Role of Experiential Trust in E-Shopping Behaviour: An Emerging Market Perspective

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Abstract: The Internet growth has transformed the global retailing landscape. Indian e-commerce market scenarios. Moreover, customers’ past experiences and online experience affect purchase intention and predicts online shopping behaviour. In addition to customers’ past experiences, online experience is one of the reasons for such a trend in the digitalized age. The role of experience is also estimated to be the world's second-largest by 2034. It has been found that online experience affects online shopping behavior. The research on online shopping trust in the retailing context and indication the utility of past online experiences. Experiential trust in the e-commerce context has emerged as a significant and important psychological construct that customers consider as a factor that is crucial to determining purchase intentions. The study provides insights into forming experiential trust and experiential trust function as distinct predictors of online shopping behavior in emerging e-commerce market scenarios.

Keywords: Experiential trust, Purchase intention, Perceived risk, Online experience, Online shopping behavior

1 Introduction

The Internet has been a crucial role in the evolution of the global retailing landscape. Indian e-commerce market scenarios. Moreover, customers’ past experiences and online experience affect purchase intention and predicts online shopping behaviour. In addition to customers’ past experiences, online experience is one of the reasons for such a trend in the digitalized age. The role of experience is also estimated to be the world's second-largest by 2034. It has been found that online experience affects online shopping behavior. The research on online shopping trust in the retailing context and indication the utility of past online experiences. Experiential trust in the e-commerce context has emerged as a significant and important psychological construct that customers consider as a factor that is crucial to determining purchase intentions. The study provides insights into forming experiential trust and experiential trust function as distinct predictors of online shopping behavior in emerging e-commerce market scenarios.
2 Literature Review

2.1 Theoretical background

The study demonstrates how online interactions foster experiential trust that shapes online shopping intentions. This research contributes to the limited research on experiential trust and online purchase intentions in emerging e-commerce markets, such as the US, UK, China, and other countries. Meanwhile, while other researchers found contrasting results between trust and online purchase intention, indicating that trust is an essential antecedent to form online shoppers' purchase intentions, researchers also revealed that trust formation and influence perceived risk and usefulness, indicating that trust is powerful for predicting an individual’s cognitive and emotional responses. Past online experiences are memory of the retailers’ site trust influences attitudes and behavioral intentions. Researchers also revealed that trust has been referred to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention. Referring to the Technology Acceptance Model (TAM), Jarvenpaa et al. (2000) developed the technology acceptance model (TAM) to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention. Referring to the Technology Acceptance Model (TAM), Jarvenpaa et al. (2000) developed the technology acceptance model (TAM) to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention. Referring to the Technology Acceptance Model (TAM), Jarvenpaa et al. (2000) developed the technology acceptance model (TAM) to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention. Referring to the Technology Acceptance Model (TAM), Jarvenpaa et al. (2000) developed the technology acceptance model (TAM) to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention. Referring to the Technology Acceptance Model (TAM), Jarvenpaa et al. (2000) developed the technology acceptance model (TAM) to explain online shopping behavior, indicating an individual’s cognitive and emotional responses, generating attitude and purchase intention.
2.2 Online experience, experiential trust, and attitude

Moreover, online shoppers’ familiarity with the e-commerce site is critical for trust and attitude of e-commerce site. It is well documented that there is a direct relationship between online experience and perceived risk and online purchase intentions. The higher the online experience, the lower the perceived risk and the higher the online purchase intentions. Therefore, based on the above arguments, the following hypotheses can be drawn for better understanding:

\[ H1: \text{The Impact of online experience on attitude is positively mediated by experiential trust.} \]
\[ H1a: \text{Online experience has a positive effect on experiential trust.} \]
\[ H1b. \text{Experiential trust has a positive effect on attitude.} \]

2.3 Online experience, experiential trust, and perceived risk

A customer’s prior experience reduces the risks and online shoppers’ perceived risk. Thus, in this study, an attempt was made to study the impact of online experience and experiential trust on online shoppers’ perceived risk when the trustor knows the trustee. Online experience affects perceived risk and online purchase intentions. The variables have been taken from Jarvenpaa et al. [21].

\[ H2: \text{The impact of online experience on perceived risk is negatively mediated by experiential trust.} \]
\[ H2a: \text{Online experience has a positive effect on experiential trust.} \]
2.4 Online experience, Experiential trust, and perceived usefulness

H2b: Experiential trust has a negative effect on perceived risk.

H3: The impact of online experience on perceived usefulness is positively mediated by experiential trust.

H3a: Online experience has a positive effect on experiential trust.

H3b: Experiential trust has a positive effect on perceived usefulness.

2.5 Online shopper's attitude, perceived risk, perceived usefulness, and purchase intention

H4: Customers' attitude positively influences online purchase intention.
H5: Perceived risk negatively influences customers’ purchase intention in online shopping.

Perceived usefulness comprises the customer’s perceived benefits of online shopping. Adams et al. found perceived usefulness as a significant determinant of customer buying intention [60]. Taylor and Strutton reaffirmed the same in online shopping [61]. They argued that perceived usefulness positively impacts an online shopper’s purchase intention. However, Sohn et al. suggested exploring the impact of perceived usefulness on intentions from the e-tailers’ perspective, more importantly in emerging markets like India [62]. In line with the discussion, the hypothesis proposed is:

H6: Customers perceived usefulness positively influences purchase intention in online shopping.

![Fig 1](Note: H11, H12, and H13 are showing mediating effect), Source: Author’s compilation)

3 Methodology

3.1 Research design, data, and sample

The cross-sectional design was adopted to test the proposed hypotheses. A structured questionnaire was framed and administered to respondents using Facebook (social media platform). The population of this study consists of online shoppers with different levels of e-shopping experience in different cities in India. The filter question was posed to the respondents to ensure their suitability for the survey. The respondents were requested to respond if they had made at least one internet-based purchase or were willing to make more than one in the future.

3.2 Measures

The five-point Likert scale, ranging from strongly agree to disagree strongly, was adopted from past studies to develop the instrument of this study. The measurement items were taken from the existing literature and modified in the context of this study. These modifications were based on the outcome of the pilot study. The pilot study collected responses from 67 online shoppers with different e-shopping experience levels. The scale for online experience (OE) was adapted from Leeraphon and Mardjo [63]. The experiential trust (ET) scale was adapted from Wu & Cheng [64]. The attitude (AT) scale was adapted from Hausman & Siekpe [65]. The scale of perceived risk (PR) was adopted from Leeraphon & Mardjo [63]. The scale of perceived usefulness was adapted from Rehman, 01116 (2024)
The purchase intention scale (PI) was adapted from Athapaththu and Kulathunga. The face validity was confirmed by taking inputs in the questionnaire from two research experts and two e-commerce industry experts. Post incorporating their comments, the questionnaire was floated through Facebook. The analysis was conducted using SPSS version 20, AMOS version 23, and MS Excel.

It allows for measuring the complex psychological decision-making models, including mediating and moderating relationships among the variables.

4 Result

4.1 Descriptive Analysis

Out of 611 responses, 583 were complete and suitable for the study. Out of the valid 583 responses, 303 were female, and 280 were male; this ensures that any gender does not influence the study’s outcome. Both married and unmarried respondents were in almost equal proportion, i.e., 268 and 315, respectively. A total of 467 respondents were below the 40 age group, which shows youth’s influence on e-commerce transactions. Most respondents were graduates (274), while 210 had completed postgraduate studies, assuring responsible user responses. Finally, based on online shopping frequency per month, 123 (21%) respondents make more than five purchases every month, 138 (24%) make 4 or 5 purchases every month; 209 (36%) respondents make 2 or 3 purchases every month; and 113 (19%) respondents make only one purchase every month.

Most respondents have a high frequency of purchases from e-commerce sites, so their responses seem more apt for this study (Table I).

<table>
<thead>
<tr>
<th>n = 583</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>303</td>
<td>52</td>
</tr>
<tr>
<td>Male</td>
<td>280</td>
<td>48</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>268</td>
<td>46</td>
</tr>
<tr>
<td>Single</td>
<td>315</td>
<td>54</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18-30 years</td>
<td>222</td>
<td>38</td>
</tr>
<tr>
<td>31-40 years</td>
<td>245</td>
<td>42</td>
</tr>
<tr>
<td>41-50 years</td>
<td>64</td>
<td>11</td>
</tr>
<tr>
<td>Over 50 years</td>
<td>52</td>
<td>09</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-Graduate</td>
<td>99</td>
<td>17</td>
</tr>
<tr>
<td>Graduate</td>
<td>274</td>
<td>47</td>
</tr>
<tr>
<td>Postgraduate</td>
<td>210</td>
<td>36</td>
</tr>
<tr>
<td>Online Shopping Frequency (per week)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>At least once a week</td>
<td>113</td>
<td>19</td>
</tr>
<tr>
<td>1-3 times</td>
<td>209</td>
<td>36</td>
</tr>
<tr>
<td>4-5 times</td>
<td>138</td>
<td>24</td>
</tr>
<tr>
<td>&gt; 5 times</td>
<td>123</td>
<td>21</td>
</tr>
</tbody>
</table>

4.2 Measurement model: reliability and validity

The internal consistency of the items was measured using Cronbach’s alpha (α) and composite reliability. Therefore, the alpha value for all the constructs was more significant than 0.7, which is acceptable. After that, the KMO value was 0.870, and Bartlett’s test was significant. Hence, EFA was carried out. Moreover, the factor loading for all the items was more than 0.6 and adequate.
Furthermore, the items have a sufficient correlation with the respective constructs. The composite reliability of the constructs was more than 0.7, hence adequate. Overall, the survey instrument was found to be sufficiently reliable.

The convergent validity of the constructs was measured using the average variance explained (AVE) for all the constructs and was found to be sufficient (>0.5). Further, the relation between AVE and the squared correlation between the constructs was used for discriminant validity (Table III). The value of AVE for all the constructs ranged from 0.554 to 0.774 (Table II) and was more significant than the squared correlation between the constructs, which is an accepted criterion for discriminant validity for the constructs used in the study.

In the first step of structural equation modeling (SEM), the constructs' reliability and validity have been ascertained using confirmatory factor analysis (CFA), i.e., the measurement model (Figure 2). Before proceeding with CFA, the sample data was checked for normality. Univariate skewness and kurtosis were less than 2 and 7, respectively, confirming the normal distribution. The data set was checked for outliers using Cook’s distance and was removed after that. Various measures of fit indexes like Goodness of Fit Index (GFI), Incremental Fit Index (IFI), Tucker-Lewis’ Index (TLI), Confirmatory Fit Index (CFI), and Root Mean Square Approximation (RMSEA) results (CMIN/DF = 1.857, GFI = 0.954, IFI = 0.978, TLI = 0.973, CFI = 0.978, RMSEA = 0.038) fulfill all the criteria to conduct the next step of SEM (Table II).

![Figure 2](source: AMOS output)

<table>
<thead>
<tr>
<th>Construct/key dimensions/ items</th>
<th>α</th>
<th>SFL</th>
<th>SMC</th>
<th>CR</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Attitude</td>
<td>0.86</td>
<td>0.84</td>
<td>0.656</td>
<td>0.861</td>
<td>0.674</td>
</tr>
<tr>
<td>ATT1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATT2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATT3</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exp_risk</td>
<td>0.82</td>
<td>0.81</td>
<td>0.656</td>
<td>0.861</td>
<td>0.674</td>
</tr>
<tr>
<td>Exp_int</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Per_risk</td>
<td>0.81</td>
<td>0.79</td>
<td>0.656</td>
<td>0.861</td>
<td>0.674</td>
</tr>
<tr>
<td>Per_use</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pur_int</td>
<td>0.81</td>
<td>0.79</td>
<td>0.656</td>
<td>0.861</td>
<td>0.674</td>
</tr>
<tr>
<td>Pur_use</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: (Where, Cronbach’s alpha (α), Standardized Factor Loading (SFL), Squired Multiple Correlation (SMC), Composite Reliability (CR), Average Variance Extracted (AVE))
Table 3: Measurement Model: Discriminant Validity

<table>
<thead>
<tr>
<th></th>
<th>MSV</th>
<th>MaxR(H)</th>
<th>PI</th>
<th>TRST</th>
<th>PU</th>
<th>ATT</th>
<th>PR</th>
<th>OE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PI</td>
<td></td>
<td></td>
<td>0.901</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>TRST</td>
<td></td>
<td></td>
<td></td>
<td>0.799</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>PU</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.88</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ATT</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.882</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PR</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.887</td>
<td></td>
</tr>
<tr>
<td>OE</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>0.814</td>
</tr>
</tbody>
</table>

4.3 Structural model: goodness of fit statistics

The second stage of SEM was conducted after satisfactory reliability and validity results. Path analysis was used at this stage to test the relationship between dependent and independent variables (Figure 3; Table IV). In the first stage of path analysis, the preliminary model fitness was measured using chi-square ($\chi^2$) and CMIN/DF. The $\chi^2$ was 299.515 ($p = 0.000$), and the CMIN/DF was 2.109 (should be less than 3), which is satisfactory for the initial good fitness. Further, other goodness of fit indexes were also examined to check the robustness of the model. Results of other indicators, i.e., GFI = 0.947, IFI = 0.971, TLI = 0.965, and CFI = 0.971, were well over the threshold limit, i.e., $\geq 0.9$, and RMSEA was 0.044, which is below the recommended value (<0.08) of Hair et al. These indexes show that the proposed model has a good fit.
Table 4

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Path</th>
<th>β</th>
<th>CR</th>
<th>p-value</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td>POE  → ET</td>
<td>0.338</td>
<td>5.527</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H2</td>
<td>ET  → ATT</td>
<td>0.343</td>
<td>4.759</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H3</td>
<td>OE  → ATT</td>
<td>0.207</td>
<td>2.591</td>
<td>0.01</td>
<td>Supported</td>
</tr>
<tr>
<td>H4</td>
<td>OE  → PR</td>
<td>-0.591</td>
<td>-7.212</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H5</td>
<td>ET  → PR</td>
<td>0.058</td>
<td>0.861</td>
<td>0.389</td>
<td>Not supported</td>
</tr>
<tr>
<td>H6</td>
<td>OE  → PU</td>
<td>0.189</td>
<td>3.788</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H7</td>
<td>ET  → PU</td>
<td>0.190</td>
<td>4.290</td>
<td>***</td>
<td>Supported</td>
</tr>
<tr>
<td>H8</td>
<td>ATT  → PI</td>
<td>0.116</td>
<td>3.036</td>
<td>0.002</td>
<td>Supported</td>
</tr>
<tr>
<td>H9</td>
<td>PR  → PI</td>
<td>-0.120</td>
<td>-2.953</td>
<td>0.03</td>
<td>Supported</td>
</tr>
<tr>
<td>H10</td>
<td>PU  → PI</td>
<td>0.200</td>
<td>3.498</td>
<td>***</td>
<td>Supported</td>
</tr>
</tbody>
</table>

4.4 Structural model: a path analysis

The proposed model (Figure 1) explains 8% of the variance ($R^2 = 0.08$) in online users’ purchase intention (dependent variable). The path analysis contains eleven paths and twelve hypotheses (nine direct relations (H1a, H1b, H2a, H2b, H3a, H3b, H4, H5, and H6) (Table IV) and three mediating relations (H1 to H3) (Table V) to extract the user’s online purchase intention. A total of eight hypotheses (H1a, H2a, H3a, OE → ET $\beta = 0.338$, p = 0.000; H1b, ET → ATT $\beta = 0.343$, p = 0.00; H3b, ET → PU $\beta = 0.190$, p = 0.000; H4, ATT → PI $\beta = 0.116$, p = 0.002; H5, PR → PI $\beta = 0.200$, p = 0.000) were found statistically significant. One hypothesis, H5, showing the relationship between ET and PR, was found to be insignificant (p > 0.05). The three hypotheses (H1 to H3) examine the mediation effect of experiential trust (see Table V). H1 was found to be significant and resulted in a partially mediating effect between the online experience and attitude. Similarly, H3 was also significant but showed a partially mediating effect. However, H2 was insignificant as the indirect effect ($\beta = 0.013$, p = 0.414) was found insignificant.

Table 5
Consequently, they decide to… In other words, it may be…

OE and ET function as dis… crucial in generating ET and PR, but ET has no role to play in nurturing the relationship… said that OE, ET, and PR are essential in creating an online shopper’s PI, whereby past OE…

The result also suggests that ET acts as a mediating factor between the (a) OE and ATT and PU. This is in line with the findings of Jarvenpaa et al. [47], which showed that trust (ET) might create a perception of online purchasing being advantageous. Furthermore, trust (ET) might encourage online shoppers to make purchases. This is consistent with Suki & Ramayah’s argument.

The significant but negative effect of PR on PI signifies that… OE may develop a negative ATT towards online shopping… Singh et al. [42] found to be a significant negative predictor of PR. This result might…

The findings signify the role of OE in positively shaping e… experience and smooths future purchase decisions by fostering the ET. These… adds to their…

5 Discussion

OE and Kumar’s argument that high internet exposure makes e… commerce sites reduces the perceived risk of online shopping. This result might…

Table 2: Summary of findings

<table>
<thead>
<tr>
<th>Relationship</th>
<th>Total effect β</th>
<th>Direct Effect β</th>
<th>Indirect Effect β</th>
<th>Result</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) OE and ATT</td>
<td>0.408</td>
<td>0.394</td>
<td>0.064</td>
<td>Mediation</td>
</tr>
<tr>
<td>(b) OE and PR</td>
<td>0.133</td>
<td>0.122</td>
<td>0.013</td>
<td>No Mediation</td>
</tr>
<tr>
<td>(c) OE and PU</td>
<td>0.414</td>
<td>0.394</td>
<td>0.025</td>
<td>No Mediation</td>
</tr>
</tbody>
</table>

Individual’s ATT and enable…
5.1 Contribution to the theory
The study contributes to the literature on one-shoppers’ buying behavior by embodying new insights. The findings extend the S-O-R model by claiming that prior experience is an external stimulus (S) important in generating attitude, perceived risk, perceived usefulness, and, most importantly, experiential trust. The relationship between online experience and perspective is mediated by experiential faith. Additionally, it mediates the relationship between online experience and perceived usefulness. However, it does not determine how people perceive risk (O). These factors, in turn, generate the purchase intention (R).

Moreover, it extends Jarvenpaa et al.’s e-commerce model by including experiential trust as a new dimension of consumer trust in online shopping behavior. The experiential faith effectually shapes the attitude, the perceived risk, and the perceived usefulness of the e-shopper, which generates the purchase intention. Furthermore, grounded in the TAM and e-commerce adoption literature and following our evaluation, the proposed relational framework extends into a new dimension of the TAM that can potentially better serve as an e-commerce adoption model.

The study’s novel contribution is that online experience significantly affects experiential trust and perceived risk, but experiential trust is insignificant to perceived risk. Both these factors work as separate predictors of purchase intention. Furthermore, the findings show that experiential trust does not mediate the relationship between online experience and perceived risk. These results support the finding by Amaro and Duarte that regardless of how online shoppers have developed a degree of trust due to their previous experience, they perceive a risk every time they order online.

Furthermore, as a contextual element of purchase intention, online experience does not directly influence consumer behavior. We successfully established the significance of attitude and perceived usefulness in this endeavor on online purchase intention. So, it can be further argued that an online shopper’s experiential trust is crucial to generating the intention to purchase online. However, experiential trust is critical in the framework of online purchase intention, and in this entire process, past online experience also plays an important role. Thus, experiential trust and perceived risk are critical in online shopping behavior. So, this study advances the knowledge of online experience and experiential trust and their outcomes, which Jadil et al. demanded.

5.2 Practical implications
The e-tailer industry is booming in emerging markets, given the increasing number of customers willing to use the online medium for purchase. The e-marketer 2021 survey also indicated a rise in the e-tailer market. Amidst this, the current study gives noteworthy takeaways for e-tailers. In the digital era, marketers have continuously invested in increasing the online customer experience. The result emphasizes the ever-increasing role of experiential trust in the case of online consumer behavior, especially for emerging markets like India.

Moreover, the study explains Indian consumers’ online shopping behavior. India, one of the largest global markets, is attracting new ventures in all business areas. The situation is no different in the e-commerce market, where new players are entering now and then. Thus, to be successful in this ever-increasing competition, it would be vital for the management of these e-commerce companies to understand the variables contributing to the purchase intention of Indian consumers and take necessary measures to influence the same positively.

Furthermore, since online experience leads to experiential trust, marketers should design and offer a good customer experience across touchpoints. This would benefit online marketers as experiential trust leads to further attitude formation and increased perceived usefulness, leading to increased online purchase intention. The results obtained in this study clearly
emphasize that experiential trust and perceived risk are two independent factors affecting purchase intention. Thus, there is no guarantee that instilled trust through experience will permanently nullify the impact of risk perception and generate hard-core loyalty. So, the marketers need to continue to mitigate the perceived risk. The current study also enumerates the benefits of customer s' prior online experience in their shopping behavior. Online retailers should focus on increasing their awareness to serve e-shoppers better and get them acquainted with e-shopping mechanisms. Furthermore, the study provides useful insights for marketers about the utility of engaging in trust-related behavior over time to generate experiential trust among e-shoppers.

5.3 Limitations and Future Study

Although the study provides meaningful insight into online shopping research in the Indian market, future studies are encouraged to be extended across borders with a firm consideration of various other constructs of online shopping behavior. Moreover, it would be interesting for the researchers to consider the different dimensions of trust, like initial trust, to enrich the existing model further. As the digital revolution in India is gaining steam, observing online consumer behavior across urban and rural markets in India will be essential.

References


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