

# **Building Trust In Online Retailer- Role of Payment Options (PO/POPD), Delivery Period & Corporate Image**



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**Indian Institute of Management, Indore**



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## **Abstract**

Online retailers are encountering higher traffic, and their businesses are proliferating with the integration of online shopping into consumers' day-to-day lives. Despite the massive growth of online shopping, customers still lack trust in online retailers. The major challenge faced by online companies operating in emerging economies is to convince customers who are fearful of adopting online shopping. Trust is a very critical factor that is coming in the way of the growth of online retail. Online retail companies have taken several steps to enhance customer trust, which in turn, draws their intention to purchase from them (Stouthuysen et al., 2018). The payment on delivery (POD) option is one of the options to develop trust as opposed to the payment on order (PO) option that retailers conventionally use (Xu Na, Bai Shi Zhen & Wan Xiang, 2017). Both payment systems prevail in the online context. Cash is a most painful form of payment (Raghubir & Srivastava, 2008) but still, it is a preferred mode of payment in emerging economies. POD is popular in several emerging countries, such as India, Nigeria, China, Italy, etc.(Chiejina & Olamide, 2013; Pencarelli, Skerhakova, Ali Taha, & Valentiny, 2018; Thakur & Srivastava, 2015). Though POD is used as an alternative to PO, the effects of these different payment options on customer trust have not yet been investigated. Nor does the research show on which conditions each of these payment options generates more trust. This gap in the literature prompts this study.

Online retailers tend to face challenges in implementing the POD option, and it is a cost-intensive option for them (Mangiaracina Riccardo & Alessandro, 2009). A lack of understanding of whether or not customers trust PO and POD options and in which conditions or circumstances they trust each of these payment options is a challenge for the retailers in building customer trust in their payment methods. We address the research gap discussed above through three studies. In the first study, we explore, do customer trust in

online retailer differ between payment on order and payment on delivery options. We also try to find do perceive risk mediates between Payment Options and trust in the online retailer. Studies two and three investigate the role of the delivery period and the retailer's corporate image as a moderator in the model.

We conducted experiments by creating a dummy website and gave twelve different conditions to the respondents. Respondents have to select any one of the conditions randomly and answer the questionnaire. After data collection, we tested the entire hypothesis by using the SPSS process module. The finding of this study suggests that online retailers providing POPD options are trusted more than the retailer only PO or only PD options. It was also found that perceived risk mediates between payment options and trust in the online retailer. Also, the result suggests that the Corporate Image and Delivery period act as a moderator between the payment option and trust on the online retailer. It was also found that both moderator retailer corporate image and delivery period moderate the relationship between payment option and perceived risk. This study enriches the payment literature in ecommerce. The study also gives insights to the marketers about the importance of different payments to build trust. Also, this paper contributes to the practitioners to understand that initially if the online retailer is new when they have no corporate image or low corporate image POPD options can increase trust in the consumer.

**Keywords:** *Online Retail, Pain of Payment, Cash on Delivery (COD), Payment options*

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## Annexure

### **Pretest for designing the questionnaire Online Shopping**

I invite you to participate in a study on your online shopping behaviour. It will just take your 2 minutes time to fill it. Your participation is voluntary and in case of any discomfort, you can opt-out from the survey at any point in time. The information provided by you will be confidential.

1. Have you ever purchase any apparel online?

Yes

No

2. What is your frequency of purchase?

1-2 times in a year

3-4 times in a year

5-6 times in year

More than 6 times in a year

3. What time period you consider for the delivery of apparel items to be high?

More than 2 days

More than 3 days

More than 4 days

More than 5 days

More than 6 days

More than 7 days

4. Kindly name all the online retailers from which you purchase your apparel?

---

5. You gender

Male

Female

6. You age is

Under 18 years old

18-24 years old

25-34 years old

35-44 years old

More than 44 years old

## Questionnaire for the study for (Payment on Order) conditions

Dear Participant,

I invite you to participate in a study on your online shopping behaviour. Your participation is voluntary and in case of any discomfort, you can opt out from the survey at any point in time. You will take 3-4 minutes to complete the survey. The information provided by you will remain confidential. If you want to know aggregate findings, feel free to write me at f15deepakr@iimidr.ac.in

### Section 1

People call you by

---

I am

Male

Female

How Many Birthdays You Have Celebrated Yet

Below 18

18-24

25-34

35-44

45-54

Over 55

Please read the following description carefully.

You have added apparel of your choice from an **online fashion retailer LookSmart**.

**Online fashion retailer LookSmart** has return policy similar to other established online retailers in the market. **LookSmart** retailer requires you to **make payment on their website when you order the Item**. Your Order will be only placed once your payment is completed.

Given that it is your **first purchase** from the online fashion retailer **LookSmart** please indicate your response to each of the following statements about your opinion on online fashion retailer **LookSmart** given in the description (scenario)

What is your opinion about the online retailer **LookSmart**?

1. I may not get the product.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

2. My personal information might not be kept safe.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

3. I may not get what I want.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

4. I might be overcharged.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

5. I may purchase something by accident.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

6. I cannot trust this online company.



Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

What is your opinion about the online retailer **LookSmart**?

7. I would be concerned as to whether the online store is equipped with a security monitoring tool

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

8. I would be concerned as to whether the online store appropriately manages customers' private information

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

9. The product quality may be lower than that advertised in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

10. The product appearance may be different from the product picture shown in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

If I bought a product from the online store **LookSmart**

11. The product dimension may be different from that advertised in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

12. I would be concerned as to whether the product would be delivered to a wrong address

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree

13. I would be concerned as to whether the product would be lost during delivery

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

14. I would be concerned as to whether a wrong product would be delivered

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

15. If there is a product that I want to purchase, I would like to use the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

What is your opinion about the online retailer Looksmart ?

16. I trust the online store and would purchase products from this Website

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

17. I believe that the online store is not trustworthy.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

18. I believe the online store will keep its promises and commitments

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

19. I would like to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

20. I would like to recommend my friends and family to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree

Please help us to know you better.

21. I am always courteous to people who are disagreeable

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

22. There have been occasions where I have taken advantage of someone.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

23. I sometimes try to get even, rather than forgive and forget

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

24. No matter who I am talking to, I am always a good listener

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

My highest educational qualification?

- Postgraduate and above
- Graduate
- Undergraduate
- High school or below
- Vocational training qualification

My household income per annum?

- Less than Rs 5 Lakh
- Between Rs 5 Lakh – Rs 10 Lakh
- Between Rs 10 Lakh – Rs 20 Lakh
- Above Rs 20 Lakh

Frequency of your online purchase

- Never
- 1-3 times in a year
- 4-6 times in a year
- 1-3 times in a month
- 3-7 times in a month

**Satisfaction with your earlier online shopping**

- Fully Satisfied
- Quite Satisfied
- Not Satisfied

## Questionnaire for the study for (POPD) conditions

Dear Participant,

I invite you to participate in a study on your online shopping behaviour. Your participation is voluntary and in case of any discomfort, you can opt out from the survey at any point in time. You will take 3-4 minutes to complete the survey. The information provided by you will remain confidential. If you want to know aggregate findings, feel free to write me at f15deepakr@iimidr.ac.in

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Given that it is your **first purchase** from the online fashion retailer **LookSmart**, please indicate your response to each of the following statements about your opinion on online fashion retailer **LookSmart**.

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1. I may not get the product.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                    

2. My personal information might not be kept safe.

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4. I might be overcharged.

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5. I may purchase something by accident.

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6. I cannot trust this online company.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                    

What is your opinion about the online retailer **LookSmart**?

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Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

19. I would like to purchase a product from this online store

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Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

23. I sometimes try to get even, rather than forgive and forget

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

24. No matter who I am talking to, I am always a good listener

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

My highest educational qualification?

- Postgraduate and above
- Graduate
- Undergraduate
- High school or below
- Vocational training qualification

My household income per annum?

- Less than Rs 5 Lakh
- Between Rs 5 Lakh – Rs 10 Lakh
- Between Rs 10 Lakh – Rs 20 Lakh
- Above Rs 20 Lakh

**Frequency of your online purchase**

- Never
- 1-3 times in a year
- 4-6 times in a year
- 1-3 times in a month
- 3-7 times in a month

**Satisfaction with your earlier online shopping**

- Fully Satisfied
- Quite Satisfied
- Not Satisfied

# Questionnaire for the study for (POPD) conditions with Delivery Period (Low) Moderator

Dear Participant,

I invite you to participate in a study on your online shopping behaviour. Your participation is voluntary and in case of any discomfort, you can opt out from the survey at any point in time. You will take 3-4 minutes to complete the survey. The information provided by you will remain confidential. If you want to know aggregate findings, feel free to write me at f15deepakr@iimidr.ac.in

## Section 1

People call you by

---

I am

Male

Female

How Many Birthdays You Have Celebrated Yet

Below 18

18-24

25-34

35-44

45-54

Over 55

Please read the following description carefully.

You have added apparel of your choice from an online fashion retailer LookSmart.

Online fashion retailer LookSmart has return policy similar to other established online retailers in the market. The Product will be delivered within 3 days of ordering the product. Online fashion retailer LookSmart requires you to make payment on their website when you order the item and also you have the choice to pay once your product is delivered to you.

Given that it is your first purchase from the online fashion retailer LookSmart, please indicate your response to each of the following statements about your opinion on online fashion retailer LookSmart.

What is your opinion about the online retailer LookSmart?

1. I may not get the product.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

2. My personal information might not be kept safe.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

3. I may not get what I want.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

4. I might be overcharged.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

5. I may purchase something by accident.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                       

6. I cannot trust this online company.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

What is your opinion about the online retailer **LookSmart**?

7. I would be concerned as to whether the online store is equipped with a security monitoring tool

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

8. I would be concerned as to whether the online store appropriately manages customers' private information

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

9. The product quality may be lower than that advertised in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

10. The product appearance may be different from the product picture shown in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

If I bought a product from the online store **LookSmart**

11. The product dimension may be different from that advertised in the online store

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                 

12. I would be concerned as to whether the product would be delivered to a wrong address

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree

13. I would be concerned as to whether the product would be lost during delivery

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

14. I would be concerned as to whether a wrong product would be delivered

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

15. If there is a product that I want to purchase, I would like to use the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

What is your opinion about the online retailer Looksmart ?

16. I trust the online store and would purchase products from this Website

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

17. I believe that the online store is not trustworthy.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

18. I believe the online store will keep its promises and commitments

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

19. I would like to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

20. I would like to recommend my friends and family to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree

Please help us to know you better.

21. I am always courteous to people who are disagreeable

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

22. There have been occasions where I have taken advantage of someone.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

23. I sometimes try to get even, rather than forgive and forget

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

24. No matter who I am talking to, I am always a good listener

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

My highest educational qualification?

- Postgraduate and above
- Graduate
- Undergraduate
- High school or below
- Vocational training qualification

My household income per annum?

- Less than Rs 5 Lakh
- Between Rs 5 Lakh – Rs 10 Lakh
- Between Rs 10 Lakh – Rs 20 Lakh
- Above Rs 20 Lakh

**Frequency of your online purchase**

- Never
- 1-3 times in a year
- 4-6 times in a year
- 1-3 times in a month
- 3-7 times in a month

**Satisfaction with your earlier online shopping**

- Fully Satisfied
- Quite Satisfied
- Not Satisfied



# **Questionnaire for the study for (POPD) conditions with Delivery Period (High) Moderator**

Dear Participant,

I invite you to participate in a study on your online shopping behaviour. Your participation is voluntary and in case of any discomfort, you can opt out from the survey at any point in time. You will take 3-4 minutes to complete the survey. The information provided by you will remain confidential. If you want to know aggregate findings, feel free to write me at f15deepakr@iimidr.ac.in

## **Section 1**

**People call you by**

---

**I am**

**Male**

**Female**

**How Many Birthdays You Have Celebrated Yet**

Below 18

18-24

25-34

35-44

45-54

Over 55

Please read the following description carefully.

You have added apparel of your choice from an **online fashion retailer LookSmart**.

Online fashion retailer **LookSmart** has **return policy** similar to other established online retailers in the market . The Product will be delivered within **5-6** days of ordering the product. Online fashion retailer **LookSmart** requires you to **make payment on their website when you order the item** and also you **have the choice to pay once your product is delivered to you**.

Given that it is your **first purchase** from the online fashion retailer **LookSmart**, please indicate your response to each of the following statements about your opinion on online fashion retailer **LookSmart**.

What is your opinion about the online retailer **LookSmart**?

1. I may not get the product.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

2. My personal information might not be kept safe.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

3. I may not get what I want.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

4. I might be overcharged.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

5. I may purchase something by accident.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                       

6. I cannot trust this online company.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

What is your opinion about the online retailer **LookSmart**?

7. I would be concerned as to whether the online store is equipped with a security monitoring tool

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

8. I would be concerned as to whether the online store appropriately manages customers' private information

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

9. The product quality may be lower than that advertised in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

10. The product appearance may be different from the product picture shown in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

If I bought a product from the online store **LookSmart**

11. The product dimension may be different from that advertised in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

12. I would be concerned as to whether the product would be delivered to a wrong address

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree

13. I would be concerned as to whether the product would be lost during delivery

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

14. I would be concerned as to whether a wrong product would be delivered

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

15. If there is a product that I want to purchase, I would like to use the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

What is your opinion about the online retailer Looksmart ?

16. I trust the online store and would purchase products from this Website

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

17. I believe that the online store is not trustworthy.

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

18. I believe the online store will keep its promises and commitments

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

19. I would like to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

20. I would like to recommend my friends and family to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree

Please help us to know you better.

21. I am always courteous to people who are disagreeable

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

22. There have been occasions where I have taken advantage of someone.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

23. I sometimes try to get even, rather than forgive and forget

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

24. No matter who I am talking to, I am always a good listener

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

My highest educational qualification?

- Postgraduate and above
- Graduate
- Undergraduate
- High school or below
- Vocational training qualification

My household income per annum?

- Less than Rs 5 Lakh
- Between Rs 5 Lakh – Rs 10 Lakh
- Between Rs 10 Lakh – Rs 20 Lakh
- Above Rs 20 Lakh

Frequency of your online purchase

- Never
- 1-3 times in a year
- 4-6 times in a year
- 1-3 times in a month
- 3-7 times in a month

**Satisfaction with your earlier online shopping**

- Fully Satisfied
- Quite Satisfied
- Not Satisfied

# Questionnaire for the study for (POPD) conditions with Good Corporate Image Moderator

Dear Participant,

I invite you to participate in a study on your online shopping behaviour. Your participation is voluntary and in case of any discomfort, you can opt out from the survey at any point in time. You will take 3-4 minutes to complete the survey. The information provided by you will remain confidential. If you want to know aggregate findings, feel free to write me at f15deepakr@iimidr.ac.in

## Section 1

People call you by

---

I am

Male

Female

How Many Birthdays You Have Celebrated Yet

Below 18

18-24

25-34

35-44

45-54

Over 55

Please read the following description carefully.

You have added apparel of your choice from an **online fashion retailer LookSmart**.

Online fashion retailer **LookSmart** is very **reputed** online retailer similar to other **reputed** online retailer in the market like **Amazon, Flipkart, Myntra** etc. It is well recognized for selling quality Products and Services. Most of the customer purchase from **lookSmart** agreed that the price of its product is reasonable and post purchase service is excellent.

Online fashion retailer **LookSmart** has **return policy** similar to other established online retailers in the market . Online fashion retailer **LookSmart** requires you to **make payment on their website when you order the item** and also you have the choice to pay once your product is delivered to you.

Given that it is your **first purchase** from the online fashion retailer **LookSmart**, please indicate your response to each of the following statements about your opinion on online fashion retailer **LookSmart**.

What is your opinion about the online retailer **LookSmart**?

1. I may not get the product.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                    

2. My personal information might not be kept safe.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                    

3. I may not get what I want.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                    

4. I might be overcharged.

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Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

8. I would be concerned as to whether the online store appropriately manages customers' private information

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

9. The product quality may be lower than that advertised in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

10. The product appearance may be different from the product picture shown in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

If I bought a product from the online store **LookSmart**

11. The product dimension may be different from that advertised in the online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

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Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree

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What is your opinion about the online retailer Looksmart ?

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Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

19. I would like to purchase a product from this online store

Strongly Disagree    1    2    3    4    5    6    7    Strongly Agree  
                 

20. I would like to recommend my friends and family to purchase a product from this online store

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Please help us to know you better.

21. I am always courteous to people who are disagreeable

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

22. There have been occasions where I have taken advantage of someone.

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

23. I sometimes try to get even, rather than forgive and forget

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

24. No matter who I am talking to, I am always a good listener

Strongly Disagree      1      2      3      4      5      6      7      Strongly Agree  
                                   

My highest educational qualification?

- Postgraduate and above
- Graduate
- Undergraduate
- High school or below
- Vocational training qualification

My household income per annum?

- Less than Rs 5 Lakh
- Between Rs 5 Lakh – Rs 10 Lakh
- Between Rs 10 Lakh – Rs 20 Lakh
- Above Rs 20 Lakh

**Frequency of your online purchase**

- Never
- 1-3 times in a year
- 4-6 times in a year
- 1-3 times in a month
- 3-7 times in a month

**Satisfaction with your earlier online shopping**

- Fully Satisfied
- Quite Satisfied
- Not Satisfied

## Table of Results

### Table of H<sub>1</sub>

#### ANOVA

Trust Mn

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	143.620	2	71.810	46.691	.000
Within Groups	816.675	531	1.538		
Total	960.295	533			

#### Robust Tests of Equality of Means

Trust Mn

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	40.922	2	347.350	.000
Brown-Forsythe	46.272	2	501.790	.000

a. Asymptotically F distributed.

#### Multiple Comparisons

Dependent Variable: Trust\_Mn

Tukey HSD

(I) PmtGrp	(J) PmtGrp	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
PO	PD	-1.10513*	.13358	.000	-1.4191	-.7912
	POPD	-1.12743*	.13150	.000	-1.4365	-.8184
PD	PO	1.10513*	.13358	.000	.7912	1.4191
	POPD	-.02230	.12972	.984	-.3272	.2826
POPD	PO	1.12743*	.13150	.000	.8184	1.4365
	PD	.02230	.12972	.984	-.2826	.3272

\*. The mean difference is significant at the 0.05 level.

## Table for H<sub>2</sub>

### Test of Homogeneity of Variances

Pr\_Risk

Levene Statistic	df1	df2	Sig.
2.611	2	531	.074

### ANOVA

Pr\_Risk

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	11.798	2	5.899	6.404	.002
Within Groups	489.132	531	.921		
Total	500.930	533			

### Robust Tests of Equality of Means

Pr\_Risk

	Statistic <sup>a</sup>	df1	df2	Sig.
Welch	6.663	2	353.617	.001
Brown-Forsythe	6.469	2	526.731	.002

a. Asymptotically F distributed.

### Multiple Comparisons

Dependent Variable: Pr\_Risk

Tukey HSD

(I) PmtGrp	(J) PmtGrp	Mean Difference (I-J)	Std. Error	Sig.	95% Confidence Interval	
					Lower Bound	Upper Bound
PO	PD	.16394	.10338	.253	-.0790	.4069
	POPD	.36276 <sup>*</sup>	.10177	.001	.1236	.6020
PD	PO	-.16394	.10338	.253	-.4069	.0790
	POPD	.19883	.10039	.118	-.0371	.4348