

Research on Influencing Factors of Consumer Trust in B2C E-commerce

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Abstract—With the development of e-commerce in China, consumers' lack of trust in online transactions has become the main obstacle to the development of business applications. Due to the openness of Internet transactions, there is a great difference between the consumer trust and the traditional consumer trust under the background of e-commerce. Through combing the relevant research results of B2C consumer trust at home and abroad and the current situation of B2C network consumption in China, this paper studies the influencing factors of consumer trust under the background of e-commerce. Starting with the factors of consumers, B2C enterprises, B2C websites and the environment of e-commerce, this paper puts forward the influencing factors and development countermeasures of consumer trust under the background of e-commerce.

Keywords—Consumer trust; E-commerce; Influencing factors

I. REVIEWED JOURNALS

A. *The definition of trust*

The early scholars' views on trust were mainly influenced by the definition of trust by Deutsch (1958). He defines trust as: "A person who has confidence in the occurrence of something means that he expects it to happen and acts accordingly in accordance with that expectation." Although he knew that if it did not happen as expected, the harm it could do to him would be greater than the benefits it might bring if it happened as scheduled." On this basis, Hosmer (1995) defines trust as: "Trust is an irrational choice behavior made by an individual in the face of an unpredictable event in which the expected loss is greater than the expected benefit." This definition shows that trust has three basic characteristics. First, trust is an individual expectation, which will be expressed through action; second, trust is needed only if it is not fully sure of future events; third, trust is an irrational behavior.

B. *The influencing factors of trust*

The relevant literature on trust points out that the characteristics of the trustee, the characteristics of the trustee and environmental factors will affect the formation of trust. Many studies have discussed how the characteristics of the trustee affect the formation of trust, and some studies have analyzed what characteristics the trustee uses to judge whether the other party is trustworthy or not. Other studies have explored the effects of environmental variables on trust formation.

1) *The fiduciary factor*

Because it is the fiduciary party that forms trust, the personality characteristics of the fiduciary party will have an impact on the formation of trust. Personality traits refer to the stable and lasting response to stimuli in the environment (Allport, 1994). Personality traits are divided into individual unique personal characteristics and group common general characteristics. In order to avoid confusion of concepts, Allport (1994) defines personal traits as "personal dispositions", defines "traits" as fairly persistent reactive tendencies, which are the basic structural units of personality. Schlenker, Helm, Tedeschi (1973) the prisoner's dilemma model was used to study the effects of personality traits and environmental variables on trust behavior. In this study, Rotter (1967) interpersonal trust scale (ITS) was used to measure personality trust variables (the general tendency to trust others). The experimental results show that both personality variables and environmental variables can affect trust behavior, but environmental variables (the credibility of commitment) have a greater impact on trust behavior than personality variables (general trust tendency).

2) *Fiduciary factors*

Before judging whether the other party is trustworthy, the trustee will consider the characteristics of the trustee. Because people can't directly observe whether the other person is trustworthy or not, the trustee will use a variety of "clues" (cues) to determine whether the other person is trustworthy or not.

Jennings (1971) and Gabarro (1978) used open diagnostic interviews (open-ended clinical interviews) to analyze the necessary conditions for trust formation. Through the analysis of the interview results, Jennings (1971) summed up the following four trusted characteristics: loyalty (loyalty), accessibility (accessibility), helpful (availability) and predictability (predictability). They are necessary for the fiduciary party to form trust in the trusted party.

3) *Environmental factors*

Human abilities are limited and are usually limited to their own areas of expertise. Therefore, with the change of the environment, the degree of trust in the same person will change accordingly. This is mainly because people, due to changes in the environment, the assessment of risk will also change, and then decide whether to trust each other or not.

4) *The theoretical model of the antecedent of trust*

Moorman et al. (1993) proposed a causal model of marketing research users' trust in marketing researchers. In this model, the antecedents of trust include "user characteristics" (such as work / enterprise experience), "perceived interpersonal characteristics of researchers" (e.g. honesty, integrity, skills, punctuality, etc.); "perceived organizational / organizational characteristics" (e.g. perceived departmental rights); And "perceived project characteristics" (such as perceived project importance, etc.) and other variables. The author takes 779 users of marketing results as samples to test the theoretical framework. The results showed that users' perception of interpersonal traits had the greatest impact on trust.

The main contribution of the model is that it identifies several possible antecedents that lead to the formation of trust. The trustee, the trustee and the environmental variables all affect the formation of trust.

II. THE ANALYSIS OF INFLUENCING FACTORS OF CONSUMER TRUST IN B2C

A. *Consumer's own factors*

Consumers' trust in B2C e-commerce will be affected by their own growth experience, personality characteristics, educational background, interest preferences and so on. Specifically, its impact reflects the following aspects: first, the tendency of trust. Different consumers have different trust tendencies. People with a strong tendency to trust are usually more likely to trust others. When consumers lack understanding of B2C websites or platforms, they will take the initiative to understand the word of mouth, influence, popularity and evaluation of B2C businesses, combined with these information to judge the degree of trust of B2C businesses. In this process, consumers with strong trust tendency will ignore some negative information and choose to trust B2C merchants. On the contrary, consumers with weak trust tendency may choose not to trust businesses because of one or two negative information. Second, consumers' cultural knowledge and life experience. Consumers' judgment of information will be affected by their own cognitive ability, thus affecting the degree of trust in people or things. Usually experienced online shopping consumers can trust B2C e-commerce more than other consumers; third, the attitude towards risk. Consumers' tolerance to risk will also affect their trust in B2C e-commerce. When the risk is the same, the consumers with higher risk tolerance have higher trust in B2C e-commerce.

B. *Related factors of B2C Enterprises*

1) *Enterprise scale*

Usually, the larger the scale, the stronger the strength of B2C enterprises, the easier it is to win the trust of consumers. Because consumers generally believe that such B2C enterprises can provide them with quality and stable services, and large B2C enterprises often attach great importance to the needs of consumers in order to maintain their brand influence, and will strive to meet the needs of consumers. In order to improve the trust of consumers in enterprises.

2) *Brand reputation*

The greater the brand influence of B2C enterprises, the higher the trust of consumers. It is an important intangible asset of B2C enterprises, which can form word-of-mouth effect and further enhance the trust of consumers.

C. *Related factors of B2C website*

1) *Website function*

B2C platform is a place for consumers to carry out online shopping directly. The access speed, web page design, navigation design, whether the content is rich and real, timely and effective, and whether the communication between the website and consumers is smooth. Whether the shopping process is simple or not will affect consumers' trust in B2C e-commerce. High-quality B2C websites bring consumers a good sense of use and enhance their enthusiasm for online shopping.

2) *Website security*

Whether the B2C website is safe enough or not has a direct impact on the trust of consumers. Usually, consumers trust the B2C platform with authentication password and authentication technology, such as JD.com, Tmall, and other B2C websites, attach great importance to the security of the platform, and take multiple security measures to provide consumers with a secure online shopping environment. So as to improve the trust of consumers.

3) *Price differences*

That is, the price gap between the goods sold on the B2C website and the physical stores. The same commodity, if the price of the B2C website is lower, then many consumers are willing to bear a certain transaction risk and choose to shop on the B2C website. If you are very satisfied with your first purchase, you may repeat your purchase, thereby increasing your trust in the B2C website.

D. *Environmental factors related to Electronic Commerce*

1) *Electronic commerce technology*

E-commerce technology includes security technology, communication technology, identity authentication technology, online payment technology and so on. The risk of B2C online transaction is inversely proportional to the reliability of e-commerce technology. Therefore, B2C enterprises with mature e-commerce technology are more likely to gain the trust of consumers.

2) *Relevant laws and regulations*

At present, the relevant laws and regulations of e-commerce in China are still in continuous improvement, the legal basis of B2C e-commerce network transactions is basically formed, the interests of consumers are also more protected, so that the degree of trust in B2C is also increasing.

III. MEASURES TO IMPROVE CONSUMER TRUST IN B2C

A. *Information security construction*

The main reason why many consumers do not trust shopping and B2C networks is concerns about the security of transactions. Therefore, enterprises need to understand the importance of online transaction security construction. First, put a concise and reasonable privacy policy in the important position on the front page of the website; second, improve the

privacy and information confidentiality level of the company through a variety of ways, such as increasing the number of third-party guarantee groups; Third, improve the internal security management system, capture the potential security risks in real time, create a safe and reliable trading environment, reduce the perceived risk of consumers, so as to improve the level of trust of consumers.

B. Set up brand image

B2C enterprises with good brand image are more likely to win the trust of consumers. B2C enterprises should pay attention to shaping their own brand image, strive to improve their own service level and service quality, improve the response speed and stability of the trading platform, and provide specific and perfect consumer protection measures. Provide efficient customer service, accept consumer consultation and feedback, answer questions for consumers in a timely manner.

C. Guarantee product quality

The survival of e-commerce shopping website is based on the goods it sells, and the product is an important basis for the operation of B2C enterprises. Therefore, all goods sold on the website should be quality and quantity, with real material. Consumers' online post-purchase evaluation should be displayed to all consumers in a real form, so as to improve the reputation of the website.

D. Perfect the function of B2C website

B2C enterprises should provide professional and perfect B2C website functions, such as friendly interactive interface, concise and efficient navigation, easy to operate trading system and so on. Convenient for consumers to carry out a series of online shopping operations, such as login registration, query orders, view shopping carts, consult customer service and so on. At the same time, the website should provide consumers with a convenient commodity search function to facilitate them to find the goods they need, so that consumers can experience a process similar to that of offline shopping. So that they can fully enjoy the convenience and fun of online shopping. B2C enterprises should constantly enrich the types and quantity of goods on the platform. At the same time, we will launch a consumer protection system to provide after-sale protection services such as return and exchange of goods without reason, so that they can safely shop online and eliminate the worries of consumers in the process of purchase and use. In order to improve the trust of consumers to the B2C platform.

E. Promote the Construction of honesty and Credit Mechanism

Compared with the traditional business model, the e-commerce model needs all the participants to abide by the good faith. If there is no perfect social good faith mechanism, the security of the e-commerce transaction will be difficult to guarantee. Consumers' trust in e-commerce is also difficult to improve. First of all, B2C enterprises should work together with all sectors of society to promote the construction of social integrity mechanism, vigorously improve the integrity of the public, carry forward the moral concept of integrity, so that the concept of integrity is deeply rooted in the hearts of the people, only people consciously abide by integrity, Only the honesty

mechanism can play a role, the breach of trust will be condemned by the public, and the untrustworthy will be unprofitable.

F. Perfect the laws and regulations of Electronic Commerce

The government should constantly improve the relevant laws and regulations of e-commerce, use policies to guide consumers to understand B2C online shopping, effectively protect the legitimate rights and interests of consumers, and severely punish online transaction fraud. At the same time, we will step up the publicity of laws and regulations related to e-commerce, let more consumers understand the contents of laws and regulations, and improve consumers' trust in B2C. In addition, the government can also establish an independent third-party certification structure to supervise B2C online transactions. Ensure the security of transactions, so as to enhance consumer trust in B2C.

IV. CONCLUSION

To sum up, the degree of consumer trust in B2C has a direct impact on the development of China's e-commerce industry. Through the analysis of the various factors that affect the trust of consumers in B2C, combined with the current situation of the development of e-commerce in China, this paper discusses the construction of transaction security from many aspects, such as consumers themselves, B2C enterprises, B2C websites, e-commerce laws and regulations and so on. Establish corporate brand image, improve the function of B2C website, promote the construction of integrity mechanism, improve laws and regulations and other measures to improve consumer trust.

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