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# **An Exploratory Study on the Level of Trust towards Online Retailers among Consumers in the United Kingdom and Malaysia**

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## **Abstract**

This study aims to investigate the extant level of trust towards online retailers among consumers in two different geographical and cultural locations – UK and Malaysia based on Michell's *et al.* trust model. The objectives of this study are:

1. To identify the predictive variables of customers' trust towards online retailers
2. To ascertain the extent of the consumer trust variable as being the essential element of online shopping
3. To analyse the differences in perception of online trust between consumers in the United Kingdom and Malaysia

The study showed that online retailers are comparatively more trusted in UK than in Malaysia indicative by the higher average levels of trust from consumers in the UK. Additionally, the UK had a higher age group in the 25 – 34 category contributing the highest average trust value compared to Malaysia's highest average trust value found in the lower 18 – 24 age group. There were a relatively higher percentage of male users; 66 per cent and 78 per cent in the UK and Malaysia respectively. Multiple stepwise regressions were used to analyse the level of trust against the selected trust correlates.

## **Keywords**

Trust, e-commerce, online retailers, UK, Malaysia, culture

## **Introduction**

Since the 1990s, the Internet via the World Wide Web has provided a delivery channel for businesses to sell their products and services. Trust is a fundamental prerequisite for the successful uptake of electronic commerce (Grabner-Kraeuter 2002, 43-50); consumers are confident in making purchases online (Chua *et al.* 2006, 231-242; Shankar *et al.* 2002, 325-344; Torkzadeh & Dhillon 2002, 187-204) when online retailers ensure trust building mechanisms are inherent in the electronic marketplace (Pavlou & Gefen 2004, 37-59) .

This study aims to investigate the extant level of trust towards online retailers among consumers in two different geographical and cultural locations – UK and Malaysia. The objectives of this study are:

1. To identify the predictive variables of customers' trust towards retailers
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## **Electronic commerce and online retailing**

With the globalization of the business environment, it has become a necessity to find new ways to do business. The advancement of Internet technology and the increasing use of the Internet as a distribution medium accompanied by decreasing costs in computing provide access to millions of users worldwide.

According to the 2007 UK National Statistics Omnibus Survey, 15.23 million UK households had Internet access. This figure represented 61 per cent of households and showed an increase of nearly 1 million households, or 7 per cent, since 2006. Out of the 53 per cent of adults that had ever purchased goods or services over the Internet, more men than women (58 per cent and 48 per cent respectively), had done so.

However, in Malaysia, Internet use for purchasing is still not at a satisfactory level (Kaur 2005, 1-14). Online shopping does not inspire confidence in business and consumers. According to the Taylor Nelson Sofres survey, only 3 per cent of Malaysian Internet users shopped online in 2002, compared to 4 per cent in 2001. Thirty-eight per cent of Malaysians felt that it is safer buying goods or services in a store and 36 per cent of them do not want to disclose their credit card details. Security-related issues including trust were cited as the main reason for not shopping online. In 2005, the number of Internet buyers was 4.7 million (Moreira 2007, 10-12). By August, 2007, there were 13.5 million Internet users in Malaysia (MCMC 2007).

## **Definition and Concept of Trust**

Trust is difficult to define and measure (Rousseau *et al.* 1998, 393-404) and has been defined in different ways. A search on the ISI Web of Knowledge (<http://portal.isiknowledge.com/>) for the term trust showed articles predominantly from three subject categories – Business, Management and Economics which account for 32 percent. Studies on trust has spanned across disciplines in disparate areas from psychology to sociology and from information systems to marketing (Arnott 2007, 1203-1240). Some of the definitions of trust have included “...the willingness to depend on an exchanging partner with confidence...” (Moorman *et al.* 1993, 81-101) and as the basis for commitment for a long term relationship between buyer and seller (Ganesan, S. 1994, 1-19; Morgan & Hunt 1994, 20-38). Initial studies on have been in the fields of organisational behaviour and marketing (Moorman *et al.* 1993, 81-101) and specifically on organisational trust (Mayer *et al.* 1995, 709-734; Schoorman *et al.* 2007, 344-354). Trust is identified as a cognitive construct exhibiting “different elements of cognitive and affective abstractions of trust” (Bhattacharjee 2002, 211-241) and showed enthusiasm, shared visions,

association, forgiveness as constructs in new ventures entrepreneurs (Ali, H. & Birley, S. 1998, 749-763).

### **Trust in electronic commerce**

A search on the ISI Web of Knowledge (<http://portal.isiknowledge.com/>) for the terms trust and electronic commerce produced 170 documents; with 49 percent or 83 articles from Computer Science and Information Systems; 32 percent or 53 articles from Management and 24 percent or 41 documents from Business. There was a marked increase in the number of papers published on trust and electronic commerce in 2007 at 22 percent or 38 articles. The first five articles were in 1999 predominantly from journals in information technology focusing on computer and security. A further search on trust and electronic commerce and culture produced fewer articles; the country being studied was China and comparative studies between China and USA.

Initial concerns of online trust have been in security and privacy issues on the Internet. As in the area of trust, developments in electronic commerce have brought about issues and complexities characterised by multi-faceted dimensions; inter-disciplinary from areas in consumer behavior, sociology, psychology, management, marketing, economics and information technology. Underlying significant factors that contribute to consumers buying online can be viewed from a technology-oriented perspective and a trust-oriented perspective (van der Heijden *et al.* 2003, 41-48). Uncertainty and perceived consumer risk is endemic in the online environment especially in the area of online shopping and electronic commerce. Building consumer trust is a prerequisite for the diffusion and acceptance of electronic commerce (Grabner-Kraeuter 2002, 43-50; McKnight & Chervany 2001, 35-59; McKnight *et al.* 2002, 297-323). Sellers need to ensure that trust building mechanisms and ease of use of web sites are in place to facilitate buying and selling on the Internet (van der Heijden *et al.* 2003, 41-48). The determinants of online trust are dependent on the type and characteristics of the product and/or service. Privacy, order fulfillment, ease of navigation on web sites and branding are requirements for electronic commerce web sites that are information intensive and transaction based (Bart *et al.* 2005, 133-152). Maintaining web site quality and reputation are essential to alleviate consumers' reservations in participating in the electronic commerce marketplace (McKnight & Chervany 2001, 35-59; McKnight *et al.* 2002, 297-323). Studies have also shown a positive correlation between future online spending and online shopping consumers' level of trust in online retailers. Consumers of online shopping will increase their future online purchase spending when their level of trust in online retailers increases (Chua *et al.* 2006, 231-242).

### **Consumer trust and culture**

The characteristics of a culture are shared values, attitudes, beliefs and accepted norms of behaviour (Matsumoto 1994 cited in Cyr *et al.* 2005, 25-54). The need to examine the concept of trust from a national culture perspective is imperative with globalization and the emergence of the multicultural workplace (Doney *et al.* 1998, 601-620) made possible with the Internet.

## Research Model

A pioneering work on trust was carried out by Michell *et al.* in 1998 that had captured the salient factors established in the literature review on trust. This paper extends Michel's *et al.* trust model to the online environment. Trust is related to four predictor dimensions which are probity, equity, reliability and satisfaction. The first two dimensions, probity and equity relate to the behavioural aspects of trust, whilst reliability and satisfaction belong to the cognitive elements of trust. 22 variables were derived from these four dimensions of trust.

The probity dimension is associated with five variables – confidence, truthfulness, integrity, professional standing and reputation, which are focused on the relationship between buyers and sellers with respect to honesty. Equity is linked with fair-mindedness, benevolence, caring values, sincerity and helpful advertising. Trust level is increased if there are perceived commonalities in shared values of the consumers and the online retailers. The variables associated with reliability are warranties, dependability, quality consistency, quality standing predictability and corporate name guarantee. The reliability factor is related to the sellers' expertise and experience and their ability to successfully conduct and complete a business transaction. The last dimension, satisfaction is associated with personal experience, opinion, duration, the experience of peers and the standard of delivery.

## Methodology

A structured web-based questionnaire was designed based on Michell's model and the variables of trust were formulated into twenty-two questions. Two additional questions were included; where the first additional question was to have the respondents rate their level of trust of online retailers. The second additional question was on the respondents' evaluation of the methods used by online retailers to ensure trust. A seven point Likert rate scale was used (1 = Very low, 2 = Moderately low, 3 = Low, 4 = No opinion/Neutral, 5 = High, 6 = Moderately high and 7 = Very high).

Malaysia and the United Kingdom were selected for analysis and comparisons of the consumers' trust towards online retailers between Asia and Europe. Responses were initially solicited via email invitations with a link to the online survey to e-commerce groups and forums in both countries. The respondents had to be frequent users of the Internet, had been customers of e-commerce web sites, and to have made at least one online purchase. The sample population consisted of a total of 273 adults from both countries. An equal sample of 100 respondents from each country was used for data analysis to maintain internal consistency in comparing the samples. The questionnaire was pre-tested before the web based survey was launched in the public domain. The collection of data was limited to four weeks only.

## Analysis of Results

The demographics by country indicated the following:

1. Highest average value of trust by age group was between 25 – 34 for UK at 4.90 and between 18 – 24 in Malaysia at 3.92 (Table 3)

2. Relatively higher percentage of male users with 66 per cent and 78 per cent in the UK and Malaysia respectively (Table 1)

A younger age group of 18 – 24 for Malaysia with the highest average value of trust could be explained by the increasing prevalence of online games in the region.

The higher number of male users in the UK is consistent with the figures obtained from the 2007 UK National Statistics Omnibus Survey.

Malaysia		UK	
		Frequency	Frequency
Gender			
	Female	22	Female 34
	Male	78	Male 66
Age			18-24 30
	18-24	36	25-34 42
	25-34	59	35-44 15
	45-54	5	45-54 5
	55	8	
Income			
	12-	14	12-19 20
	12-19	42	20-29 12
	20-29	22	30-39 29
	30-39	8	40-49 5
	59	14	59 34
	Total	100	Total 100

Table 1. Malaysia and UK demographics

Malaysia				UK			
Gender	Mean	N	Std. Deviation	Gender	Mean	N	Std. Deviation
Female	3.41	22	1.141	Female	4.74	34	.618
Male	3.77	78	1.005	Male	4.76	66	.658
Total	3.69	100	1.042	Total	4.75	100	.642

Table 2. Trust Ret \* Gender Malaysia and UK

Malaysia				UK			
Age	Mean	N	Std. Deviation	Age	Mean	N	Std. Deviation
18-24	3.92	36	.937	18-24	4.80	30	.610
25-34	3.61	59	1.083	25-34	4.90	42	.692
45-54	3.00	5	1.000	35-44	4.60	15	.507
Total	3.69	100	1.042	45-54	4.40	5	.548
				55	4.25	8	.463
				Total	4.75	100	.642

Table 3. Trust Ret \* Age Malaysia and UK

The study showed that online retailers are comparatively more trusted in UK than in Malaysia (Table 4). UK consumers had a higher mean (4.75) than Malaysian consumers (3.69). The methods used by online retailers gave a mean of 3.20 and 4.05 for Malaysia and UK respectively (Table 2). The average overall mean of the 22 variables were lower than the mean for trust towards online retailers for both Malaysia and UK (Table 6). As seen from the results in Table 6, the equity dimension had brought down the average value in both countries. This dimension focused on contractual shared values with common or mutual expectations and perceived obligations between consumers and online retailers.

		Trust Ret Malaysia	Trust Ret UK
N	Valid	100	100
	Missing	0	0
Mean		3.69	4.75
Std. Deviation		1.042	.642
Variance		1.085	.412

Table 4. Trust towards online retailers: Malaysia and UK

	Country	N	Mean	Std. Deviation	Std. Error Mean
Trust Met	Malaysia	100	3.20	1.044	.104
	UK	100	4.05	1.274	.127

Table 5. Trust methods of online retailers: Malaysia and UK

Malaysia	Mean	Std. Deviation	UK	Mean	Std. Deviation
Trust Online Retailers	3.69	1.042	Trust.Ret	4.75	.642
Trust Methods	3.20	1.044	Trust Methods	4.05	1.274
Integrity	4.08	1.079	Integrity	4.21	.409
Confidence	3.75	1.067	Confidence	4.69	.971
Truthfulness	3.59	.854	Truthfulness	4.11	.530
Prof. Standing	3.65	.999	Prof. Standing	5.31	.615
Reputation	3.43	1.112	Reputation	5.07	.537
Mean for probity	3.70		Mean for probity	4.68	
Benevolence	3.74	.774	Benevolence	3.80	.888
Fair-Minded	3.56	.891	Fair-Minded	4.01	.927
Caringness	3.46	1.132	Caringness	4.37	1.089
Similar Values	3.35	.702	Similar Values	3.85	.978
Sincerity	3.27	.993	Sincerity	4.07	.807
Help.Ads	3.75	1.218	Help.Ads	4.28	1.371
Mean for equity	3.52		Mean for equity	4.06	

Warranties	3.67	.995	Warranties	4.02	.899
Dependable	3.62	1.062	Dependable	4.02	1.333
Qual.Consis	3.73	.930	Qual.Consis	4.26	1.134
Qual.Standing	3.46	1.058	Qual.Standing	4.19	1.061
Predictability	3.43	1.265	Predictability	4.07	1.225
Satis.Guaranantee	4.00	1.363	Satis.Guarantee	4.88	2.166
Mean for reliability	3.65		Mean for equity	4.24	
Per/Exp	4.05	1.067	Per/Exp	4.19	.581
Othr.Op	3.75	1.058	Othr.Op	4.85	.968
Duration	3.61	.852	Duration	4.20	.943
Othr.Exp	3.66	.997	Othr.Exp	4.03	.745
Deliver.Prom	3.42	1.103	Deliver.Prom	4.30	1.337
Mean for satisfaction	3.70		Mean for satisfaction	4.31	
Overall Mean	3.64		Overall Mean	4.33	

Table 6. Malaysia and UK Descriptive Statistics

The trust variable towards online retailers was regressed with the 22 correlates using stepwise multiple regressions and the results showed a significant difference between the two countries. Only the confidence variable (integrity) showed in the final equation with a beta value of 0.966 and was statistically significant at 0.000 (Table 9) for Malaysia with an adjusted  $R^2$  value of 0.932 ( $F = 1350.564$ , significance  $F = 0.000$  (Table 7)).

In the case of UK, six variables – delivery promise (satisfaction), confidence (integrity), warranties (reliability), caring (equity), quality standing (reliability), other experience (satisfaction) entered the final regression equation. The regression equation showed an adjusted  $R^2$  value of 0.882 (Table 10). The standard of delivery variable (satisfaction) had the highest beta value of 1.108 and was statistically significant at 0.000 (Table 11).

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.966 <sup>a</sup>	.932	.932	.272

Table 7. Malaysia stepwise regression: model summary  
a Predictors: (Constant), Confidence

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	100.125	1	100.125	1350.564	.000 <sup>a</sup>
	Residual	7.265	98	.074		
	Total	107.390	99			

Table 8. Malaysia ANOVA<sup>b</sup>

a Predictors: (Constant), Confidence

b Dependent Variable: Trust Ret



Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.156	.100		1.563	.121		
	Confidence	.942	.026	.966	36.750	.000	1.000	1.000

Table 9. Malaysia coefficients<sup>a</sup>: dependent variable: trust ret

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.795(a)	.632	.628	.391
2	.856(b)	.733	.728	.335
3	.899(c)	.808	.802	.286
4	.912(d)	.832	.825	.269
5	.925(e)	.856	.848	.250
6	.933(f)	.870	.862	.239
7	.943(g)	.889	.881	.221
8	.943(h)	.889	.882	.221

Table 10. UK stepwise regression: model summary

a Predictors: (Constant), Deliver.Prom

b Predictors: (Constant), Deliver.Prom, Confidence

c Predictors: (Constant), Deliver.Prom, Confidence, Warranties

d Predictors: (Constant), Deliver.Prom, Confidence, Warranties, Caringness

e Predictors: (Constant), Deliver.Prom, Confidence, Warranties, Caringness, Predictability

f Predictors: (Constant), Deliver.Prom, Confidence, Warranties, Caringness, Predictability, Qual.Standing

g Predictors: (Constant), Deliver.Prom, Confidence, Warranties, Caringness, Predictability, Qual.Standing, Othr.Exp

h Predictors: (Constant), Deliver.Prom, Confidence, Warranties, Caringness, Qual.Standing, Othr.Exp

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	3.110	.132		23.491	.000		
	Deliver.Prom	.381	.029	.795	12.965	.000	1.000	1.000
2	(Constant)	2.372	.166		14.291	.000		
	Deliver.Prom	.256	.032	.534	7.898	.000	.600	1.666
	Confidence	.272	.045	.412	6.086	.000	.600	1.666
3	(Constant)	2.930	.169		17.345	.000		
	Deliver.Prom	.332	.030	.693	10.927	.000	.499	2.006
	Confidence	.278	.038	.420	7.272	.000	.600	1.667
	Warranties	-.227	.037	-.318	-6.077	.000	.733	1.364
4	(Constant)	2.715	.169		16.060	.000		

	Deliver.Prom	.302	.030	.629	10.145	.000	.460	2.173
	Confidence	.300	.036	.454	8.242	.000	.583	1.714
	Warranties	-.294	.040	-.412	-7.444	.000	.578	1.731
	Caringness	.117	.032	.199	3.699	.000	.612	1.635
5	(Constant)	2.483	.168		14.794	.000		
	Deliver.Prom	.371	.033	.773	11.343	.000	.331	3.025
	Confidence	.375	.039	.567	9.667	.000	.446	2.244
	Warranties	-.337	.038	-.472	-8.791	.000	.532	1.880
	Caringness	.240	.043	.408	5.611	.000	.291	3.439
	Predictability	-.191	.048	-.365	-3.963	.000	.181	5.540
6	(Constant)	2.473	.160		15.433	.000		
	Deliver.Prom	.386	.032	.805	12.230	.000	.323	3.099
	Confidence	.417	.039	.631	10.604	.000	.395	2.532
	Warranties	-.269	.042	-.377	-6.340	.000	.396	2.525
	Caringness	.234	.041	.397	5.720	.000	.290	3.447
	Predictability	-.201	.046	-.384	-4.352	.000	.180	5.564
	Qual.Standing	-.110	.035	-.182	-3.180	.002	.425	2.355
7	(Constant)	3.825	.368		10.407	.000		
	Deliver.Prom	.523	.045	1.090	11.656	.000	.138	7.270
	Confidence	.288	.049	.436	5.937	.000	.223	4.487
	Warranties	-.271	.039	-.380	-6.890	.000	.396	2.525
	Caringness	.225	.038	.381	5.914	.000	.289	3.460
	Predictability	-.044	.058	-.084	-.762	.448	.098	10.184
	Qual.Standing	-.224	.043	-.371	-5.231	.000	.239	4.177
	Othr.Exp	-.359	.089	-.417	-4.020	.000	.112	8.952
8	(Constant)	4.027	.254		15.830	.000		
	Deliver.Prom	.531	.043	1.108	12.274	.000	.147	6.806
	Confidence	.262	.034	.396	7.686	.000	.450	2.221
	Warranties	-.267	.039	-.374	-6.868	.000	.405	2.472
	Caringness	.208	.031	.353	6.690	.000	.429	2.331
	Qual.Standing	-.238	.039	-.393	-6.083	.000	.287	3.482
	Othr.Exp	-.405	.066	-.470	-6.147	.000	.204	4.891

Table 11. UK Coefficients<sup>a</sup>

a. Dependent Variable: Trust Ret

## Limitations

Since the Web-based survey was initiated by email, this can be construed as spam and ignored. The short time period of survey undertaken was limited to one month and only a small sample size was collected and available for analysis. Factor analysis would have been appropriate with a larger sample size.

## Conclusion and recommendations for future research

A study on cross cultural effects on consumers' trust, to investigate the relationship between culture and trust would be recommended to enable a critical evaluation within and across countries (Grabner-Krautner & Kaluscha 2003 in Cyr et al. 2005, 25-54), especially in Malaysia's multicultural society with the various ethnic groups. Other contributing factors would be the level of diffusion and adoption rates of electronic commerce in the selected country that would flag out the inhibitors and enablers of online trust.

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