



Journal of Applied Sciences

ISSN 1812-5654

science
alert

ANSI*net*
an open access publisher
<http://ansinet.com>

The Study of Factors Associated with Trust towards Customers' Loyalty within Online Setting

¹Navid Behravan, ¹Morteza Jamalzadeh, ¹Samaneh Faramarzi Jouya and ²Arshin Yusef Zadeh Markhali
¹Graduate School of Management, Multimedia University, Malaysia
²Faculty of Business Management and Globalization, Limkokwing University, Malaysia

Abstract: The internet growth requires new business approaches as e-commerce and online market boomed among many businesses and enterprises. This study seeks to explore the effects of determinants namely; technologies applied on website, service quality of website and branding towards customers' trust and eventual loyalty within electronic environment. A conceptual model was developed to describe the factors on customer trust and loyalty. The results of empirical analysis indicated that the technology factor, service quality and brand recognition directly associate with consumers' trust and trust builds consumers' loyalty. Yet, the technology factor among others impacts more significantly forming trust and long run relationship with customers. As such, it is perceived technology-based investments within service industry, especially IT section, as one strategic plan for any business owner in dynamic online environment today.

Key words: Brand, e-loyalty, e-satisfaction, trust, perceived risk

INTRODUCTION

An outstanding growth and development in an online environment during the past decades imposed major revolution in retail trading and online markets. Information technology is perceived as a cornerstone of e-commerce, thus the internet and online environment has been considered as a perfect place for enterprises to conduct their business activities such as promoting firm's products or services through online advertising, or other online business transactions. According to the study by Lin and Sun (2009), the security and convenience of customers are two contributors, which accentuated the most before participating in an online purchasing. People usually perceive the internet as an unsecured place to procure their needs; they are not compatible with electronic transaction as well. Online shopping disinclination is a major obstacle for e-commerce expansion. Thus, providing a secure website and making it easy to use will reduce negative feelings about online transactions and facilitate online purchasing (Lin and Sun, 2009).

Some Studies like Martin and Camarero (2009) argued that trustworthy of firms can be questioned by their customers. On the other words, customers might suspect to the reliability of online shopping malls. Internet surfers usually are incredulous about quality of products and services appeared in internet. Former research suggested that with creating trust, rate of customer satisfaction subjects to significant growth and positive word of mouth

emerge from customer satisfaction. This would reduce customer uncertainty about online business. Further, customer purchasing frequency emerged from satisfaction would lead to customer loyalty (Martin and Camarero, 2009). Martin and Camarero (2009) believed that employing new technologies on website provides better quality of service and maximize the website's security, which would boost customer e-satisfaction and e-loyalty. Former online shopping experience is another factor, which impact on consumer purchasing behavior. Base on psychological perception of buyers risk of online shopping obviously different with offline 'one. Lack of interaction with sale force is a prime cause of customer uncertainty; since this interaction gap exists between customers and salesperson willingness of online purchasing will be affected. Apart from the customer uncertainty about quality of goods or service, cost of internet, learning process, security and privacy issue are the other factors that impact on customer decision-making.

Nevertheless, perceived risk of online shopping cannot be the same among different online purchasers. A paper conducted in past stated that perceived risk is always in opposite side of a company's reliability (Johnson *et al.*, 2008). Although some internet surfers assume online shopping as an inadvisable and uncertain method of purchasing, others cue to privileges of online shopping such as facilitating of information searching and price comparing. There are many factors, which can affect customer satisfaction via online purchasing.

An online shopping mall must provide minimum facilities for customers like unique features, novel appearance, security and privacy policy and appropriate payment method, which are imperative for any e-commerce business. These elements comprise the design of background color, pattern icon, dynamic scheme and web-border (Chang and Wang, 2008). There are some tangible criteria in online environment, which encourage customers to purchase online. These stimuli are website's technical adequacy, content quality, content management and website's appearance and layout (Aladwani, 2006). Brand awareness is intangible stimuli, which can influence customer purchasing decision as well (Aladwani, 2006). It is recommended to assess the level of customer perceived risk before fulfillment of purchasing process. Hence, to eliminate customer concern and possible problems, commercial websites must take actions toward trust creation embrace spread positive signs such as offline experience, good reputation, secure and justifiable transaction (Martin and Camarero, 2009). The critical issue in building and retaining seller-buyer relationship is trust which is indispensable principle for customer loyalty (Chiu *et al.*, 2009).

In fierce online competitive market, retaining the valuable customers is known as key success factor for companies (Chen *et al.*, 2010). A particular customer can be regarded as profitable one when he or she purchase four times from a website (Chiu *et al.*, 2009). Therefore, online business should develop proper strategies to persuade customers to do repurchasing. The study (Chen *et al.*, 2010) highlighted that business profitability will exponentially boost when there are more loyal customers in organization. As a result, small change in number of loyal customer will significantly change company's value (Dick and Basu, 1994). Given the facts, this research categorized discussed factors into two internal and external and sought to explore the role of external factors such as website capabilities (Technology factors), service quality and brand equity on trust creation toward customer loyalty.

PERCEIVED RISK, TRUST AND LOYALTY

Unlike physical business environment, in the internet, goods and services appeared untouchable. Lack of communication between buyer/seller and security issues contributes to customer perceived risk and impact on customer purchasing behavior (Laroche *et al.*, 2005). Perceived Risk has a primary role in consumer behavior. Therefore, this risk makes them to search and investigate about quality of goods and service throughout the internet. Furthermore, consumer decision making can significantly be impacted by perceived risk for

special products or services during online shopping (Corbitt *et al.*, 2003). Risk can be defined as a psychological condition which back to bad experience from previous purchasing and make it hard to estimate its effects on customer behavior (Chiu *et al.*, 2009). Normally, customers have craven about online transaction, thus risk in this case is greater based on customer uncertainty of security issues. The elements discussed can increase risk for customers and influence on decision-making.

In this regards, acknowledge the importance of trust is imperative for businesses. Trust definition refers to psychological state and multi-dimensional notion that confederates cognitive or affective trust (Johnson and Grayson, 2005). The study (Chang and Chen, 2008) declared that cognitive trust about a subject probably creates with logical and rational reasons. However, acute positive internal feeling toward a subject might create affective trust (Chang and Chen, 2008). Trust can also be defined in a reciprocal manner, which means one party relies on other pledges and believes that his counterpart carries out its commitment. Another party, in return, keeps its promises and delivers the service in a proper way. This kind of behavior builds a mutual corporative relationship and it would be lucrative for both parties (Salo and Karjaluoto, 2007). Trust considered as one the important factors to promote business-to-customer relationships, especially, on online environment. Several surveys acknowledged the importance of trust role in online purchasing and transaction. Trust creates a positive perception about the prospect behavior of the online purchaser and influences on the consumer's purchasing intention, satisfaction and loyalty (Ganesan, 1994). Trust and Risk are the psychological state and recognized as vital mediators, which can impact consumer behavior while purchasing from companies' portals (Chang and Chen, 2008).

Marketing practitioners' prime priority is brand loyalty in online market (Johnson *et al.*, 2008). First impression of loyalty implies repeat of act of purchasing based upon cognitive, affective, evaluative and dispositional factors which are the classic primary component of an attitude. The concept of customer loyalty corresponds to three main behavioral measures: proportion of purchase, probability of purchase and sequence of purchase (Lin and Sun, 2009). No other behavioral loyalty such as switch cost or word of mouth can be included and other cognitive or little attitudinal loyalty can explain the underlying behavioral actions. Trust-commitment theory emphasizes switching cost and trust for the emotional commitment to specific service product through relationship marketing strategy (Corbitt *et al.*, 2003). The goal of customer loyalty was to

build a long-term emotional link with customers through personal service, communication and differentiated products-personal service. The trade-off of these research approaches was that there was no consistent definition of the customer loyalty. Recently, there have been several regressive and unique developments for trust-based loyalty studies. Affective trust or emotional commitment was identified in the lodging industry; personal involvement was proposed in the leisure industry and social bonding was discovered in the restaurant industry. However, this study focuses on testing the determinants affecting customer trust and eventual loyalty within service IT service industry. Thus, the research considered the proper measures or modeling of the construct on customer trust and loyalty to develop a conceptual framework.

TECHNOLOGY FACTORS AND SERVICE QUALITY

The Website is the consequence of IT progress. Online shopping portals are a gateway in e-commerce, which make permission to consumers to choose and customize goods and service base on their priorities. The value is asked to be paid online in this type of transaction. Hence, find a secure and easy to use the online shopping portal is the first concern of the online purchaser (Lin and Sun, 2009). Consumer's online experience can be explained based on four scopes: the convenience of website, customer autonomy, a sense of customer relation and customers trust to the website (Chen *et al.*, 2010). Being convenience and trusted are the two reasons that a transaction would be fulfilled by online buyers, autonomy and a sense of relation are essential for customer loyalty (Chen *et al.*, 2010). Many studies have done in last 10 years indicate that technical aptitude is able to measure consumers' purchasing propensity. TAM model present two critical concept: first Perceive Usefulness (PU) that each person adopts him or herself with the system which has a higher degree of compatibility and improves his or her performance (Davis, 1989) and Perceives Ease of Use (PEOU) refers to the scale that an individual gives to the particular system which s/he used and considers it as free of effort system and get along easily with it (Lin and Sun, 2009). Online purchaser' implication is rigorously depended on the technology acceptance factors (Shih, 2004). The outcome of a research evidently posited that making online purchasing easier and applying a perfect and zero defect system lead in increasing consumer satisfaction and accordingly consumer loyalty (Lin and Sun, 2009).

Website quality can be regarded as website browser assessment to explore website features and can meet his or her expectation (Aladwani, 2006). Website quality can effect on purchaser attitude in terms of security and

aptitude. Website quality is measured based on following items: technical adequacy, content quality, specific content and appearance. This evaluation must be done by prospective consumers (Aladwani, 2006). Technical adequacy is the most important scope of website quality assessment, which reveals how advanced technologies installed on the website to enhance portal capabilities and remove website drawbacks. Content quality is referred as the second scope of website browser assessment, which compass with website attribute like accuracy of information uploaded on the website. Specific content insisted to highlight specific details about the website service, customer support and security and privacy policy. Appearance pertains to web site layout graphics and attractiveness of the portal such as colors, font's photos, videos and commercial banners (Aladwani, 2006). There is also a significant distinction between an online purchaser and online surfer (Tsai and Huang, 2007). Marketers assume that portal ease of use does not have a significant impact on consumer loyalty in the offline area, yet has much more effect on loyalty in e-business (Chiu *et al.*, 2009).

The main reason for service quality measurement is to examine the website implemented elements association with website success (Lin and Sun, 2009). Following elements will be evaluated in order to service quality measurement such as customer service, security of payment, user' profile privacy, website engine search. High qualities of aforementioned items are goals for website owners, because the website is being regarded as an appropriate shopping host in the internet. The outcome of a study (Lin and Sun, 2009) declared that satisfaction among the online purchaser is measured based on three factors: Technology Acceptance Model (TAM), Transaction Cost Analysis (TCA) and quality of service. The study (Lin and Sun, 2009) also perceived the usefulness of TAM and stated that dominant element influence on consumer attitude and stimulates them to do repurchasing via the internet. The result also indicated the strong impact of service quality on consumer satisfaction in e-business. Thus, the better service provided in the website lead to higher rate of consumer satisfaction and the higher rate of satisfaction create higher level of profitability for firms.

BRAND

Website brand is considered as intellectual property, which can define as name or symbol illustrates an exclusive good or service that distinguishes a business from those of its competitors (Chang and Chen, 2008). Brand equity creates two approaches in terms of understanding for consumers. The first is known as brand awareness while the second one is brand image.

Awareness is composed of brand reminder and recognition; while the image is composed of various associations with a brand. Chang and Chen (2008) argued that review achievement from senior experience can facilitate website recognition; besides, the capability of remembering a website name as a good reference for the website. Brand image is shaped based on customer satisfaction, previous experience and diffusion of Word of Mouth (WOM). Brand building is the most consequential thing for a business in the internet to achieve loyal customers. Brand name indicates firms' goods and service quality to arouse consumer to repurchase. A well-known brand creates confidence and lessens the risk for user to fulfill a transaction easier. Lack of trust is the main obstacle that people don't involve online shopping; the credibility of the brand has this power to create trust and mitigate consumer distress. Brand has a significant role in forming a relationship between a firm and consumers. Building brand is a long and multilevel achievement and can embody the firm's success. Brand creates value for consumer and makes the company plight to their commitment. Brand can be used as a tool for customer retention, in spite of its persuasive role in grabbing new customers. The study (Lin and Sun, 2009) also declared that consumer trust of brands forms long run relationship, yet satisfaction of product would make consumer loyal to the brands and consumers purchase their need from particular portal based on former satisfaction. A famous brand makes their customers rest assured about the quality of the product, so the brand name is very effective on customer trust and impact directly on customer loyalty. As a result, the trust can be directly affected by the bad experiences that other customers had. The study (Gefen, 2000) stated that the consumer evaluation of e-satisfaction impacted by website ease of use during online shopping and security and privacy policy when a transaction has been done. In addition, the loyalty of a customer to company or brand is defined as a strong obligation for repurchasing product or service from the company over and over. Thus, loyalty to brand causes repetitive buying the same brand

regardless of marketing effort of the other brand in order to persuade a customer to change their taste (Lin and Sun, 2009).

THE RESEARCH CONSTRUCT

It is believed that a research framework is a foundation that the entire research processes conducted based on that design. The research framework is logically developed, defined and explained the network of associations among variables which have been determined through the fact-gathering techniques such as structured interviewing, questionnaires, secondary records searching, observations and literature review (Miller and Rollnick, 2002). The study conceptual model was extracted from the documentation of previous research that exists in the problem domain combining with the researcher's logical beliefs appear in following. The model was proposed in general form, yet is useful for the related hypotheses and conceptual foundation that are presented in the study. This model reveals that when technology, service quality and brand factors is aligned with overall business strategy, trusties created as an important determinant in firm structure leading customers' loyalty. The firm uses these factors in its business processes within an industry structure, benefiting customer trust, the ability to create loyalty standards and access to scarce talents and resources. Figure 1 illustrates the overall construct of the study. It was developed as a guideline to show the underlying process of this research.

According to this framework, three determinants namely; technology factors, service quality and brand were considered as main independent variables which derived from the literature reviews in previous sections. As discussed before technology factors facilitate online purchasing and change the customers' perception of website and the company (Shih, 2004). Additionally, making online purchasing easier and applying a perfect and zero defect system increases consumer trust and eventual loyalty using reliable technologies (Lin and Sun, 2009). The service quality, on the other hand, can

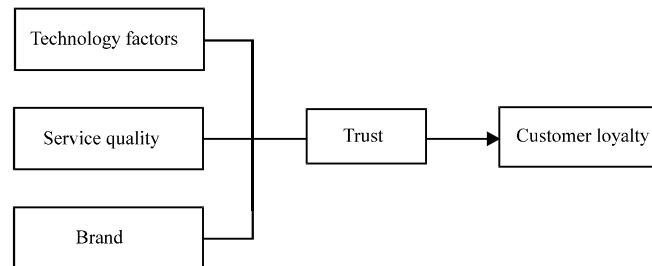


Fig. 1: The research overall construct

rigorously change the customer perception of service and products offered online. Service quality and technology factors can work along building strong relationship with customers as discussed (Aladwani, 2006). Brand building is the most consequential thing for a business on the internet to achieve loyal customers. The recognized brand creates confidence and lessens the risk for user to fulfill a transaction easier. Brand has a significant role in forming a relationship between a firm and consumers (Chiu *et al.*, 2009). To add up, the link between trust (as mediating variables) and technology factors, service quality and brand was explored in this study, besides, the association with customer loyalty as final goal of this research study. There are different assumptions have been investigated regards to the framework and the result is presented in next section.

DATA ANALYSIS AND RESULTS

Once the data were collected, the study coded, categorized and checked the raw data for error elimination. Since there are multiple variables, the study needs to use multivariate analysis and also descriptive analysis approach. The entire collected data were populated in SPSS (V.20) to test the correlation between variables and moderating effects. Based on the sampling design, 200 participants were selected for the research study, those who have interaction with IT service in online environment. Capability of data will also be accomplished through the reliability test. In following, the summary of the results is presented in Table 1.

From Table 1, it can inferred that the result of Cronbach’s Alpha reliability coefficient for all variables are above 0.07. According to Nunnally (1978), the coefficient values in the range of more than 0.7 are perceived to be acceptable and reliable. As such the measurement tools for this study are reliable and researcher can proceed for further analysis (Nunnally, 1978). The descriptive analysis of socio-economic factors is presented in the next section.

Socio-economic analysis: In this section, the Socio-Economic data from the participants has been investigated and interpreted for purpose of the research study. Table 2 involves descriptive analysis such as frequency and percentage of respondents in different categories.

From Table 2, 108 (54%) of participants were male and 92 (46%) of participants were females in this study. This shows males’ participation in this research were more than number of female. However, the result of t-test with the value of $0.138 > 0.05$ shows no significant differences

Table 1: Results of Cronbach’s alpha reliability test

Variables	Cronbach’s alpha
Technology factor	0.721
Service quality	0.705
Brand	0.702
Trust	0.715
Customer loyalty	0.717

Table 2: The Socio-economic analysis results

	Frequency	Percent
Gender		
Male	108	54.0
Female	92	46.0
Total	200	100.0
Age (year)		
<20	23	11.5
20-30	61	30.5
31-40	45	22.5
41-50	47	23.5
>50	24	12.0
Total	200	100.0
Income (RM)		
<1000	45	22.5
1000-3000	76	38.0
3001-5000	52	26.0
>5000	27	13.5
Total	200	100.0
Education level		
Diploma or less	39	19.5
Associate degree	80	40.0
Degree	45	22.5
Post graduate	36	18.0
Total	200	100.0

among two categories. In terms of the age of participants, total of 76.5% of participants had age of between 20 to 50 and other 23.5% were less than 20 or above 50 years of age. The first category with 61 (30.5%) participants had the age of between 20 to 30 which belongs to the youngster age groups. The second largest group of respondents was belonged to category between 41 to 50 years of age. The ANOVA test shows no significant difference between age categories. There are four categories were determined for education level of the participants in this study. More than 50% of respondents were degree holder including associate or bachelor degrees or above. 19.5% of respondents were diploma or less which constitutes second last number of the study respondents. However, the result of Post Hoc Tests shows the differences between the means of Post Graduate group compare with other categories within education level. Eventually, in terms of the income level of the respondents, 76 (38%) of participants had income of 1000 to 3000 RM. This shows majority of the study’s respondents were from medium and low incomes. The next largest category was belonged to respondents who had income between 3001 to 5000 by 26% of participation. The ANOVA test indicates no significant differences between the means of different categories of respondents by their income levels. Next section discussed the correlations between variables of this study.

Table 3: Pearson correlation test of variables affecting the trust

Variable	Pearson correlation	Sig. (1-tailed)	R-square	Result
Technology	0.855	0.000	0.731	There are positive and significant association between independent variables and trust
Service quality	0.724	0.000		
Brand	0.745	0.000		

Table 4: The stepwise analysis

Model	Unstandardized coefficients		Standardized coefficients		
	B	Std. Error	Beta	t	Sig.
Constant	0.627	0.146		4.287	0.000
Technology	0.847	0.037	0.855	23.173	0.000

Correlation analysis: To statistically show the effect of trust determinants on customer loyalty, the study explore the three dimensions namely; Technology Factor, Service Quality and Brand. Therefore, Pearson’s correlation analysis was carried out for each relationship to assess the correlation of variables for the interval or ratio scales measurement. The result of Pearson's test shows linear correlation among all variables. The regression results based on the factors affecting trust and are shown in Table 3.

From Table 3, the study conducted the regression analyses and hypotheses testing. According to the results, the model is significant at $p < 0.05$ level regard to each variables. Technology Factors with p -value of $0.000 < 0.05$, Service Quality with p -value of $0.000 < 0.05$ and Brand with p -value of $0.000 < 0.05$ show the strong relationship between the independent variables and trust. The R-square value of 0.731 indicates that independent variables can 73.1% explain Trust. Despite the significant correlation between independent variables and trust the model summary and stepwise test show only Technology factors as main predictor of Trust in the model. The result of stepwise test is shown in Table 4.

In addition, the result of Pearson Correlation on Trust as mediating variable and customer loyalty reveals the value of $0.885 > 0.05$ which indicate the strong relationship between to variables. In general, the study conclude that three independent variable namely and respectively; Technology Factors, Service Quality and Brand effect on customer trust and trust lead to customer loyalty. This is confirms the primitive assumptions and what the researcher expected for final result of the study.

DISCUSSION

To conclude, this study figured out a positive relationship exists between technological factors of online environment and creating trust for customer. We also found out there is a direct relationship between these factors to achieve satisfaction and eventual customers’ loyalty for a company as well. In order to observe the positive behavior of customer, the website should provide facilities to allow the customers save time and thrift in money without any confusion while having shopping

efficiency; this would contribute in consumer trust and accordingly satisfaction and loyalty. Businesses are capable of providing new strategies and approaches such as on-call customer support system and implementing a tracking system to personalize customers’ needs and provide them with easy and convenient area (Lin and Sun, 2009). This paper strives to prove that providing convenient and trusted environment for customers in the online environment leads to more satisfaction and accordingly increases the rate of online purchasing as well as company profit associate with this kind of buying approach. As a result, we can see many businesses and enterprises, which try to develop their online websites and provide more convenient and trusted environment to assure and persuade their customer to go through online shopping than traditional form of shopping. Owning trusted and convenient commercial websites enable businesses to increase their customers and make them satisfy, retain them and build loyal customers at the end.

The study also investigated a website brand as another factor which influences customer’s purchase decision making. The brand recognition in many times placed over website quality to attract a customer toward a specific method of buying, means that people may focus more on brand than the quality of the website most of the times. As a matter of fact, the importance of the website brand, especially management of the website brand must be considered by business owner if they want to attract more customers. In small business particularly, brand management plays a significant role to better allocate resources and bring more outcomes. Thus, establishing awareness and enhancing a shopping website image must be considered by online retailers. The customer trust is heavily relied on business reputation in case of high-risk perception which driven business towards more loyal customers. Moreover, regarding to our findings within IT service based website, service quality is directly and completely effects on customer e-satisfaction and e-loyalty. Therefore, in case of intense competition, providing sufficient website service quality for customers is a main premise to attract and retain them. For reaching this purpose the enterprise must enhance their service quality such as implementing, running forum for getting customers’ feedback, a competitive price of the product,

list of goods and production existed in the warehouse, delivering process, security and privacy policy, sales return policy, customer support, multi-step discount and promotion and incentive. Conducting this features enhance service quality and thus, customer loyalty.

Evaluated factors in this study are positively impacted customer satisfaction and loyalty, yet the power of trust must never ignore in online purchasing. Based on former studies and this study's deduction, it is believed that trust is a primary step to create a loyal customer and there is a direct effect between technology factors, service quality, brand and trust whereas indirect effect with loyalty. The result of this study confirmed the role trust as a mediating and realized that trust relationship toward loyalty is well-established and should be incorporated into some other factors like quality of service and technology factors as reflected (Harris and Goode, 2004). Apart from this, bearing between service quality and customer's loyalty is confirmed by (Akbar and Parvez, 2009) while service quality is most factor customers consider for their satisfaction. Brand communication also builds and develops a trust-based correlation between brand and customers (Zeheir *et al.*, 2011). The outcome of their research illustrates the perception of creating brand trust and brand loyalty. To summarize, based on empirical results, technology factor, service quality and brand respectively (from high to low) directly impact consumer trust and this trust leads to consumer loyalty. The further study may require investigating more determinants within broader scope and in different industry type.

REFERENCES

- Akbar, M.M. and N. Parvez, 2009. Impact of service quality, trust and customer satisfaction on customer loyalty. *ABAC J.*, 29: 24-38.
- Aladwani, A., 2006. An empirical test of the link between web site quality and forward enterprise integration with web consumers. *Bus. Process Manage. J.*, 12: 178-190.
- Chang, H.H. and I.C. Wang, 2008. An investigation of user communication behavior in computer mediated environments. *Comput. Hum. Behav.*, 24: 2336-2356.
- Chang, H.H. and S.W. Chen, 2008. The impact of online store environment cues on purchase intention: Trust and perceived risk as a mediator. *Online Inform. Rev.*, 32: 818-841.
- Chen, J., G. Zhao and Y. Yan, 2010. Research on customer loyalty of B2C e-commerce. Proceedings of the International Conference on E-Business and E-Government (ICEE), May 7-9, 2010, Guangzhou, China, pp: 2245-2248.
- Chiu, C.M., C.C. Chang, H.L. Cheng and Y.H. Fang, 2009. Determinants of customer repurchase intention in online shopping. *Online Inform. Rev.*, 33: 761-784.
- Corbitt, B., T. Thanasankit and H. Yi, 2003. Trust and e-commerce: A study of consumer perceptions. *Electron. Commerce Res. Appl.*, 2: 203-215.
- Davis, F.D., 1989. Perceived usefulness, perceived ease of use and user acceptance of information technology. *Manage. Inform. Syst. Q.*, 13: 319-340.
- Dick, A.S. and K. Basu, 1994. Customer loyalty: Toward an integrated conceptual framework. *J. Acad. Market. Sci.*, 22: 99-133.
- Ganesan, S., 1994. Determinants of long-term orientation in buyer-seller relationship. *J. Market.*, 58: 1-19.
- Gefen, D., 2000. E-commerce: The role of familiarity and trust. *Omega*, 28: 725-737.
- Harris, L.C. and M.M.H. Goode, 2004. The four levels of loyalty and the pivotal role of trust: A study of online service dynamics. *J. Retailing*, 80: 139-158.
- Johnson, D. and K. Grayson, 2005. Cognitive and affective trust in service relationships. *J. Bus. Res.*, 58: 500-507.
- Johnson, M.S., E. Sivadas and E. Garbarino, 2008. Customer satisfaction, perceived risk and affective commitment: An investigation of directions of influence. *J. Serv. Market.*, 22: 353-362.
- Laroche, M., Z. Yang, G. McDougall and J. Bergeron, 2005. Internet versus bricks-and-mortar retailers: An investigation into intangibility and its consequences. *J. Retailing*, 81: 251-267.
- Lin, G.T. and C.C. Sun, 2009. Factors influencing satisfaction and loyalty in online shopping: An integrated model. *Online Inform. Rev.*, 33: 458-475.
- Martin, S.S. and C. Camarero, 2009. How perceived risk affects online buying. *Online Inform. Rev.*, 33: 629-654.
- Miller, W.R. and S. Rollnick, 2002. *Motivational Interviewing: Preparing People for Change*. Guilford Press, Guilford, NC., USA.
- Nunnally, J.C., 1978. *Psychometric Theory*. 2nd Edn., McGraw-Hill, New York, ISBN-10: 007047849X.
- Salo, J. and H. Karjaluoto, 2007. A conceptual model of trust in the online environment. *Online Inform. Rev.*, 31: 604-621.
- Shih, H.P., 2004. An empirical study on predicting user acceptance of E-shopping on the web. *Inform. Manage.*, 41: 351-368.
- Tsai, H.T. and H.C. Huang, 2007. Determinants of e-repurchase intentions: An integrative model of quadruple retention drivers. *Inform. Manage.*, 44: 231-239.
- Zeheir, C., A. Sahin, H. Kitapci and M. Ozsahin, 2011. The effects of brand communication and service quality in building brand loyalty through brand trust: The empirical research on global brands. *Procedia-Social Behav. Sci.*, 24: 1218-1231.