 IS4 0.81 IS5 0.78 IS6 0.87 OS1 0.86 OS2 0.90 OS3 0.80 4.2 Measurement model

5CR AVE Cronbach's alpha 0.75 0.39 0.74 0.90 0.50 0.87 0.81 0.60 0.78 0.78 0.54 0.75 0.79 0.56 0.75 0.90 0.60 0.86 0.89 0.73 0.87 The

value of

44the measurement items used in this study was

generated by testing the measurement model. A total of 634 research samples tested in this study, initially conducted an assessment of the normality of the data in order to meet the assumption of normality in the use of SEM.

46The results of the data normality test showed that the data were not normally distributed

both univariately and multivariately resulting in 99 outliers among the research samples. The 535 remaining samples then underwent subsequent testing to assess the measurement model. Table 3 shows the results of confimatory factor analysis which presents the value of convergent validity of the variables including specific content, technical adequacy, benevolence, integrity, competence,

41intention to shop online, and actual online shopping. The validity of

measurement items (indicators) in measuring their respective constructs is fulfilled for all constructs except in the specific content construct where there is one measurement item, SC2 whose validity value is lower than 0.5. The

7Cronbach's alpha and CR value of all constructs was greater than 0

.70 hence had adequate reliability and convergent validity.

35The average variance extracted (AVE) value of all constructs meets the minimum

standards

11recommended by Fornell and Larcker (1981

), except for construct specific content which does not meet minimum standards. The results of the discriminant validity test for the seven constructs used in this study were obtained by comparing the AVE value with the squared correlation between the constructs in the research model (Fornell and Larcker, 1981). 4.3

9Structural model The results for the structural model

testing of 535 research samples are shown in Figure 2. This

31research model must show that the goodness of fit indices meet the criteria for the model to be considered fit

.

7Table 4 presents the goodness of fit indices from this research model

. Table 4 Goodness of fit index Goodness of fit χ2 (chi-square) Probability CMIN / DF Goodness of fit index (GFI) Adjusted

24goodness of fit index (AGFI) Comparative fit index (CFI) Normed fit index (NFI) Tucker-Lewis index (TLI) Root mean square error of approximation (RMSEA

) Cut of value Small value ≥ 0.05 ≤ 5 ≥ 0.90 ≥ 0.90 ≥ 0.90 ≥ 0.90 ≥ 0.90 ≤ 0.08 Model results 1,784.934 0.000 3.940 0.799 0.766 0.882 0.848 0.870 0.074 Conclusions Not fit Not fit Fit Marginal fit Marginal fit Marginal fit Marginal fit Marginal fit Fit The goodness of fit results shown in Table 4 provide an interpretation that the empirical model in this study is not fit when viewed from the chi-square value of 1,784.934 and a probability value of 0.000, which do not meet the model fit criteria. However, for the other index of goodness of fit, it shows that this research model meets the criteria of marginal fit based on the value of GFI, AGFI, CFI, NFI and TLI. While the index of goodness of fit based on CMIN / DF value and RMSEA value indicates that the model is fit. Figure 2 Structural model output 4.4 Hypothesis test results The test results for each relationship between the constructs in the research model are presented in Table 5. There are seven constructs in the research model tested: specific content, technical adequacy, benevolence, integrity, competence, intention to shopping and online shopping. Table 5 Parameter estimates – regression weights Estimate SE Specific content → Benevolence 0.690 0.122 Specific content → Integrity 0.880 0.142 Specific content → Competence 0.384 0.093 Technical adequacy → Benevolence 0.035 0.126 Technical adequacy → Integrity –0.087 0.132 Technical adequacy → Competence 0.576 0.100 Benevolence → Intention to shopping –0.058 0.053 Integrity → Intention to shopping 0.288 0.105 Competence → Intention to shopping 0.503 0.092 Intention to shopping → Online shopping 1.349 0.107 Note: ***Significantly different from zero at the 0.01 level (two-tailed). CR 5.674 6.187 4.115 0.276 –0.661 5.746 –1.092 2.748 5.475 12.545 P *** *** *** 0.783 0.509 *** 0.275 *** *** *** The results of testing the effect of specific content on benevolence (H1a) resulted in a path coefficient value of 0.69 and statistically significant (p = 0.000).

19These results indicate that the specific content has a positive effect on

benevolence. Therefore, it supports H1a. Hypothesis 1b examines the effect of specific content on integrity. The test results show

11a significant positive effect of the variable specific content on

integrity (path coefficient value = 0.88, p = 0.000). Therefore, it supports H1b. Hypothesis 1c examines the effect of specific content on competence. The test results show

11a significant positive effect of the variable specific content on

competence (path coefficient value = 0.384, p = 0.000). Thus, supporting H1c. Test results for H2a which tested the positive effect of technical adequacy on benevolence, found no significant results (path coefficient value = 0.035, p = 0.783). The same result also found in H2b to test the positive effect of technical adequacy on integrity. H2b test results showed insignificant correlations (path coefficient value = –0.087, p = 0.509). Thus, H2a and H2b are not supported. While testing for H2c regarding the positive effect of technical adequacy on competence, the study found a significant positive influence (path coefficient value = 0.576,

7p = 0.000). Therefore, H2c is supported. The effect of

benevolence on shopping intention shows insignificant results (path coefficient value = –0.058, p = 0.275). These results indicate that H3 is not supported. H4 examines the effect of integrity on shopping intention. A positive and significant effect is shown in the H4 test (path coefficient value = 0.288, p = 0.006), so that H4 is supported. H5 testing

34also showed a positive and significant effect of competence on shopping intention

(path coefficient value = 0.503, p = 0.000), so H5 is supported. The effect of shopping intention on online shopping (H6) was also supported because the test results showed a positive and significant relationship (path coefficient value = 1.349, p = 0.000). 5 Discussion This study examines online shopping models on e-commerce websites in Indonesia. Using

20dimensions of website quality (technical adequacy and specific content) and

dimensions of trust (benevolence, integrity and competence), this study provides evidence of the dominant dimensions in website design in increasing consumer trust for online shopping. The test results from this research model show that the role of specific content is very important in designing e-commerce websites. This finding shows that websites are able to provide specific detailed information about goods or

20services, customer support, privacy policies, and other important information. Adequacy of

information obtained by consumers will increase understanding of the product, which further increases the trust to shop online. That dimension is able to increase the dimensions of consumer trust which include benevolence, integrity, and competence. Pavlou and Fygenson (2006) argue that online consumers face several new obstacles, such as unusual nature of the online environment, extensive use of IT, and internet infrastructure uncertainty. Of course, the website design is one approach that can be used in increasing consumer trust for online transactions. The results of this study are also supported by research from Hwang and Kim (2007) who found that perceived websites quality influenced the dimensions of trust. However, research conducted by Hwang and Kim (2007) was limited in explaining which website quality dimensions were dominant toward influencing consumer trust.

3Thus, the results confirm the findings of previous literature on website design that

focus on certain dimensions, can increase trust. The perceived website quality is demonstrated by technical adequacy, did not have such a dominant influence on consumer trust. Technical adequacy has no effect on benevolence and integrity. A possible reason is that consumers still doubt the benevolence and integrity of e-commerce websites. Benevolence is related to consumer expectations of good intentions of e-commerce websites that e-commerce companies cannot fulfil. Integrity

5is related to the promise and honesty of e-commerce

companies to consumers. Consumers still find fraud due to discrepancies between products displayed on a website and the products received by them after purchase. Often, the product purchased is not in accordance with the expectations of the consumer or it takes unexpectedly long for the product to be delivered to the customer. Punyatoya et al. (2018) states that the

4risk of fraud deters consumers from using the internet to purchase goods and services. Consumers view security as an important factor while performing transactions on any website. Thus, even though the

website has a good technical adequacy design, it does not guarantee that consumer trust will increase. Unlike the previous two dimensions, the competence is influenced by the technical adequacy dimension. Competence is related to consumer perception that e-commerce websites understand consumer needs related to products that are sought to be purchased online. Website design that understands market needs is what causes the increase in consumer trust in terms of competence. Intention to shop is not affected by benevolence, it can be explained that this happens because consumers have doubts about the good intentions of e-commerce companies. E-commerce companies' failure to fulfil consumers' expectations will certainly reduce shopping intentions. Integrity and competence can influence the intention of consumers to shop online. This relationship occurs because consumers have done online shopping on e-commerce websites and that e-commerce companies are able to meet the product needs that consumers want. With the higher shopping intention, consumers will often engage in online shopping. Empirical support provided by this study for the theories used in research on online shopping activities through e-commerce websites, namely the TAM, the TRA, and the TPB. 6 Conclusions Consumers shop online when shopping intentions have been formed because of trust in e-commerce. Website design that includes specific content and technical adequacy has been linked to the dimensions of trust in this study, then the impact on online shopping can be known. Specific content is the most dominant dimension that influences trust dimensions. The model in this study provides support for information systems research

5literature in several ways. First, this study states that the

quality of a website as measured by the specific content has

25an important role in increasing consumer trust for online shopping

through e-commerce. Secondly, consumers are anxious about the good intentions of e-commerce companies in meeting consumer expectations when shopping online. Therefore, e-commerce companies need to think about the best strategy that reduces consumer anxiety when visiting e-commerce websites and doing online shopping.

44The managerial implications of this study concerning the importance of

website design that pay attention to important attributes and features of the website in providing details about goods or

10services, customer support, privacy policies, and other important information

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6website, I can find contact information (e

-mail address, telephone number, etc.). SC2 In the online shopping

6website, I can find general company information (for example, company goals and company owners

). SC3 In the online shopping

6website, I can find details about goods or services. SC4 In the online shopping website, I can find information related to customer policy (e.g., privacy and dispute details). SC5 In the online shopping website, I can find information related to customer

service. Technical adequacy (Aladwani and Palvia, 2002) TA1 The online shopping website looks safe to make transactions (for example, using digital certificates, etc.). TA2 The online shopping website has easy navigation to get the information needed. TA3 The online shopping website

26has adequate search facilities. TA4 The online shopping website is always adequate and available. TA5 The online shopping website has a valid

link (hyperlink). TA6 The online shopping website

26can be personalised or customised to meet my needs. TA7 Web pages

are loaded quickly on

21the online shopping website. TA8 The online shopping website

20has many interactive features (such as online shopping features, etc

.). TA9 The online shopping website is easy to access (i.e., has a reflective name and many are registered). Benevolence (Hwang and Kim, 2007) BV1 I expect that the online shopping website

32has good intentions towards me. BV2 I expect that the intention of online shopping websites

is full of kindness. BV3 I expect the online shopping website to mean well. Integrity (Hwang and Kim, 2007) IG1 The promises made by online shopping websites tend

32to be reliable. IG2 I do not doubt the honesty of

21the online shopping website. IG3 I hope that the online shopping website

will keep the promises they make. Competence (Hwang and Kim, 2007) CT1 These online shopping websites understand the market they are entering. CT2 The online shopping website knows about goods or services. CT3 The online shopping website knows how to provide excellent service. Measures (continued) Intention to shopping (Kim et al., 2008; Kim and Park, 2013) IS1 I am likely to buy goods or services on the online shopping website. IS2 There is an opportunity, I will consider buying a product on the online shopping website in the future. IS3 It is very likely that I will actually buy the product on the online shopping website in the near future. IS4 I might recommend the online shopping

42website to my friends. IS5 I am likely to make another purchase from the online shopping website if I need

the product or service that I will buy. IS6 There is an opportunity, I intend to buy products on the online shopping website. Online shopping (Wang et al., 2009) OS1 I buy products or services online repeatedly. OS2 I go shopping online repeatedly. OS3 I have a lot of online shopping experience. 400 Relationships between website quality and trust dimensions 401 402 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 403 404 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 405 406 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 407 408 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 409 410 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 411 412 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 413 414 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 415 416 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 417 418 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 419 420 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 421 422 C.D. Manu and F. Fuad Relationships between website quality and trust dimensions 423