

YANGON UNIVERSITY OF ECONOMICS
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EFFECTS OF TRUST ON ONLINE PURCHASE
INTENTION AT SHOP.COM.MM

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MBA II – 41

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ACADEMIC YEAR (2019-2022)

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This Thesis submitted to the Board of Examiners in partial fulfillment of the requirements for the Degree of Master of Business Administration (MBA).

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ACCEPTANCE

This is to certify that the thesis prepared by Ye Zarni Oo, entitled “ **Effects of Trust on Online Purchase Intention of Buyers at Shop.com.mm**” has been accepted by the Examination Board for awarding Master of Business Administration (MBA) degree.

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ABSTRACT

The aims of this paper are to examine the factors influencing trust on customer trust towards Shop.com.mm and to analyze the influence of customer trust on purchase intention towards Shop.com.mm. The study applies both descriptive and analytical research methods to achieve study objectives. The systematic random sampling method was used to select the every 9th member. 5 day survey was conducted to collect the primary data. Only 304 respondents are answered the questionnaires. This study uses both primary and secondary data. Secondary data are gathered from previous research papers and relevant Websites. Descriptive analysis and multilinear regression analysis are used to analyze the data. The survey results indicate that most of the respondents have favorably trust influencing factors of consumer database safety and perceived image of website of which influence on customer trust on Shop.com.mm. The results of the regression analysis indicate that among the factors influencing trust, only consumer database safety and perceived image of website have significantly effect on trust of customers. Finally, customer trust has a significant positive effect on the purchase intention of Shop.com.mm. The study suggests that Shop.com.mm should upgrade their website to be more attractive. In addition to this, they should try to achieve to ISO/IEC 38500 that prove Shop.com.mm website is ethically clean and it can help building trust between customers and Shop.com.mm website. Moreover, establishing two factors authentication can also provide better safety for customer database.

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LIST OF ABBREVIATIONS

COD	Cash on Delivery
EWOM	Electronic Word-of-mouth
HR	Human Resource
IT	Information and Technology

CHAPTER 1

INTRODUCTION

The technology is advanced day by day. In late 1900 and 2000s, most of technology advancement such as invention of internet, upgrading mobile data speed and emergence of social media has occurred. This has enormous impact of day to day life of consumers. More and More people are familiar with digital devices such as computer and smart phone. These familiarities pave the way to search information of celebrity, global and economic news with one click via search engine like google and Bin. Moreover usages of social media have increased lately. Therefore a lot of brick and motor stores like Sephora and Target not only use social media platform like Facebook to communicate with their target audience but also erect ecommerce platform to drive these audiences to these virtual store. Therefore a lot of brick and motor stores including City Mart from Myanmar follow this strategy.

Ecommerce gives many opportunities to business. Yu et al. (2016) said that most customers will purchase products in major outlets. Nevertheless, for an organization to remain competitive, it should search for other modes of consumer buying pattern. The rise of the Internet and emergence of social media has contributed to most customers, especially millennials and generation X purchase their products and services online. Yu et al. (2016) said that e-commerce is expected to compose 17.5 of the international retail turnover by 2012. It means that organizations, which have invested in e-commerce, will have a chance to boost their market share, and thus remaining competitive.

One of the drawback of the brick-and-motor store is that they cannot be located everywhere and it will be required enormous amount of investment if physical store outlets are opened in every corner of the major cities around the country. Therefore, it cannot reach every clients, but having ecommerce website allows the business organization to sells their product and services to the customers from anywhere. E-commerce also allows an organization to customize its products and services to the individual needs and want. Savrul et al. (2014) said that ecommerce platform lets every business organization to acquire customer preference data by installing cookie to their websites. The data collected from clients allow them to comprehend their specific needs

and want thus enabling a company to tailor their product and services . In addition to this, these data will also the business organization to predict the buying pattern and therefore business organization can design effective promotional and target marketing strategies

Ecommerce brings many benefits over traditional one, therefore a lot of business organization in Myanmar such as CMHL (City Mart Holding Limited) and Shop.com.mm and ROGO47 created their ecommerce platform to cultivate the benefits of ecommerce. But according to the Irrawaddy Newspaper which is issued 3 year ago, reported cyber crime became double during 2016 and 2018 and there will be numerous numbers which were unreported. In addition to this online scams are also prevalence on social media platform Facebook, one of trending social media platform in Myanmar. Because of these issues building trust will become most prominent problem, every ecommerce platform will encounter. Bahati (2017) states that most of online consumer in Myanmar have the payment security concern. In developing countries like Myanmar where there is no secure payment system, every ecommerce platform should have strong policy regarding with payment system. In addition to this payment problem, Myanmar Consumer Report (2018-2019) state that 54.2 most of the consumer received good that is different from what they ordered. Thus to put in a nutshell, every ecommerce platform in Myanmar should have strong return policy and secure payment system to gain trust.

Shop.com.mm is biggest online shopping platform in Myanmar which offer the variety of choices in mobile phones, electronics, fashion, home appliances, kid's items and more. It is introduced in 2012 and it has the footprint present in Pakistan, Bangladesh, Sri Lanka, Myanmar and Nepal. Shop offers a lot of of goods and products in various categories ranging from consumer electronics to household goods, beauty, fashion, sports equipment, and groceries. It has solid terms and condition about privacy payment policy. It draws up 13 sections about privacy policy and clear refund policy. Therefore ,it is the best model to study the effects of trust on online purchase intention.

1.1 Rationale of the study

In order to adopt the Ecommerce Business Model, trust of consumers plays an essential role (Windham & Orton, 2000). New things always create uncomfortable, fear and uncertainty for most people. In some socialization involving uncertainty and dependency, trust is always an essential one. Therefore some people do not buy products from Internet vendors, because they did not trust (Petrovic, Ksela, Fallenböck & Kittl, 2003). Thus, there is a necessity for promoting trust and confidence on the Internet. For consumers, online fraud, identity theft issues have been seen as problems to Ecommerce (Windham & Orton, 2000). They do not want to expose their identity, because they think that third party organization will take advantage by using their personal information.(Petrovic et al., 2003). People have willingness to take risks when they trust in organization . There are a lot of risks in Ecommerce because there is no physical store to inspect the product what they want and there is also no physical interaction (Cazier, Shao & St. Louis, 2006). In Online Environment it does not allow to personal interaction like facial gesture, smiling that can available in offline personal interaction (Grabner-Kräuter & Kaluscha, 2003). Many consumers appreciate the real shopping experience of touching things and trying items on. Thus, in order understand why some people reluctant to engage with ecommerce platform, trust must be studied (Cazier et al., 2006).

Trust plays an essential role for a transaction to take place, both physical and digital environment. In e-commerce, the Internet vendors as well as their websites can be trust building sources in themselves. Thus, it is important for companies to learn how to manage consumers' trust in e-commerce.

Although, building consumer trust on the Internet is a challenge for online vendors. For this reason, it would be interesting to find out which factors are important for establishing consumer trust in the online shopping environment. By reviewing relevant literature on consumer trust in e-commerce, we aim to find important factors that help to establish trust.

1.2 Objectives of the Study

The two objectives are included in this study. They are:

1. To analyze the factors influencing trust of online buyers from shop.com.mm.
2. To analyze the effect of trust on online purchase intention of buyers at shop.com.mm

1.3 Methods and Scope of the Study

This study focused on the factors influencing trust of online buyers from shop.com.mm and to analyze the effect of trust on online purchase intention of buyers at shop.com.mm. In order to fulfill the objectives of the study, primary data and secondary data are used in this study. The population of this study is the consumer group members constituted by Shop.com.mm Facebook page. In October, there are over 3325 members in this group. According to Yamane sample size formula with 5 percent margin of error, sample size is 357. Primary data are collected from these 357 respondents with five-point Likert scale questionnaire. The systematic random sampling method was used to select the every 9th member 5 day survey was conducted to collect the primary data. Only 304 respondents are answered the questionnaires. Secondary data are gathered from previous research papers and relevant web sites. Descriptive statistics and multiple regression analysis were used to prove the objectives of the study. Descriptive statistics was used to explore the personal data of the respondents and their perception of the factors influencing trust and the influence of trust on online purchase intention Multiple regression analysis is used to analyze what factors have impact on trust and do trust has the impact on online purchase intention.

1.4 Organization of the study

This study is composed of five chapters. Chapter 1 is the introduction that explains rationale of the study, objectives of the study, methods and Scope of the study and limitations of the study. Chapter 2 describes literature review concerning with concept of Purchase Intention, Trust and findings from previous studies. Based on theories and previous studies, the conceptual framework of the study is illustrated. Chapter 3 states the profile and privacy and payment policy of Shop.com.mm. Chapter 4 presents the analysis of the factors influencing trust of online buyers from shop.com.mm

and the analysis of the influence of trust on online purchase intention of buyers at shop.com.mm. Chapter 5 is conclusion which includes the findings and discussions, suggestions and recommendations and needs for further research.

CHAPTER 2

THEORETICAL BACKGROUND

This chapter is about the theoretical background of the study describing about the underlying theoretical and methodological rationale of this study. This chapter focuses on factors affecting on trust such as perceived risk, guaranteed return policy, perceived image of website, transaction security and consumer data base safety, Trust and Purchase Intention . Besides, empirical studies and the conceptual framework of the study have been observed along the extensive review of previous research papers, articles, books, journals, and internet websites.

2.1 Perceived Risk

Utility and appearance represent how this website is functional together with its appeal. If the site is useful, it helps users to browse effortlessly and get the result, they predict.. In fact, by the time this perception relating with control when they were browsing increase, the sensation of perceived risk decreased. Hence, if the functionality of website is high, it makes to decrease the perceived (Pavlou, 2003). If the person is no experience with the internet, they evaluate the website how they feel insecurity and sensation of risk. (Koufaris and Hampton-Sosa, 2003). Perceived risk is therefore an essential element that has a significant effect on the user's decision whether visit again or not.

2.2 Guarantee policies

These are guaranteed to limit or compensate for loss, caused by any events, which are out of hands of any parties. Revealing any information relating with guarantee polices is very crucial. Return, refund and security issues and credit card are usually included in guarantee policies. If vendor can build trust with consumers easily consumer without any efforts if the guarantee policies are combined with certificates of trusted third parties. But it is only effective if the customer is knowledgeable with certificates.

2.3 Perceived Image of website

The first impression of website for Ecommerce Platform is essential for vendor because it can attract the customer attention and can create the sense of trust. But vendor must wary that flashy design is not enough and avoid using unnecessary design. The best way is creating simple and clear one because if vendor created the sophisticated website, it took a lot of time for customer to navigate what they want. Today, time is precious thing for customers and they do not want to spend a lot of time for navigating complicated website and Thus vendor must respect the precious time of customers. (Hansen, 2005)

2.4 Transaction Security

A consumer's readiness to use online payment is directly proportional to the convenience and trust. If it is too complex for the customer to register and utilize the technology, then the customer will not purchase products and services from this Ecommerce Platform. Furthermore, it is crucial that the customer feels that this platform has the highest security system and there will not be any fraud such as privacy leaking or identity theft or that the money disappears due to technical errors (Hansen, 2005). There are different ways to pay for a product or service online, for example, by cash on delivery, invoice, digital wallets and credit card features. There are pros and cons with each payment method and each method may be more or less suitable for different kinds of transactions and customers (Hansen, 2005).

2.5 Consumer Database Safety

Consumer database safety can be defined that the related organization has the responsibility to store safely the information of consumer information. The online shopper has the concern relating with database safety because they worry that the one who manage the website will take advantage of their information (Chen 2003). Consumer database safety is essential element because it helps the website to be trustworthy and also assist in building trust between vendor and consumer. If the website achieved third party certification it will help in improving credibility of website. (Palmer et al., 2000).

2.6 Trust

It is difficult to explain the concept of trust, partly because trust always depends on situation. There is no universal definition on which research agree. One of the definitions often stated in literature on trust in e-commerce, is "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control the other party" (Petrovic et al., 2003, p.57). The consumer is usually the one who put him or herself in at risk. The internet vendor on which consumer put the trust on them is the one who can exploit the trust of. Moreover, researchers have different perspective on how to measure the trust. One group of researchers believe that the trust construct can be measured by one single variable, such as reliability or motivation.

Another group of researchers discuss that be trust can be measured with more than one variable. This is clearly the right way to see it. There are some features are useful in judging whether internet vendor should be trusted or not, namely" competence, benevolence and integrity. In the literature, these are described as three dimensions of consumer trust and by focusing on each of these; overall consumer trust for an Internet vendor can be established. Competence means the capability of company which can deliver promises, communicate to consumers. Benevolence is about how the company has the concern of welfare of the consumer over its own interest. Finally, integrity is relating with the consistent quality of good and services when the company deliver its promises (Chen and Dhillon, 2003). Thus, it can be said that these three dimensions explain a significant part of a company's trustworthiness.

2.7 Online Purchasing Intention

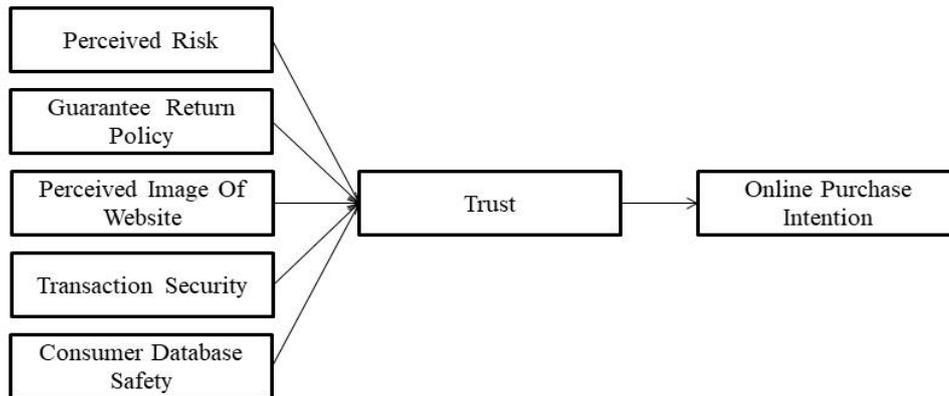
Mirabi et al. (2015) said that purchase intention is the signal to buy a particular goods and services in a particular purchasing outlets or Ecommerce website. Shah et al. (2012) provided a comparable definition stating that purchase intention is a choice-making mechanism that explain the motive why customers buy a particular product and services. Moreover, the researchers added that making a purchase decision is a complex process. Ghosh (1990) stated that purchase intention is a crucial indicator that help to estimate for buying process of consumers. Attitudes are based on beliefs about a certain object or action that can be translated in an intention to perform such act, being a general

evaluation that the customer does about something It is the attitude that guides the intention of a certain behavior, which, therefore, results in the real behavior An attitude about a behavior constitutes of a positive or negative evaluation about that behavior and include the person's values and beliefs about the possible consequences in performing it Thus, the customer attitude about a purchase website concerns the positive or negative perception the customer has about the website and represents the person's beliefs about the online purchase experience.

2.8 Empirical Studies

This study is relating with the the relationship between trust and online purchase intention of consumer.. Dennis, Sirion and Howard (2019) explained that the influence of perceived risk, guarantee return policy, perceived image of website, transaction security, consumer database safety and trust on the online purchase intention as the dependent variables. The descriptive analysis was used in this study because demographic factors are used in both Simple and Multi Linear Regression for hypothesis testing. The descriptive analysis was applied in Dennis, Sirion and Howard (2019)for the demographic factors, where both Simple and Multi Linear Regression were used to analyze the hypothesis testing. There is directly proportional between trust and other influencing factors, perceived image of website, transaction security and consumer database safety. The online purchase intention was also strongly influenced by trust.

From the results of the multi regression line, customer do not feel worry and have confidence if the Ecommerce website of vendors deliver better consumer database safety, perceive image of website, guarantee return policy. Therefore Lazada.co.th have to prioritize to enhance these factors first. The factor that influence most on the trust is Consumer Database Safety and thus Lazada need to address it first. It is the critical concern for most of the customers because they worry that their personal data will be abused by other third-party organization, thus Lazada.co.th (Thailand) established a standard for good data ethics based on ISO / IEC 38500(Information technology - Governance of IT for the organization).



process. It will assist for Lazada's organization in smooth-running the process as basis for making results. In addition, achieving an ISO/IEC-certification will help Lazada to prove that they are honest regarding with consumer privacy data. The researchers also would like to suggest that by using-two factor validation in website database, the protection and safety system of website will increase and it will also assist in conveying message to the customers two factor authentication system will give the better database protection and therefore, it will lead to increasing consumer confidence and trust.

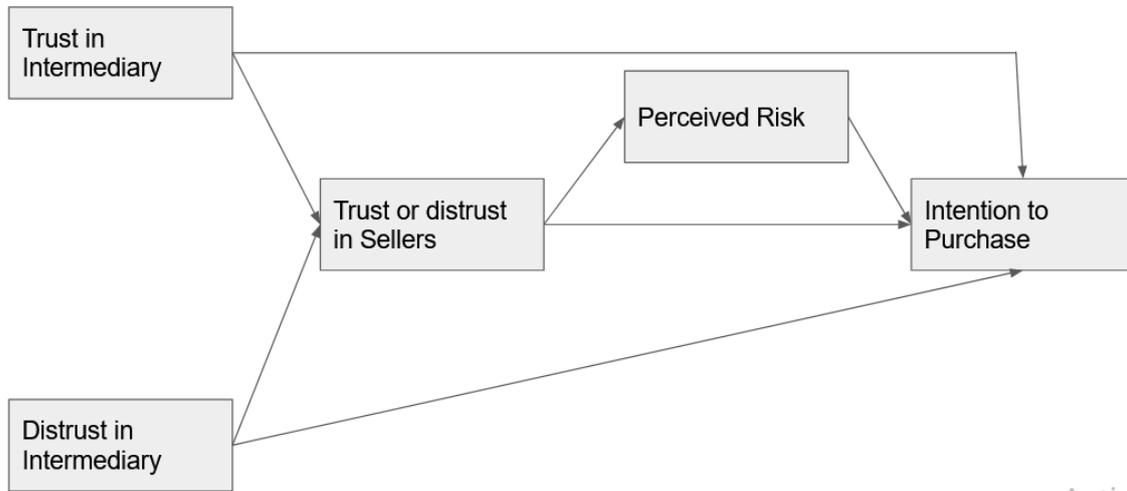
Secondly, Lazada.co.th should improve perceive image of website because the factor that influence most after Consumer Database Safety is the perceived image of website. When the consumer browses the website, their first browsing experience is as important as attraction. Because of the prevalent scams and frauds, more and more customer feel uncomfortable when vendors use hard selling methods or other unprofessional ways. Lazada have to make sure in delivering the consistent positive and smooth experience. Consumers wish that Online-shopping companies are more compassionate. It means that consumer expect from Ecommerce Vendors to listen and solve their problem quickly and to create visually appealing websites that can be easily browsed. If consumers can browse the website without any lag, it would help in creating a first good impression for new visitors. Lazada's market share is strong in the Thai

market with 43.51 million visitors 10/18 (ecommerceiq.asia). Lazada should maintain the good quality of the effect; layout and strong brand identity which they are currently have on their website and their brand. Shopee is the only local company that acquire market share through aggressive marketing strategy. with growing market share through aggressive marketing strategy. Therefore, in long run, this company will have a lot of platform like e-bay and amazon and will have the ability to steal the market share from Therefore, Lazada should maintain the good quality of the effect, layout and strong brand identity as market leader, which they are currently benefits from on their website.

Thirdly, another one that influence on trust is Guarantee Return Policy The third factor influencing trust is Guarantee Return Policy. Because of the good guarantee return policy, customers would see more value in the product and will trust more on the platform The business need to establish balancing act when it lay out Return Policy because it increase the expenses and it has the possibility that can effect . It is required to be a balancing act for the business when setting a return policy, since it could potentially increase the business expenses and effect on the net profit of the organization, therefore, the business should make sure that the return policy is fair and it is convenient for the for the customers to return the product under the circumstances included in the policy. Lazada allows the customers to return the products in between 7 days and 15 days if the customer changes their mind, but some items with manufacturer warranty is not returnable. If Lazada wanted to enhance customers trust, Lazada should raise the return days, and removed non-returnable items from the policy.

By looking at the regression line data, trust is direct proportional with the online purchase intention. Thus Lazada need to lay out the strategy that can enhance the trust between buyers and platform and therefore, it will lead to increase the online purchase intention of the consumers. At first, the researchers planned to investigate the influencing factors of online purchase intention and their sample population will be the whole area of Thailand. This study had sampled in the specific region of the Bangkok Area, Thailand, therefore the researchers suggested the further study should cover more Area where the Lazada can reach in order to comprehend deeply the impacts of online purchase intention toward the company.

Figure 2.2 Conceptual Framework of Suk-Joo, Cheolhwi, Kelly and Hyunchul (2018)



Source: Suk-Joo, Cheolhwi, Kelly and Hyunchul.(2018)

This study is aimed to explore and define term e-trust and research theoretical frame work which can be used in upcoming website of case study company. Trust is essential for every businesses, but when that if the organization do their business on the internet, trust is important for not only for consumers but also for vendors. Consumer decide whether to buy or not based on the information provided by the vendors and anticipate to get the ordered product on time and trust that personal information will not be abused. The vendors also relies on the consumers that the payment will be made one time and there would not unnecessary return due to change of mind because it can incur expenses to the vendors. Website of case company was under construction and cannot be accessed while this study was conducting.. But, several notions based on the research were made to increase website’s credibility and other minor issues were stated for example contact information page upgrades, which gives faces to the people working behind the website.

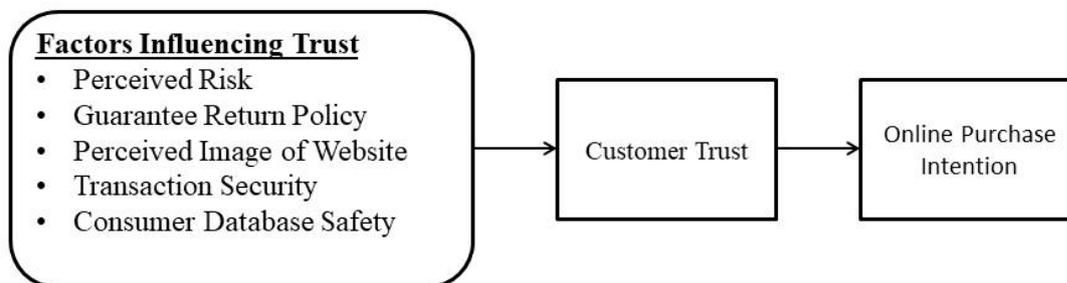
This is also noticed that could simply be implicated to generate e-trust, as the basic foundations that psychologically are required for trust building are absent in online world. Based on those issues many researchers have denied that such phenomenon even exists, but after studying the matter my understanding is that there definitely is trust

behind every transaction online. There was no simple solution how to generate e-trust and one method does not do enough but all the efforts done towards improving are beneficial.

2.5 Conceptual Framework of the Study

The conceptual framework of the study was adopted the conceptual framework of Dennis (2019) in order to understand the influencing factors towards customer trust and the relationship between customer trust and purchase intention. The concept of this conceptual framework is trust and purchase intention, and the influencing factors of which include perceived risk, guarantee return policy, perceived image of website, transaction security and consumer database safety that are supposed to achieve trust which lead to gain customer intention. The conceptual framework is designed to examine influencing factors on trust and purchase intention towards shop.com.mm.

Figure 2.3 Conceptual Framework of the Study



Source: Own Compilation (2022)

In this study, all variables are adopted from conceptual framework of Dennis.L (2019) which applies in “A Study of Factors Influencing the Online Purchasing Intention toward Online Shopping in Thailand ” with variables of perceived risk, guarantee return policy, perceived image of website, transaction security and consumer database safety. In Myanmar society, the living style and standard of Myanmar people are nearly same with people in Thailand. Therefore, Myanmar people will be willing to take same level of risk, and have trust on online shops. Therefore, Risk and Trust practices are measurable. Overall, this study is mainly focus on the customer trust and purchase intention towards

shop.com.mm business which have connected with its Facebook page by using the Internet.

CHAPTER 3

PROFILE AND TRUST BUILDING PRACTICES OF SHOP.COM.MM

This chapter consists of the profile trust building practices of Shop.com.mm. Trust building factors of shop.com.mm: Guarantee Return Policy, transaction Security and Consumer Database Safety are demonstrated in this chapter to present the company profile more completely. Moreover, the profile of the respondents is presented in the last part of the chapter.

3.1 Profile of the Shop.com.mm

Shop.com.mm was one of the business units of Rocket Internet which claimed to be the first mover in Ecommerce Industry of South Asian country. In 2014 October, Rocket Internet entered the Ecommerce Market of Myanmar by launching Shop.com.mm. After launching this website, Shop.com.mm receives the daily traffic over 1,500 in 2 month which was more than any other pioneer Ecommerce such as Yangon Online and Yangon Bay.

Shop.com.mm sold variety of products over its own website ranging from household appliances to electronic gadgets such as phone , tablets and laptops. Unlike others Ecommerce Shop such as Juno Myanmar Fashion and American store which sell their product over Facebook platform, it only sell products over its own website and listed more number and more product products variety than those vendors which sell product via social media and physical stores. Not only Shop.com.mm sell the products itself but also it allow other SMEs business owner to sell their products on its website. Opening seller account on shop.com.mm was quite simple. Seller needs to provide their contacts, addresses and bank account. At the time of January 2015, Shop.com.mm could list over 2000 products and 100 brands according to Tanna who is the co-managing director of Rocket's Asia Pacific Internet Group. Not only Shop.com.mm sell the products itself but also it allow other physical stores to sell their products on Shop.com.mm websites

Market positioning of Shop.com.mm is price leadership. Therefore, after launching of its own website, it made effort to collaborate with some brands to sell their

product with more competitive price. At first, they partnered with brand which are conducting their marketing process themselves Samsung, Oppo and Vivo. These partnership brought a lot of benefits to company. These partnership companies offer lower prices, therefore shop.com.mm could sell their product with competitive price while most of physical store vendors and other Ecommerce websites seem to source by purchasing these same products in Singapore, Thailand or the United States.

At first shop.com.mm was practicing COD terms, cash payment delivery terms because a lot of consumers in Myanmar did not have online banking and mobile payment at the time of launching website. In addition to this, a lot of consumers in Myanmar were cynical about Online Shopping because of the prevalent news relating with online scams all over the social media website. Therefore practicing COD terms allow Shop.com.mm to reduce the perceived risk of consumers in Myanmar.

Like Amazon, the biggest Ecommerce giant all over the world, shop.com.mm also has the online campaign sales, such as Black Friday Sales. Shop.com.mm started this Black Friday Sales at 2015 November. At this time Shop.com.mm had huge success. Shop.com.mm claimed that more than 85,000 tried to get the deal and top deal got sold out in less than one hour. In these deals, phones, TV, fashion and appliances are included in this deal. Shop.com.mm conducted this deal every single year until 2017 November. At 2018 Alibaba Group, one of the biggest online giant in Asia acquired shop.com.mm through the acquisition of Daraz group, Ecommerce group which is operating in South Asia. From this time shop.com.mm copied the sales event of Alibaba, 11.11 sales campaign. This sales campaign gained a lot of success. On 2018 November, shop.com.mm generated \$90,000 US\$, 143 million in Myanmar Kyats on this single sales campaign and this event is held annually.

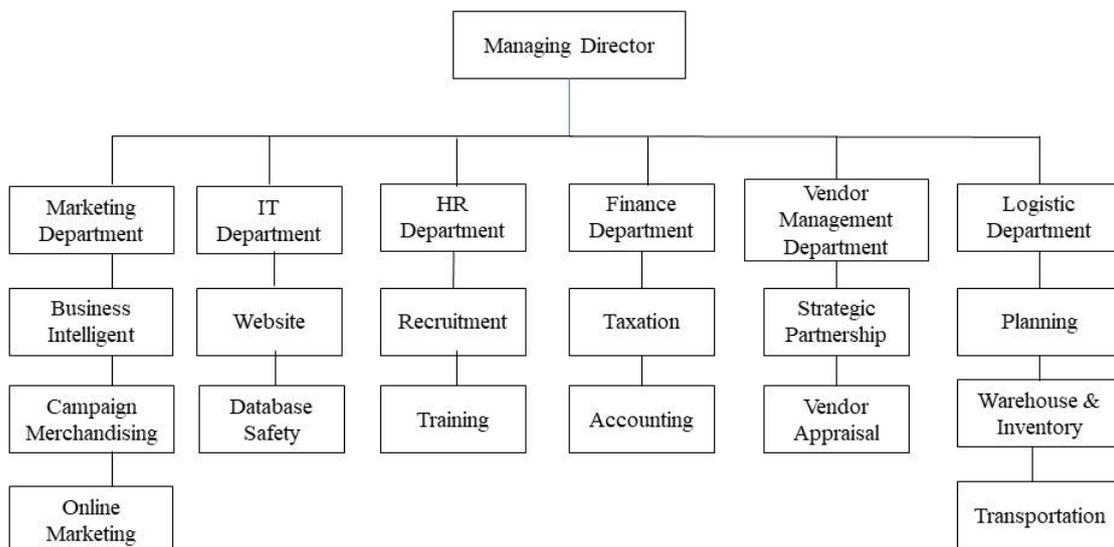
3.1.1 Vision and Mission of Shop.com.mm

The vision of Shop.com.mm is to become the most relevant and most inspiring marketplace. The mission of Shop.com.mm is to build long term relationship with customers: both buyers and sellers by offering the best services.

3.1.2 Organization Chart of Shop.com.mm

According to Figure (3.1), Shop.com.mm exercise functional organization structure in which people with similar knowledge and skills group together. Managing Director directly manage the Marketing Department, IT Department, HR Department, Vendor Management Department, Finance Department and Logistic Department respectively. The organization chart of Shop.com.mm allows all Department Head to have authority and responsibility equally. In the organization, it is clear that Managing Director is the highest rank in the organization and other Department Head take responsibility regarding with their functional task

Figure (3.1) Organization Structure of Shop.com.mm



Source: Shop.com.mm (2022)

Reference to Figure (3.1), under the Head of Marketing, there are 3 managers: Business Intelligent Manager, Campaign Merchandizing Manager and Online Marketing Manager. The first one has the responsibility to compile the cookies data which is left behind while consumer browsing the website and sales transaction to get report which allows Management team to decide when should they run specific type of campaign or events at particular time. The second one is tasked to incorporate campaign features into the Shop.com.mm platform and he/she has to manage that these add-ups feature do not

interfere the browsing experience of consumers. The last one is responsible for generating brand awareness, creating the social media content that conveys the promotional message to the consumer and generating high number of traffic to the website.

IT department handles the storing of consumer data base securely, checking the system regularly whether there is security plot hole which can lead to leaking of consumer database and ensuring that the website can give consistent browsing experience without waiting long period of website page loading time. Finance department execute their regular tasks such as Taxation, Accounting and Treasury. HR department handle recruiting program to get employee with talent and training program. In addition to this, they are now implementing the incentive program to all of the functional department based on their performance appraisal. Vendor Management operate the searching for strategic partnership with vendors who operates their own Marketing such as Samsung, Oppo and other cosmetic brand such as Nivea to sell the product of these brands with competitive price. In addition to this they oversee the performance of other SME sellers. If the seller cannot frequently deliver the right products without any damage, Vendor Management team will remove this seller account. Moreover Shop.com.mm has their own Logistic Department. Under Logistic Department, there are 3 sub units, warehouse and inventory unit, and transportation units and planning units. Warehouse and inventory unit is responsible for storing and listing inventory units delivered from the sellers and need to distribute to the consumers. Transportation unit is responsible for the to pick the ordered items from the sellers and deliver them to the customers. In addition to this, they also have to pick up the return items from the customer. The last one is planning unit and it is the heart of the Logistic Department. It is also responsible for the careful planning to ensure that right items must be delivered to the right customer during promised time without increasing operation cost.

3.2 Research Design

This section contains four parts: sampling procedures, research instrument (Questionnaire) and data collection and data analysis.

3.2.1 Sampling Procedure

The survey was focused on the consumer group member constituted by the Shop.com.mm. This study also analyzes customer trust of Shop.com.mm and Online Purchase Intention. As for the method, analytical methods have been used. In this study, the sample population is based on the population who are the member of consumer group constituted by Shop.com.mm Facebook page. According to Yamane sample size formula with 5 percent margin of error, sample size is 357. In this study systematic random sampling is used to conduct a structured questionnaire. During sampling, every 9th group member from list population is selected and questionnaires are sent to them via Messenger. However, only 304 valid respondents were received to analyze the data.

3.2.2 Research Instrument

This study used online questionnaires as the research instrument. The questionnaire is developed with closed type questions and most are Likert-type 5 point scales. This questionnaire consists of four parts. Part 1 is “Personal Information” to be used as demographic profile. Part 2 consists of five sections for five variables such as Perceived Risk, Guarantee Return Policy, Perceived Image of Website, Transaction Security and Consumer Database Safety. Part 3 is for Consumer Trust variable and Part 4 is for Online Purchase Intention variable. The question items are adopted from Denis.W (2019).

3.2.3 Data Collection

Data was collected through an online survey conducted of customers of Shop.com.mm who liked and followed the Facebook page of Shop.com.mm . The purpose of the questionnaire and requirements were explained to each respondent before they answered the questionnaire. The survey included Likert-type scale questions and data could be assessed quantitatively. 304 valid responses were obtained.

3.2.4 Data Analysis

For data analysis, analytical approach is practiced to identify measures of central tendency including mean and correlation between variables. Second, according to the analytical approach, SPSS was used to investigate the influencing factors of Trust on customer trust on Shop.com.mm and the relationship between customer trust and purchase intention towards Shop.com.mm.

3.2.5 Reliability Test

The reliability of a measuring instrument is considered as its ability to incessantly measure the phenomenon and to the extended data collection techniques and analysis procedures that will yield to prior researchers. Internal consistency reliability is the most commonly used psychometric measure for assessing survey instruments and skills. In this study, each variable of Factors influencing trust such as Perceived Risk, Guarantee Return Policy, Perceived Image of Website, Transaction Security and Consumer Database Safety is composed with 5 questions or items. Customer Trust is tested with 5 questions or items and Online Purchase Intention is tested with 7 questions or items. Altogether 37 items are tested to be consistent with survey questions in each variable.

Table (3.1) Reliability Test of Question Items

Sr No.	Scale	No.of Items	Cronbach's Alpha	Data Consistency
1	Perceived Risk	5	0.85	Very Good
2	Guarantee Return Policy	5	0.82	Very Good
3	Perceived Image of	5	0.84	Very Good
4	Transaction Security	5	0.85	Very Good
5	Consumer Database Safety	5	0.83	Very Good
6	Trust	5	0.87	Very Good
7	Online Purchase Intention	7	0.97	Excellent
Over All Mean		37	0.86	

Source: SPSS 22 output data

The higher the internal consistency, the more confident the researcher can be that the survey is reliable. When the Cronbach Alpha value is more than 0.9, there is excellent internal consistency. In this study, internal consistency is measured by using a statistic known as Cronbach's Alpha. According to Cortina (1993), if the value is between 0.8 and 0.9, there is good internal consistency of questions to a variable. By the Table (3.1), it reports the overall Cronbach's Alpha value is 0.861 (Source: SPSS 22 output data). A higher alpha value means that the internal consistency and that this survey is reliable. The result of the Cronbach's alpha values shown in table (3.1) found that all the scales have the Cronbach's alpha value above 0.7, suggesting good internal consistency and reliability of the scales with this sample.

3.3 Trust building practices of Shop.com.mm

The aim of having trust building practices of Shop.com.mm is to enhance the confidence level of consumers. This section includes three parts. The first one is User Interface . It is included because literature review included in this study point out that User Interface directly related with the Perceived Image of the website variable included in the conceptual framework of this study. Other parts are policies about Guarantee Return, Consumer Database and Transaction Security.

3.3.1 User Interface of Shop.com.mm

User Interface of Shop.com.mm is very well designed and while they were developing this website, they thought like a customer. User Interface of shop.com.mm gives the shopper real life shopping experience. Shop.com.mm solicit few number of information from consumer in signing up process because developers in shop.com.mm know that requiring too much information to fill in customer registration process makes consumer reluctant to use it. Moreover, To use the Shop.com.mm app, user need to sign up one time and do not need to log in every time whenever consumer want to purchase product at shop.com.mm. In addition to this, developers shun the sophisticated tech word and simple word are added to this word because they know that not all consumers are well-knowledge relating with tech like them.

When opening this website, consumer will not be bombarded with a lot of product variety. Instead, only the similar products and that is relevant with the previous search results are displayed. The reason of using this method is that displaying a lot of product to consumers is likely to increase the negative emotion while browsing the website. The information architecture of Shop.com.mm is well structured and even new users of this platform can easily navigate without frustration. The tabs and icons of shop.com.mm is inspired that are popular around the globe and therefore most of the users are familiar with this platform.

3.3.2 Guarantee Return Policy of Shop.com.mm

Guarantee return policy is crucial in keeping and attracting the customers. Unlike physical world, customer cannot touch and inspect the product displayed , therefore clear return policy stating that all value of product will be returned due to defects or change of mind is applicable give the feeling of security. Because of those reasons, Management of the Shop.com.mm draw up the policy which allows customer to return the goods if the product has defect or they don't want this product anymore and put this policy publically posted on this website.

Although having Guarantee Return policy give the consumer sense of confidence, it incurs cost to the vendors. In addition to this, this policy must prevent the Vendor form fraudulent returns. Thus Management of Shop.com.mm put some of conditional agreement to its Guarantee Return Policy. Shop.com.mm accepts the return if delivered product is damaged or delivered product is not as advertised one or delivered product is of incorrect size. Due to change of mind, customer must return the product which is intact. Shop.com.mm allow customer to return the products in 14 days after they received goods and refund process is made in maximum 7 days depending on what kind of payment methods customer use after return from customer is accepted.

3.3.3 Transaction and Database Security

In the Literature Review, transaction has the effects on trust building between customer and vendor and online purchase intention of the consumer. Therefore Management team do not use their own pay like Global E-commerce giant such as

Amazon. Instead, they accept local payment systems that are approved by Central Bank such as MPU card (Myanmar Payment Union), KBZ pay and wave pay, thus customer will believe that their digital wallet data will not be exploited by vendor because transaction process is mediated by the local bank. In addition to this, during the product purchasing process, Shop.com.mm make COD (cash on delivery) as the default payment method. By this way, it will assist in making trust between customer and vendor and it will help to prevent problems arisen from leaking of transaction data.

Shop.com.mm put priority on Customer Privacy Policy and customer database safety. Privacy policy is put publically on their website and application. In this policy, it is clearly stated how customer data will be used to analyze to deliver the better service to consumer and customer data will be disclosed on the request of local authorities. In the literature review, previous study said that achieving third party certification makes the confidence customer stronger. Therefore, Shop.com.mm managed to achieve the ISO/IEC 27001 certificate, Global Security Standard in 2022.

CHAPTER 4

ANALYSIS ON FACTORS INFLUENCING CONSUMER TRUST AND ONLINE PURCHASE INTENTION TOWARDS SHOP.COM.MM

This chapter consists of profile and buying behavior of respondent, descriptive analysis of each variable and regression analysis between the effect of factors influencing trust such as Perceived Risk, Guarantee Return Policy, Perceived image of website, Transaction Security and Consumer database safety, and Customer Trust. In addition to this the regression analysis between Customer Trust and Online Purchase Intention of Shop.com.mm is also provided in this chapter.

In this section, 304 valid customer responses are surveyed to identify their perception on trust and online purchase. The questionnaires were constructed by application of 5-point Likert scale to find out and record perceptions on factors influencing trust , customer trust of Shop.com.mm and their online purchase intention. The 5-point Likert scale has a value range 1 to 5 with "1 = strongly disagree" and "5 = strongly agree" for each question.

4.1 Profile of Respondents

In this study, respondents who are members of consumer group organized by Shop.com.mm Facebook page were answered the questionnaire. Then the only 304 valid respondents answered were obtained to analyze the data analysis. In this section, Profile of respondents included demographic factors of which are gender, age, background education, occupation and income level. The result is shown in Table (4.1).

According to the Table (4.1) the most dominant age group among the respondents is age between 21 and 25. After this age group, 20 and below 20 age group with 18% , 26-30 age group with 16.45%, 31-35 age group with 12.50%, 36-40 age group with 7.89% and 41-45 age group with 6.91% are followed respectively. According to survey data the least dominant age groups is above 45 age group and only 11 valid respondents were

obtained. Therefore, this result means that most of the customers from Shop.com.mm are between 21 and 25.

Table 4.1 Profile of Respondents

Sr.No	Variable	Demographic Factor	No of response	Percentage (%)
Total			304	100
1	Gender	Male	151	49.67
		Female	153	50.33
2	Age	Above 45	11	3.62
		41-45	21	6.91
		36-40	24	7.89
		31-35	38	12.5
		26-30	50	16.45
		20 and below 20	54	18
		21-25	106	34.87
3	Education	High School	54	17.76
		Master Degree/Higher	82	26.97
		Bachelor Degree	184	60.53
4	Occupation	Self-Employed	68	22.37
		Student	83	27.3
		Employee	153	50.33
5	Income	Above 1,500,001	8	2.63
		500,001-1,000,000	9	2.96
		1,000,001-1,500,000	16	5.26
		Under 500,000 and 500,000	271	89.14

Source: Survey Data 2022

According to Table (4.1), most of the respondents are graduated and it has the 60.53 % of sample population. The second largest group is Master Degree/Higher degree

holder group and it constitutes the 26.97% of sample population. The least prominent group is High School certificate holder and it has 17.76% of total sample population. Thus it can be deduced that customers from the shop.com.mm hold the Bachelor degree.

In the analysis of occupation, the dominant group is employee group with 50.33% of sample population followed by student group with 27.30% and self-employed group with 22.37%. Thus, it can be concluded that most of the customers from shop.com.mm are employee.

According to the survey data, 89.14% of sample population responded that they earn under 500,000. After this group, high salary groups, 1,000,001-1,500,000, 500,001-1,000,000, and above 1,500,001 are followed with 5.26%, 2.96% and 2.63% followed respectively. Therefore it be deduced that most of the customers from shop.com.mm earn under 500,000 kyat.

4.2 Buying Behaviors of Respondents

In this study, only 304 valid respondents answered were obtained to analyze the data analysis. In this section, purchasing behavior of respondents from Shop.com.mm, are based on purchasing power, purchasing frequency, source of information and method of payments as shown in the Table (4.2).

Observing the purchasing power of respondents, most of the consumers has the ability to spend 100,000 kyats and it constitutes 88.49 percent of sample population. Only 6.58% and 4.93% of the respondents can spend 100,001-500,000 and 500,001-1,000,000 respectively. According to the survey data, there is no one who can spend over 1 million kyats. Therefore it can be concluded that most of the customers from Shop.com.mm has to spend under 100,000 kyat and it has to be connected with the their income

According to the survey data 36.51% of respondents answered that they purchased one time within three months while 28.95% of respondents responded that they purchased once a month from shop.com.mm and 26.97% filled that they bought more than one time from Shop.com.mm. The remaining 7.57% replied that they never did purchased from Shop.com.mm. Thus it can be concluded that most of the people who followed shop.com.mm page made single purchasing within 3 month.

Table (4.2) Buying Behaviors of Respondents

Sr.No	Variable	Purchasing Behaviors Factors	No of response	Percentage (%)
Total			304	100
1	Purchasing Power	500,001-1,000,000	15	4.93
		100,001-500,000	20	6.58
		Under 100,000 and 100,00	269	88.49
2	Purchasing Frequency	Never	23	7.57
		More than one time a month	82	26.97
		Once a month	88	28.95
		Once in three months	111	36.51
3	Source Of Information	Traditional Printed Media Advertisement	12	3.95
		Other	23	7.57
		Paid Social Media Advertisement(Facebook, Instagram)	114	37.5
		Electronic WOM	155	50.99
4	Method of Payment	Mobile Banking	16	5.26
		Mobile Payment (Kpay,WavePay)	18	5.92
		Card(MPU/Visa)	24	7.89
		Cash	246	80.92

Source: Survey Data 2022

When results from data is observed, 50.99% of sample population are responded that they made purchase due to information obtained from friend on social media platform while 37.50% of respondents answered that they are attracted by the advertisement from social media platform such as Facebook and Instagram. 3.95% of total respondents answered that they made the purchasing decision due to printed media platform and the remaining chose to answer as “other” in questionnaire. Thus, it is not surprising that why most of the respondents chose to answer the source of information is electronic word of mouth and advertisement from social media platform because this study is entirely based on the population who are members of the consumer group constituted by the Shop.com.mm

In this study, 80.92% of respondents answered that they used cash while they purchased product from Shop.com.mm. Only few numbers were used digital payment

platform. 7.89% of sample population chose card(Visa/MPU) as their payment method while 5.92% and 5.26% purchased products from Shop.com.mm via Mobile Payment(Kpay,Wavepay) and Mobile Banking. According to these results, most of the customers from Shop.com.mm chose cash as their payment option.

4.3 User Perception on Influencing Factors of Shop.com.mm Ecommerce Website

In this study, factors influencing trust of Shop.com.mm are explored. This study focused on five dimensions of factors influencing trust which are perceived risk, guarantee return policy, perceived image of website, transaction security and consumer database safety. To measure these variables, the questionnaires were constructed with 5-point Likert scale to find out and record the consumer perception of Shop.com.mm website. The 5-point Likert scale has a value range between 1 and 5 with “1 = strongly disagree” and “5 = strongly agree” for each question. All of these question items are referenced from Dennis (2019).

4.3.1 Consumer Perceived Risk of Shop.com.mm Ecommerce Website

In this section, question items are used to examine whether customer trust is influenced or not by consumer perceived risk of Shop.com.mm online shop. The result from analysis of perceived risk of shop.com.mm website is shown in Table (4.3). This table explains the feeling of consumer perceived risk relating shop.com.mm online shopping platform.

As shown in Table (4.3) the lowest mean value of 1.75 is found at the “Being afraid that someone might steal my personal information from Shop.com.mm.” and “Being hard to judge the quality of products over Shop.com.mm website.” with standard deviation of 0.75 and 0.76 respectively. It means that users disagree that their information might be stolen and they might receive the malfunctioning products from Shop.com.mm. The highest mean values are found at the “Being hard to cancel orders when shopping online at Shop.com.mm.” with standard deviation of 0.71. Regarding the Table (4.3), overall mean is 1.76. Therefore it can be concluded that consumers strongly disagree that they feel risky while they shop at the shop.com.mm website.

Table (4.3) Perceived Risk

Sr.No.	Perceived Risk Question Items	Mean	Std. Deviation
1	Being afraid that someone might steal my personal information from Shop.com.mm.	1.75	0.75
2	Receiving malfunctioning merchandise from Shop.com.mm.	1.76	0.73
3	Being hard to judge the quality of products over Shop.com.mm website.	1.75	0.76
4	Being hard to cancel orders when shopping online at Shop.com.mm.	1.79	0.71
5	Not Receiving the ordered product from Shop.com.mm	1.77	0.71
Over All Mean		1.76	

Source: Survey Data 2022

4.3.2 User Perception on Guarantee Return Policy

In this section, user perception of guarantee return policy of Shop.com.mm is analyzed, in order to understand whether guarantee return policy is influencing customer trust of Shop.com.mm. The Table (4.4) explains about respondents' agreeable on the Guarantee Return Policy of Shop.com.mm

According to the data analysis, question regarding "Shop.com.mm replaces with the new product or refunds if the product is damaged " has the highest mean value of 4.34 while minimum mean value of 4.31 has been found at " Shop.com.mm has effective service recovery policies and procedures for any failure products/services ". As shown in Table (4.4), the overall mean value of guarantee return policy of Shop.com.mm is 4.33 which is the agreed level. This result can be indicated that respondents can accept guarantee return policy of Shop.com.mm. Therefore it can be concluded that most of the customers believe that Shop.com.mm will return any faulty products or wrong items whenever complaint arise.

Table (4.4) Guarantee Return Policy

Sr .No.	Guarantee Return Policy Question Items	Mean	Std. Deviation
1	Shop.com.mm has effective service recovery policies and procedures for any failure products/services	4.31	0.69
2	To identify the consumer's satisfaction, Shop.com.mm has reliable service recovery tracking system.	4.33	0.70
3	Shop.com.mm is willing to help consumer to solve problems	4.33	0.68
4	Shop.com.mm replaces with the new product or refunds if the product is damaged	4.34	0.69
5	Shop.com.mm responds to consumer's complaints promptly.	4.33	0.67
Over All Mean		4.33	

Source: Survey Data 2022

According to the data analysis, question regarding "Shop.com.mm replaces with the new product or refunds if the product is damaged " has the highest mean value of 4.34 while minimum mean value of 4.31 has been found at " Shop.com.mm has effective service recovery policies and procedures for any failure products/services ". As shown in Table (4.4), the overall mean value of guarantee return policy of Shop.com.mm is 4.33 which is the agreed level. This result can be indicated that respondents can accept guarantee return policy of Shop.com.mm. Therefore it can be concluded that most of the customers believe that Shop.com.mm will return any faulty products or wrong items whenever complaint arise.

4.3.3 Consumer Perceived Image of website

It is the third factor that influences the customer trust. In this section, the question items are used to examine whether customer trust is influenced or not by website image of Shop.com.mm. The data analysis of respondents' agreeable" on perceived image of website is as shown as in the Table (4.5).

Table (4.5) Perceived Image of Website

Sr. No.	Perceived Image Of Website Question Items	Mean	Std. Deviation
1	Product itemization under each brand on the website of Shop.com.mm is visually appealing	4.33	0.71
2	The developers of the Shop.com.mm website and App use attractive graphics.	4.36	0.73
3	The way the website presents the products is attractive with its design.	4.33	0.71
4	Liking the way the Shop.com.mm website and App categorization of products by brands (grouping).	4.32	0.70
5	The way the website of Shop.com.mm displays products with color and sound effect is attractive.	4.35	0.72
Over All Mean		4.34	

Source: Survey Data 2022

By the Table (4.5), the maximum mean value of 4.36 is found at "The developers of the Shop.com.mm website and App use attractive graphics.", meanwhile minimum mean value of 4.32 is found at " Liking the way the Shop.com.mm website and App categorization of products by brands (grouping)..". The overall mean value of perceived image website is 4.34 which can be indicated that consumer perceived that not only website is appealing, but also they can use website effortlessly.

4.3.4 Consumer Perception on Transaction Security

In this section, the question items are used to examine whether customer trust is influenced or not by transaction security. Table (4.6) explains about the agreeableness of the respondents from the customers of Shop.com.mm on transaction security of Shop.com.mm as follows.

Table (4.6) Transaction Security

Sr.No.	Transaction Security Question Items	Mean	Std. Deviation
1	Security policy of Shop.com.mm is easy to understand.	4.37	0.74
2	Shop.com.mm explains details of the transaction.	4.33	0.70
3	Shop.com.mm's terms and conditions of transaction are clear.	4.31	0.71
4	Shop.com.mm offers secure payment methods.	4.37	0.72
5	Shop.com.mm has adequate security features	4.35	0.71
Over All Mean		4.34	

Source: Survey Data 2022

As shown in Table (4.6), the overall mean value of consumer perceived image of website is 4.34 which is a higher mean value. Furthermore, the mean value of 4.37 has been found at "Shop.com.mm offers secure payment methods" and the minimum mean value of 4.31 has been found at "Shop.com.mm's terms and conditions of transaction are clear." This can be concluded that that many respondents agree that the Shop.com.mm has good security measurement relating with transaction.

4.3.5 User Perception on Consumer Database Safety

In this section, question items of consumer database safety variable are used to examine whether customer trust is influenced or not by this variable. This analysis explains that the customers from Shop.com.mm are agreeable on consumer database safety of Shop.com.mm. The result of this data analysis on consumer database safety is shown in Table (4.7).

Based on the survey result, the overall mean value of consumer database safety of Shop.com.mm is 4.34. According to the results from the Table (4.7), the maximum mean value of 4.38 is found at "Shop.com.mm presents clearly about the information of privacy policy.", and the minimum mean value of 4.28 is found at "Shop.com.mm guarantees the confidentiality of consumer's personal information." This can be concluded that customers from Shop.com.mm perceived that Shop.com.mm safely keeps their privacy information.

Table (4.7) Consumer Database Safety

Sr. No.	Customer Database Safety Question Items	Mean	Std. Deviation
1	Shop.com.mm presents clearly about the information of privacy policy.	4.38	0.67
2	Shop.com.mm clearly explains how they will use user information	4.36	0.69
3	Shop.com.mm protects consumer's information from data leakage.	4.31	0.73
4	Shop.com.mm only collects information which is needed.	4.36	0.71
5	Shop.com.mm guarantees the confidentiality of consumer's personal information.	4.28	0.70
Over All Mean		4.34	

Source: Survey Data 2022

4.4 Customer Trust on Shop.com.mm Online Shop

In this analysis of consumer trust on Shop.com.mm, there is five question items to measure how consumer trusts on Shop.com.mm online shopping platform. The mean value and standard deviation of the measurements based on survey findings of trust is presented in Table (4.8).

As shown in Table (4.8), the overall mean value of trust is 4.20 which is in the agreed level. Furthermore, the highest mean value of 4.22 was found at “Shop.com.mm website seems genuinely committed to my satisfaction.”. “Being confident in the Shop.com.mm website managing misinformation on its webpage” question item has the minimum mean value of 4.19 with standard deviation of 0.76 at the agreed level. According to the results of Table (4.8) it can be concluded that most of the consumer trust on the online shopping platform.

Table (4.8) Customer Trust

Sr. No.	Customer Trust Question Items	Mean	Std. Deviation
1	Being confident in the promises Shop.com.mm makes.	4.16	0.75
2	Thinking that the information offered by Shop.com.mm is sincere and honest.	4.2	0.75
3	Being confident in the Shop.com.mm website managing misinformation on its webpage	4.19	0.76
4	Shop.com.mm website seems genuinely committed to my satisfaction.	4.22	0.77
5	Trust on Shop.com.mm in terms of usability.	4.21	0.74
Over All Mean		4.2	

Source: Survey Data 2022

4.5 Customer Online Purchase Intention Towards Shop.com.mm

Online purchase intention of the respondents is shown in Table (4.9) and there are 7 questions to analyze the mean values. Many studies have advocated that consumers'

intention towards Shop.com.mm can be used to predict the actual value of population who shopped at shop.com.mm.

According to the data shown in Table (4.9), the overall mean value of the online purchase intention variable 3.91 indicates that the respondents have a nearly positive attitude on Shop.com.mm. In analysis, the smallest value is found at “Willing to say positive things about Shop.com.mm to other people.” and the largest value is also found at “Shop.com.mm always offers great promotions and deals.”. Thus, it can be concluded at most of the customers population of Shop.com.mm has intention to purchase again at shop.com.mm

Table (4.9) Online Purchase Intention

Sr.No.	Online Purchase Intention Question Items	Mean	Std. Deviation
1	Intending to repurchase more products from Shop.com.mm in the next few years	3.89	1.23
2	Considering Shop.com.mm as my first choice.	3.91	1.23
3	Shop.com.mm always offers great promotions and deals.	3.93	1.21
4	Recommending Shop.com.mm to friends and relative	3.94	1.24
5	Willing to Saying positive things about Shop.com.mm to other people.	3.87	1.23
6	Considering to be loyal to Shop.com.mm.	3.93	1.23
7	Believing that shopping at the Shop.com.mm is right choice	3.9	1.26
Over All Mean		3.91	

Source: Survey Data 2022

4.6 Analysis on the Effects of Factors influencing trust on Trust of Shop.com.mm Customers

To analyze the effect of factors influencing trust on trust of Shop.com.mm, the mean value of Customer Trust is regressed with the mean value of the 5 measurements of factors influencing trust which includes perceived risk, guarantee return policy, perceived

image of website, transaction security and consumer database safety. The results of the analysis are presented in Table (4.10).

As. show in Table (4.10), since the adjusted R square value is 0.550, this model can explain 55% of the variation of Trust on Shop, which is predicted by the measures of factors namely, perceived risk, guarantee return policy, perceived image of website, transaction security, and consumer database safety. Since F-value, the overall significance of the model is highly significant at 1 level, the model is said to be valid.

Table (4.10) The Effects of Factors influencing Trust on Customers Trust

Variable	Unstandardized Coefficient		Standardized Coefficient	t	Sig.	Collinearity Statistics	
	B	Std.Error	Beta			Tolerance	VIF
(Constant)	0.699	0.306		2.286	0.023		
Perceived Risk	-0.078	0.050	-0.075	-1.570	0.118	0.658	1.519
Guarantee Return Policy	0.155	0.090	0.132	1.713	0.088	0.249	4.013
Perceived Image of Website	0.255***	0.090	0.233	2.837	0.005	0.220	4.550
Transaction Security	0.176	0.090	0.162	1.960	0.051	0.217	4.603
Consumer Database Safety	0.252***	0.090	0.224	2.801	0.005	0.232	4.319
R	0.747						
R Square	0.557						
Adjusted R Square	0.550						
F Value	75.807***						
Durbin Waston	1.922						

Source: Survey Data 2022

***significant at 1%, **significant at 5% ,*significant at 10%

The Durbin-Watson value is close to 2 (1.922). Therefore, it indicates that there is no autocorrelation in the sample. In this analysis all VIF values are less than 10 and meaning that the independent variables are not correlated with each other. Therefore it can be concluded that there is no collinearity problem in this study.

From multiple linear regression analysis, perceived image of website has a significantly positive effect on Trust on Shop at 1percent level. A unit increase in perceived image of website results in 0.255 units increase in Trust of customers from Shop.com.mm. Designing attractive website create the trust of customers. Moreover consumer database safety also has the significant effect on trust of consumers. A unit increase in consumer database safety cause 0.252 unit increase in trust of consumers. Describing user privacy policy on the website contribute significantly on the trust of the consumers.

According to Table (4.10), it can be seen that variables relating with Perceived Risk, Guarantee Return Policy and Transaction Security are not significant. Perceived Risk do not strongly affect to the Customer Trust because Shop.com.mm is subsidiary of Alibaba.com which is well known giant online shop and Alibaba has established consumers' awareness by reducing and removing risk. It could remove the potential of online fraud. Thus, in Myanmar, consumers do not have perceived risk relating to Shop.com.mm. Therefore perceived risk does not effect on customer trust. In addition to this, referencing to the mean value of question item (2) from Table (4.3), most of the respondents agree that Shop.com.mm never deliver faulty or malfunctioning item. Guarantee Return Policy is for the faulty or malfunctioning item. Therefore, trust of customers never depends on the Guarantee Return Policy of Shop.com.mm. Moreover, according to the Table (4.2), most of the respondents chose cash instead of digital payment system when they shop at Shop.com.mm. Thus, their trust on Shop.com.mm is not resulted from transaction security factor.

To conclude that, most of the respondents from shop.com.mm have strongly posed on consumer database safety and image of website in order to consider whether to trust on shop or not. Thus, If Shop.com.mm cannot create a website that has usability and visual attraction, it will be hard to get trust on shop as perceived image of website is the highest impact on trust on shop. In addition to this it is essential to describe crystal clear privacy policy on their website. Therefore, Shop.com.mm creates a easily comprehensible

privacy policy with both language and posted it on the website where customer can easily see it.

4.7 Analysis on the Effect of Customer Trust on Online Purchase Intention of Customers from Shop.com.mm

In order to analyze the relationship between the consumer trust and their online purchase intention towards Shop.com.mm, a multi-linear regression model is used in which the dependent variable is online purchase intention and the independent variable is customer trust. The results of the analysis of the relationship between the consumer trust and their online purchase intention towards Shop.com.mm are shown in Table (4.11).

Table (4.11) The Effects of Trust on Online Purchase Intention of Customers from Shop.com.mm

Variable	Unstandardized Coefficient		Standardized Coefficient	t	Sig.	Collinearity Statistics	
	B	Std.Error				Beta	Tolerance
(Constant)	0.014	0.395		0.034	0.973		
Trust	0.929***	0.093	0.498	9.972	0.000	1.000	1.000
R	0.498						
R Square	0.248						
Adjusted R Square	0.245						
F Value	99.435***						
Durbin Waston	2.018						

Source: Survey Data 2022

***significant at 1, **significant at 5, *significant at 10

As shown in Table (4.11), since the value of the adjusted R square is 0.245, this model can explain 24.5% of the variation of online purchase intention, which is predicted by the measures of customer trust. Since F-value is significant at 1 and it can be concluded that the model is said to be valid.

The Durbin-Watson value is close to 2.018 which is very close to 2. Therefore, it points out that there is no autocorrelation in the sample. The variance inflation factors of Trust is below the 10 and therefore it can be said that there is no potential problems relating with multi-collinearity and it can be concluded that there is no non-orthogonality in this sample.

Regarding the data analysis by Table (4.11), Trust has a significantly positive effect on Purchase Intention at 1 percent level. A unit increase in Trust on Shop results in 0.929 units increase in Online Purchase Intention on Shop.com.mm. Trust leads the aim to make the purchase decision of users at Shop.com.mm.

To conclude that, customer trust have direct and significant impact towards online purchase intention on Shop.com.mm which means that customer trust is highly considered variable for online buying at Shop.com.mm in creating repurchase intention, recommendation and loyal attitude for online buying. This impact would make the customers have intention in creating word of mouth on physical and virtual world and be loyal to the Shop.com.mm. This is proved by the positive tendency of respondents answers. Therefore it can be concluded that higher Trust lead to the higher Online Purchase Intention at Shop.com.mm.

CHAPTER 5

CONCLUSION

This chapter consists of findings from analysis of results and their discussions, suggestions and recommendations of finding from the impact of Factors influencing trust on Customer Trust and Online Purchase Intention towards Shop.com.mm, the scope limitation of this research and the need for further investigation of this study.

5.1 Findings and Discussions

The study was focused on Shop.com.mm, one of online giant in Myanmar. This is conducted by collecting primary data from 304 respondents who are members of consumer group constituted by Facebook Page of Shop.com.mm. The structured questionnaires were sent to the 357 group members via Facebook Messenger and only 304 respondents filled valid answers. Despite many other online giant in Myanmar, this study only focuses on Shop.com.mm and their customers.

The study explores the influencing Factors influencing trust, which are divided into five dimensions of Perceived Risk, Guarantee Return Policy, Perceived Image of Website, Transaction Security and Consumer Database Safety. In this study, the individual factor analysis includes demographic profile of respondents and characteristics of online purchasing behavior. In the demographic profile of the respondents, according to the survey data, there are equal amount of male and female. The majority of respondents are age between 21 and 25. Most of the respondents are educated people with the majority having the education level of a Bachelor Degree. Despite most respondents being adults and highly educated, most of them earned below 500,000 and only few fractions of them earned high salary. Therefore, the purchasing power and purchasing frequency is also low and most of them purchase product form Shop.com.mm once in three month. The result showed that almost all of the respondents are using social media to gather information about the product or service of online shopping to make a purchase. Most of them are attracted to purchase in Shop.com.mm due to EWOM (electronic word of mouth) and advertisement from the social media platform. Most of them use cash on delivery and small friction of them use digital payment platform.

For the first objective, factors influencing trust with five dimensions Perceived Risk, Guarantee Return Policy, Perceived Image of Website, Transaction Security and Consumer Database Safety are affecting of Trust of consumers .After analyzing the data, it was found out consumer database safety and perceived image of website are factors that strongly affect customer trust on Shop.com.mm website. Having solid safety system relating with consumer database and well-structured statement relating with privacy policy users will not be reluctant to sign up account in Shop.com.mm website. In addition to this, having good products itemization on the website, users will not encounter any difficulties and lead to purchase the product from the website.

For the second objective, customer trust is significant factor to purchase intention. According to the results from the analysis on the effect of customer trust on purchase intention, trust is factor to increase the purchase intention of Shop.com.mm. This is proved by the positive tendency of respondent's answers. Thus, as found in this study, the firm needs to focus on trust of customers to increase their online purchase intention, creating long term loyalty on Shop.com.mm. This showed that customer trust on Shop.com.mm has an impact towards hope fulfillment, needs fulfillment and belief that doing online shopping at Shop.com.mm is the right option to do.

5.2 Suggestion and Recommendations

From the analysis results from Chapter 4, the multi linear regression shows customer feel significantly more trust and confidences if the Shop.com.mm online shopping website delivers better consumer database safety and better website surfing experience. Shop.com.mm needs to pay more attention to these factors, First, Shop.com.mm should focus their efforts on perceive image of website because it is the most highest impact on trust. The first impression of a website plays an important role in a great attraction, when visitors enter the site. Thus, Shop.com.mm should continue to convey positive, smooth and consistent experience to the consumers. Consumers expect Shop.com.mm website to navigate easily and visually appealing. Having a high loading speed and performance would create a first good impression for new visitors. Shop.com.mm market position is strong in the Myanmar market and according to the Consult Myanmar website, Shop.com.mm was able to sell 90,000 US\$ worth of product in the first hour of 11.11 sale campaign. Shop.com.mm should maintain the good quality

of the effect, layout and strong brand identity which they are currently have on their website and their brand.

Secondly, Consumer Database Safety has the second highest influence on trust and also should be addressed. Most of the customers are afraid to do online shopping because some have concern their personal data will be misused by third party organization. Thus Shop.com.mm should create a standard for good data ethics based on ISO / IEC 38500(Information technology - Governance of IT for the organization) .It include restructuring of the entire lifecycle of data from the collection, handling and processing, storage, reporting, distribution, presentation and deletion). The ISO/IEC-Standards bring a lot of the immediate advantage to the organization relating with structuring common sense over the entire process. It can assist Shop.com.mm organization to streamline the process as basis for creating results. In addition, an ISO/IEC certification can verify that Shop.com.mm ethically clean by a third party audit. In addition to this, two-factor validation should be added to the website database safety to achieve effective user authentication and better protection. It will help Shop.com.mm not only to communicate to their customers but also to bring strong privacy and data safety protection and it will lead to increase consumer confidence and trust. In addition to this

5.3 Limitations and Needs for Further Research

This study is only focused on Shop.com.mm and it was conducted on the 304 respondents and these respondents were online buyers who are members of consumer group made by Shop.com.mm's Facebook page. Therefore, target population is limited and in the further research there should be more online buyers from the platform like Alibaba and Aliexpress which has direct shipping service to Myanmar.

In addition to this, in this study, there are only five variables that have influence on Trust: Perceived Risk, Guarantee Return Policy, Perceived Image of website, Transactional Security and Consumer Database Safety. Moreover this paper described the relationship between Trust and Online Purchase Intention. There will be other variables which also have influence on Online Purchase Intention rather than trust such life styles, economy and brand awareness and brand association and so on. These variables also need to pay attention in further research because of rapid growth of Ecommerce market.

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APPENDIX A

Questionnaire

Effects of Trust on Online Purchase Intention of Buyers at Shop.com.mm

This questionnaire will be used to study Effects of Trust on Online Purchase Intention of Buyers at Shop.com.mm. This would be confidential and data will be only used for the academic research of MBA thesis for Yangon University of Economics. Thank you for your participation. Your answer will be anonymous and all information will remain confidential. Thank you for taking time to assist me in my educational endeavors.

Part 1: Personal Information

Instruction: Please mark ✓ in for the most possible answer

1.1 Gender Male Female

1.2 Age 20 and Under 20 21–25
 26–30 31–35
 36–40 41 and 45
 Above 45

1.3 Education High School/ Diploma Bachelor Degree
 Master Degree or Higher

1.4 Occupation

- Student Self Employed
 Employee Other

1.5 Income

- Under 500,000 and 500,000 kyats 500,001 – 1,000,000 kyats
 1,000,001– 1,500,000 kyats Above 1,500,001 kyats

1.6 Purchasing Power

- Under 100,000 and 100,000 kyats 100,001-500,000 kyats
 500,000-1,000,000 kyats More than 100,001 kyats

1.7 Frequency of Purchasing

- Once in three months Once a month
 More than one time a month Never

1.8 Source of Information

- Traditional Printed Media Advertisement
 Paid Social Media Advertisement (Facebook, Instagram)
 Electronic WOM
 Other

1.9 Payment Method

- Cash Mobile Payment (Kpay,WavePay)
- Mobile Banking Card Payment (MPU/Visa)

PART 2: Factors Influencing Trust

Please read the following statements and circle the number that represents your degree of agreement/disagreement with them (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree)

	Perceived Risk(R)	1	2	3	4	5
1	I am afraid that someone might steal my personal information from Shop.com.mm.					
2	I might receive malfunctioning merchandise from Shop.com.mm.					
3	It is hard to judge the quality of products over Shop.com.mm website.					
4	It is hard to cancel orders when shopping online at Shop.com.mm.					
5	I might not receive the ordered product from Shop.com.mm in time.					

	Guarantee Return Policy (GR)	1	2	3	4	5
1	Shop.com.mm has effective service recovery policies and procedures for any failure products/services					
2	To identify the consumer's satisfaction, Shop.com.mm has reliable service recovery tracking system.					
3	Shop.com.mm is willing to help consumer to solve problems.					
4	Shop.com.mm replaces with the new product or refunds if the product is damaged.					
5	Shop.com.mm responds to consumer's complaints promptly.					

	Perceived Image of Website (I)	1	2	3	4	5
1	Product itemization under each brand on website of Shop.com.mm is visually appealing.					
2	The developers of the Shop.com.mm website and App use attractive graphics.					
3	The way the website Shop.com.mm presents the products is attractive with its design.					
4	I like the way the Shop.com.mm website and App categorization of products by brands (grouping).					
5	The way the website of Shop.com.mm displays products with color and sound effect is attractive.					

	Transaction Security (S)	1	2	3	4	5
1	Security policy of Shop.com.mm is easy to understand.					
2	Shop.com.mm explains details of the transaction.					
3	Shop.com.mm's terms and conditions of transaction are clear.					
4	Shop.com.mm offers secure payment methods.					
5	Shop.com.mm has adequate security features.					

	Consumer Database Safety (DS)	1	2	3	4	5
1	Shop.com.mm presents clearly about the information of privacy policy.					
2	Shop.com.mm clearly explains how they will use user information.					
3	Shop.com.mm protects consumer's information from data leakage.					
4	Shop.com.mm only collects information which is needed.					
5	Shop.com.mm guarantees the confidentiality of consumer's personal information.					

PART 3: Customer Trust

Please read the following statements and circle the number that represents your degree of agreement/disagreement with them (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree).

	Customer Trust (T)	1	2	3	4	5
1	I think I can have confidence in the promises Shop.com.mm makes.					
2	I think the information offered by Shop.com.mm is sincere and honest.					
3	I feel confident in the Shop.com.mm website managing misinformation on its webpages.					
4	Shop.com.mm website seems genuinely committed to my satisfaction.					
5	Overall, I trust the Shop.com.mm website, in terms of usability, I know what to expect from the website.					

PART 4: Online Purchase Intention

Please read the following statements and circle the number that represents your degree of agreement/disagreement with them (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree).

	Purchase Intention (PI)	1	2	3	4	5
1	I intend to repurchase more products from Shop.com.mm in the next few years.					
2	I consider Shop.com.mm as my first choice.					
3	Shop.com.mm always offers great promotions and deals.					
4	Based on my experience with Shop.com.mm products and services, I would recommend Shop.com.mm to my friends and relatives.					
5	I am willing to say positive things about Shop.com.mm to other people.					
6	I consider myself to be loyal to Shop.com.mm.					
7	I believe I made the right choice by shopping at Shop.com.mm.					

You have completed the survey.

Thank you for your time.

APPENDIX B

Multiple Linear Regression

(Regression between Factors Influencing Trust and Customer Trust)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.747 ^a	0.557	0.550	0.4097	0.557	75.087	5	298	0.000	1.922

a. Predictors: (Constant), RMean, GRMean, IMean, SMean, DSMean

b. Dependent Variable: TMean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	63.016	5	12.603	75.087	.000 ^b
	Residual	50.019	298	0.168		
	Total	113.035	303			

a. Dependent Variable: TMean

b. Predictors: (Constant), RMean, GRMean, IMean, SMean, DSMean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.699	0.306		2.286	0.023		
	RM	-0.078	0.050	-0.075	1.570	0.118	0.658	1.519
	GRM	0.155	0.090	0.132	1.713	0.088	0.249	4.013
	IM	0.255	0.090	0.233	2.837	0.005	0.220	4.550
	SM	0.176	0.090	0.162	1.960	0.051	0.217	4.603
	DSM	0.252	0.090	0.224	2.801	0.005	0.232	4.319

a. Dependent Variable: TMean

Multiple Linear Regression

(Regression between Customer Trust and Online Purchase Intention)

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.499	.248 ^a	0.245	0.9904	0.248	99.435	1	302	0.000	2.018

a. Predictors: (Constant), TMean

b. Dependent Variable: PIMean

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	97.551	1	97.551	99.435	.000 ^b
	Residual	296.280	302	0.981		
	Total	393.831	303			

a. Dependent Variable: PIMean

b. Predictors: (Constant), TMean

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	0.014	0.395		0.034	0.973		
	TM	0.929	0.093	0.498	9.972	0.000	1.000	1.000

a. Dependent Variable: PIMean