

Moderating Effect of Website Types in the Relationship between Trust and Consumers' Intention to Use Online Shopping

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Doing business in the virtual environment, trust is considered as an essential condition for the willingness of consumers to make a transaction with Internet seller. Many earlier empirical studies explored that website characteristic (web design, web quality, e-vendor reputation and etc.) is also considered as a significant factor affecting consumers' trust and their decision to make a purchasing on the Internet. It is shown that Web quality not only has a positive impact on consumer beliefs of perceived usefulness and perceived ease of use, but also affects consumer perception of E-vendor's image and prestige. The main objective of this study is to examine the role of website types as a moderating factor in the relationships between consumers' trust and their intention to use online shopping. By using Amos 20.0 with the Maximum Likelihood estimate technique for analyzing data collected via 597 online shoppers, the results indicated that there is a moderating effect of website types in the relationship between trust and consumers' intention to shop via the Internet (that is, there are differences of the role of trust and its influence on consumers' intention to use online shopping among domestic website buying group, foreign website buying group and both of websites buying one as well). Findings of this study have importantly contributed on the theoretical as well as practical perspectives. Also, this study has pointed some implications for manager and researcher in the future.

Key Words: Online shopping, trust, Vietnamese consumer, Website types and moderating effect.

Introduction

The quickly appearance and development of E-commerce has blown a new wind contributing in the change of consumers' shopping habit and behavior in over the world. Shoppers have lately known E-commerce as a new shopping medium with many outstanding points when comparing with the traditional mortar and brick's channel. It is perhaps admitted that the online shopping has changed consumers' habit in both the way to shop and the place to shop as well. (Liu and Forsythe 2011). As if aforetime, in order to buy something, for example, consumers had to go to the market, store or shopping mall to make a transaction, they can to date stay at home, search information and directly order with the online vendor via the Internet. Interestingly, E-commerce characterized by online shopping has been the most significant innovation of the last few years allowing consumers to interact and transact with online sellers without the constraints of time as well as space (Beldad et al. 2010).

Despite above advantages, it is clearly emerged that there have been some negligible characteristics

from this channel. Growing in the virtual environment, online shopping has been known as a kind of transaction taking place under the technology support; faceless and intangible (that is, online shoppers could not directly contact with sellers, see and touch on the products); the appearance and existence of the third party in the process of payment, deliver and so on. Accordingly, because of the distance, virtual awareness and lack of E-commerce's regulation, consumers are often more aware of the risk to shop on the Internet than that of conventional shopping environment (Corbitt et al. 2003). In order to reduce an uncertainty transaction, hence, consumers often intend to rely on the familiarity with the website, its reputation and size for selecting online stores where they will buy (Gefen 2000; McKnight et al. 2002; Bart et al. 2005).

Many recent empirical studies explored that website characteristic (web design, web quality, e-vendor reputation and etc.) is also considered as a significant factor affecting consumers' trust and their decision to make a transaction via the Internet (Koufaris 2002; Hwang and Kim 2007; Martín and Camarero 2008). In fact, in the context of E-commerce

in Vietnam where consumers' trust in online shopping has been still very tenuous because of its rag and spontaneous developed by individuals without a close legislative control, online vendors' reputation or well-known websites has also an impression impact on consumers' trust and their behavior in selecting the place to shop (Ho and Chen 2013). Therefore, considering the moderating effects of website types is essential to fully understand Vietnamese consumers' trust and its affect their intention to use online shopping.

To this end, the key objective of this study is to provide a basis for delineating the influence of trust antecedents (technology beliefs, trusting beliefs and social norm beliefs) on Vietnamese consumers' intention to use online shopping through considering website types as a potential moderator (that is, to examine the role of website types as a moderating factor in the relationships between technology beliefs, trusting beliefs and social beliefs by testing difference across domestic website-buying group, foreign website-buying group and in both of websites-buying groups).

To fulfill the above-mentioned objective this study will rely on the integrated model of consumers' trust in online shopping (Ho and Chen 2013) including beliefs on technology, online vendor and social norms to test the role of website types as a moderating factor in the relationships between Vietnamese consumers' trust and their intention to shop online.

The paper is structured into five sections. Following this brief introduction, section 2 introduces the research model and presents research hypotheses in which the relationship of trust dimensions to consumers' intention to shop online and the moderating effect of website types are also modeled. Section 3 describes research methods used to solve the research problem as well as the way to collect data. The results and discussion of the study are shown in section 4. Finally, the findings and conclusions by noting the managerial and research implications are presented in section 5.

The Research Model and Hypotheses

Integrated model of trust to consumers' intention to use online shopping

Trust is a multidimensional and complicated construct (Chopra and Wallace 2003). In online shopping environment represented by the high-risk level, trust plays an important role. Previous studies showed that success of online shopping channel is synonym with a low level of perceived risk and high level of consumer trust that the increase of consumers' trust directly and

positively affects the intention to use online shopping (Gefen 2000; Corbitt et al. 2003; Chang, Cheung et al. 2005; Kim and Forsythe 2008). Building the belief of consumers' trust in online shopping, thus is considered as a necessary component when online sellers wish to maintain the exchange relations with online buyers via the Internet (Cheung and Lee 2006). As aforementioned above, online shopping is characterized by faceless and intangible with the high potential risk, which can be involved in technology aspect and online merchants as well, the integration of TAM and trust in online shopping is a necessary for a better explanation of consumers' intention to use online shopping. Moreover, social belief (represented by subjective norms) is suggested as another aspect of trust which is added to fully understand Vietnamese consumers' trust to their intention to shop online (Ho and Chen 2013). Hence, the integrated model using for explaining the beliefs of Vietnamese consumers' trust to use online shopping is approached on three aspects: technology beliefs, beliefs on e-vendor and social beliefs.

The Moderating effect of website types

Although previous studies have suggested the importance of the antecedents to consumer trust in online shopping, there has been still no clear pattern for studying external factors as moderating variables in the context of E-commerce in each specific country. Many studies have explored the relationship between Web characteristic and consumers trust in the Web context. It is shown that Web quality not only has a positive impact on consumer beliefs of perceived usefulness and perceived ease of use (Ahn et al. 2007), but also affect consumer perception of E-vendor's image and prestige (Beldad et al. 2010). It is admitted that website quality and good interface design will increase consumer trust in online shopping and when consumers' perception of an e-vendor's website is high quality, they will trust in e-vendor's ability, integrity as well as benevolence (McKnight et al. 2002). Usually, when buyers do not have previous experience with an online vendor, they will rely on the reputation of suppliers to evaluate reliability of their transactions (McKnight et al. 2002; Koufaris and Hampton-Sosa 2004; Chen and Barnes 2007). The fact that the higher the reputation of e-vendor is, the more shoppers believe that the e-vendor will not do opportunistically. Moreover, when consumers do not have personal experience with a provider, the word of mouth about the reputation of a merchant may be a key to attract them to make transactions with that business. It can be seen that the shared information from someone who has interacted with the online providers is a positive experience that can help in reducing the

perception of risk and security issue of online buyers when they make transactions with those providers. Subsequently, in the context of online shopping in Vietnam where there is a lack of trust in trade especially shopping via the Internet, selecting website/online vendor has been more than ever important for consumers to make an efficient transaction.

In the study of the role of trust to consumers' intention to use online shopping, it was assumed that website types will moderating effect the relationships between technology beliefs, trusting beliefs as well as social beliefs and consumers' intention to shop online. Based on this point of view, the following hypothesis was developed:

Ha: Website types moderate the relationship between perceived ease of use and technology attitudes (attitude towards online shopping).

Hb: Website types moderate the relationship between perceived usefulness and technology attitudes.

Hc: Website types moderate the relationship between perceived ease of use and trusting attitude.

Hd: Website types moderate the relationship between perceived usefulness and trusting attitudes.

He: Website types moderate the relationship between ability of an Internet vendor and trusting attitudes.

Hf: Website types moderate the relationship between integrity of an Internet vendor and trusting attitudes.

Hg: Website types moderate the relationship between benevolence of an Internet vendor and trusting attitudes.

Hi: Website types moderate the relationship between subjective norms and trusting attitudes.

Hk: Website types moderate the relationship between subjective norms and consumers' intention to shop online.

Accordingly, a research model and hypotheses in this study is proposed as in Figure 1.

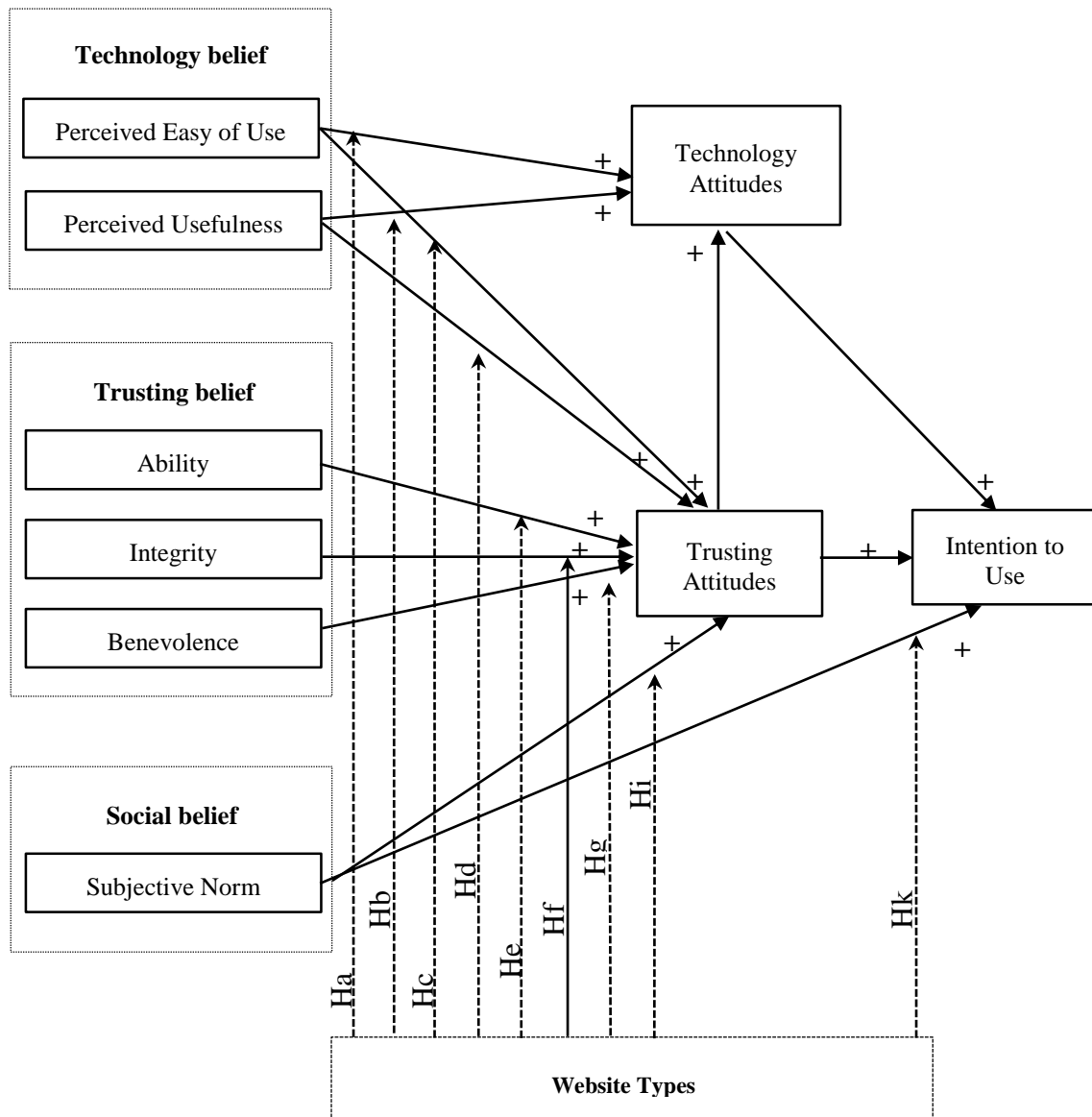


Figure1. The research model and hypotheses

Research Methods

Data collection

The empirical study is based on information gathered through a questionnaire given to Vietnamese shoppers who have engaged in previous online purchases recently. In order to reach these users, we distributed the link through the survey website www.manual.limesurvey.org. The online shoppers were invited by receiving the invitation letter via e-mail to follow this link to the survey, which took approximately 15-20 minutes to finish questionnaire.

The survey took place from August through November 2012, after which a convenient sample of 597 individuals was obtained. The profile of respondents is reported in Table 1. Among the respondents, 40.5% are male and 59.5% are female. Nearly 69 percent (N=597) of those who participated in this study were the age of 25-35 and about 18.8% were young online shoppers (under the age of 25). A majority of respondents are online shoppers who often shop online in the foreign website accounted for 52.56% in the survey sample, with approximately 29% buying in domestic website and the rest of participant (19,1%) joining in both of websites.

Table 1. Sample characteristics (n=597)

Demographic characteristics	Frequency	Percent (%)	Cumulative (%)
* Gender			
Male	242	40.5	40.5
Female	355	59.5	100
* Age			
< 25 years old	112	18.8	18.8
25 – 35 years old	411	68.8	87.6
35 – 45 years old	74	12.4	100
* Website often used			
Domestic website	171	28.64	28.64
Foreign website	312	52.56	81.90
Both of websites	114	19.10	100

Measures

This study adapted the measures used to operationalize the constructs embedding in proposed theoretical model from relevant previous studies in the context of online shopping. All of the measurement items are adapted and revised from the previous research. For instance, items from constructs of perceived ease of use; perceived usefulness; attitude towards online shopping and behavioral intention were revised from Ahn (Ahn et al. 2007). The measures of ability, integrity and benevolence were adapted from Gefen and McKnight (Gefen 2002; McKnight et al. 2002) while items for measuring trusting attitudes were adapted from Benamati and Fuller (Benamati et al. 2010). Items for subjective norms were revised from Lin (Lin 2008). From adapting these measures, we made minor wording changes to tailor these measures to Vietnamese online shoppers' perception and understanding. In the pilot test, we collected the valid items with more than .70 reliability (Cronbach's alpha) and more than .50 item-to-total correlations (Hair et al. 1998). After all, 44 measurement items of constructs in the research model have been empirically validated using both classical and contemporary approaches. All constructs were measured with reflective measures, and the measures were phrased on a five-point Likert

scale, from strongly disagree to strongly agree. All of instruments for each construct composed of more than four items in the model. The questionnaire was originally prepared in English then translated into Vietnamese.

Data analysis

Data analysis was carried out in accordance with the use of the structural equation modeling (SEM), supported by Amos 20.0 software with maximum likelihood estimation (Lei and Wu 2007). At first, based on the questionnaire, appropriate assessment for confirmatory factor analysis (CFA) was used to assess the validity and reliability of the constructs of measurement scales. After that, a series of steps using SEM analysis was utilized to test the moderating effect of hypothesis.

To assess model fit, this study used the chi-square to degrees of freedom ratio (chisq-df-ratio), the comparative fit index (CFI), residual mean squared error of approximation (RMSEA) and root mean squared residual (RMR). For CFI, values above 0.90 indicate good model fit. As for RMSEA and RMR, their values below 0.05 for each indicate close fit, while values below 0.08 indicate an adequate fit (Browne et al. 1993).

Results and Discussions

Our study did follow the 2-step analytical procedures (Hair et al. 1998) in which, the measurement model of Amos is firstly assessed and then the structural model.

The measurement model

All measures were subjected to confirmatory factor analysis (CFA) to provide support for the issues of dimensionality, convergent, and discriminant validity. Table 2 shows that the results revealed a significant chi-square statistic ($X^2 = 3069.767$; $df = 818$; $X^2/df = 3.753$; $p\text{-value} = .000$) indicating that the model did not show a perfect fit to the data. For incremental fit measure, however, both Comparative Fit Index (CFI = .913) and (TLI = .903) in this study are greater than the .90 recommended (Anderson and Gerbing 1988). As for other important fit indexes, Root Mean Square Error of approximation (RMSEA = .068) exceeded the recommended cut-off level of .08 for a good fit and

Root mean squared residual (RMR = .046) was lower than 0.05 for an excellent fit (Browne et al. 1993). The combination of these results, thereby, provided evidence that the demonstrated measurement model fits the data well.

Moreover, the magnitudes of standardized factor loadings for all constructs in this study range from 0.577 to 0.971 and t -values ranging from 13.445 to 38.379 were significant ($p < 0.001$). Composite reliability (CR) values for all constructs range from .887 to .942, exceeding the prescribed minimum requirement (0.6) and the AVE values shown in Table 2 all exceeded 0.5 are deemed acceptable (Hair et al. 1998). The Cronbach's alpha values ranging from 0.896 to 0.948, were greater than the 0.7 recommended (Nunnally 1978). Hence, overall Goodness of fit statistics, magnitudes of standardized loadings and the t -values support for convergent validity (Anderson and Gerbing 1988). In addition, all constructs achieve discriminant validity due to all AVE values were greater than the squared correlation estimate (Fornell and Larcker 1981) (see in table 3).

Table 2 Overall Measurement Model Analysis

Scale items	Cronbach's alpha	Standardized loading	t-value	Composite Reliability	Average variance extracted
Perceived Easy of Use (PEOU)	.922			.922	.747
PEOU1		.884	30.373		
PEOU2		.844	27.737		
PEOU3		.840	27.549		
PEOU4		.889	-		
Perceived Usefulness (PU)	.896			.898	.639
PU1		.786	22.711		
PU2		.760	21.593		
PU3		.775	22.202		
PU4		.823	24.312		
PU5		.852	-		
Ability (ABI)	.938			.934	.705
ABI1		.842	27.877		
ABI2		.852	28.984		
ABI3		.829	25.078		
ABI4		.781	19.678		
ABI5		.862	27.313		
ABI6		.872	-		
Integrity (INT)	.93			.925	.714
INT1		.875	24.665		
INT2		.918	26.253		
INT3		.880	25.164		
INT4		.774	21.965		
INT5		.769	-		
Benevolence (BEN)	.93			.928	.723
BEN1		.825	26.431		
BEN2		.852	27.559		
BEN3		.876	24.994		
BEN4		.861	24.771		
BEN5		.837	-		
Subjective Norms (RG)	.907			.887	.579
RG1		.679	13.445		
RG2		.705	13.801		

Table 2. Continued.

RG3		.950	16.435		
RG4		.971	16.516		
RG5		.586	32.591		
RG6		.577	-		
Technology Attitude (ATT)	.941			.942	.766
ATT1		.800	27.153		
ATT2		.861	32.104		
ATT3		.920	38.105		
ATT4		.885	33.091		
ATT5		.907	-		
Trusting Attitude (TRU)	.948			.908	.768
TRU1		.938	37.946		
TRU2		.943	38.379		
TRU3		.899	-		
Intention to shop online (INTEN)	.902			.895	.682
INTEN1		.849	23.998		
INTEN2		.912	25.870		
INTEN3		.728	25.355		
INTEN4		.805	-		

Notes: All t-value are significant at $p < .001$.

(a) Composite reliability = (square of the summation of the factor loadings) / {(square of the summation of the factor loadings) + (summation of error variances)}.

(b) Average variance extracted = (summation of the square of the factor loadings) / {summation of the square of the factor loadings} + (summation of error variances)}.

Table 3. Discriminant Validity of constructs

Constructs	1	2	3	4	5	6	7	8	9
1. PEOU	.639								
2. PU	.478	.747							
3. ABILITY	.426	.510	.705						
4. INTEGRITY	.209	.525	.615	.714					
5. BENEVOLENCE	.245	.495	.615	.318	.723				
6. SUBEJECTIVE NORMS	.117	.117	.115	.090	.062	.579			
7. TECH. ATTITUDES	.262	.409	.249	.244	.231	.146	.766		
8. TRUST. ATTITUDES	.181	.406	.446	.586	.525	.216	.311	.768	
9. INTENTION TO USE	.303	.582	.364	.327	.346	.278	.740	.492	.682

Notes: AVE is represented on the diagonal and the square correlation is represented on the matrix entries

The structural model

Hypotheses testing

The hypothesized relationships in the research model were tested through path analysis. The results indicated a good fit of the model: the ratio of chi-square to degrees of freedom and CFI are all in acceptable range (X^2/df 3.631.601, CFI .916, TLI .908, RMSEA .066, RMR .052).

For the result of examining the hypotheses, analyzing of the estimated path coefficients of the structural model showed that all paths except four were significant, among which seven exhibited a p-value of .001 ($H_2, H_4, H_8, H_9, H_{10}, H_{11},$ and H_{12}), one revealed a p-value of .05 (H_7) (that is, all these hypothesis were

supported). Four paths in this research model were identified to be insignificant indicating that the hypotheses $H_1, H_3, H_5,$ and H_6 were rejected (Table 4).

Moderating effect Testing

The next step of the analysis was to test the moderating effects of website types in relationships between consumers' trust in online shopping and their intention to shop online. The sample was split into 3 groups according to identified character of online shoppers (domestic website buying group includes shoppers who used to buy from e-vendors in their own country; foreign website buying group focuses on consumers who mainly shop via international e-vendors and both of websites buying group mentions buyers who often

use both domestic and foreign website to shop online). A three - group AMOS model was used subsequently so that it could be determined whether or not there was any significant difference in structural parameters between domestic website buying group, foreign website buying group and both of website buying group. First, this study examines the existence of the moderating effects on the structural model through considering identical coefficients for the three website buying groups. This study found that the path (Perceived Ease of use - Trusting Attitudes) was

insignificant in three sub-groups thus it was eliminated from the research model (that is, ten paths remaining were continuously further test of moderating effects). This showed that the hypothesis of Hc was not considered for test of moderating effect herein. Second, the multi-group model was estimated and the X^2 statistics for the unconstrained and the partially constrained models was compared. The results for discovering moderating effects of website types and path coefficients are listed in table 5.

Table 4. Path coefficients and t-value based on total group sample

Paths/Hypothesis	Standardized Estimate	t-value	Conclusion
PEOU → Technology Attitudes	.087	1.897 ^{ns}	Unsupported
PU → Technology Attitudes	.313	6.058 ^{**}	Supported
ABI → Trusting Attitudes	.087	1.661 ^{ns}	Unsupported
INT → Trusting Attitudes	.375	5.100 ^{**}	Supported
BEN → Trusting Attitudes	.111	1.571 ^{ns}	Unsupported
PEOU → Trusting Attitudes	-.031	-.721 ^{ns}	Unsupported
PU → Trusting Attitudes	.113	2.293 ^{**}	Supported
SN → Trusting Attitudes	.155	4.311 ^{**}	Supported
Trusting Attitudes → Tech. Attitudes	.163	3.749 ^{**}	Supported
Tech. Attitudes → Intention	.645	17.000 ^{**}	Supported
Trusting Attitudes → Intention	.269	8.123 ^{**}	Supported
Subjective Norms → Intention	.131	4.196 ^{**}	Supported

Note: Path significance: ** p < .001; * p < .05 and ns: non-significant path

As shown in table 5, differences in the chi-square values between the two models determine whether website types had a moderating effect on the relationship between trust and Vietnamese consumers' intention to shop online. More specifically, for the relationship between Perceived easy of use and Perceived usefulness - Technology attitudes, it was suggested that website types significantly moderate Perceived easy of use – Technology attitudes relationship and Perceived usefulness – Technology attitudes relationship as well. Hypotheses of Ha and Hb obtained empirical supports. Also, the moderating

effect of website types on the relationship between perceived usefulness and trusting attitudes was tested through the same procedure. The results showed that the chi-square difference was significant at .05 indicating that the hypothesis of Hd had an empirical support. Similarly, doing continuously analysis of next three paths, the results in table 5 showed that there was a website types moderation effect on the relationships between integrity and benevolence on trusting attitudes, except ability- trusting attitudes relationship. This means that Hf and Hg were empirical supported whilst He was rejected.

Table 5. Test of Moderating Effects

Hypothesis	Standardized coefficient (t-value)			Subgroup Comparison (Unconstrained)		
	DW	FW	BW	Constrained ($X^2_{8027.239}$)	$X^2_{7749.339}$ difference	Results
Ha	.179 (1.447)	.408 (4.277)	.854 (3.186)	7753.463	4.214 [*]	Supported
Hb	-.079 (-.950)	.114 (1.885)	.145 (1.219)	7758.577	9.238 ^{**}	Supported
Hd	.373 (4.851)	.123 (2.418)	.077 (.897)	7754.269	4.93 [*]	Supported
He	.148 (1.523)	.021 (.326)	-.130 (-.804)	7751.343	2.004 ^{ns}	Unsupported
Hf	.328 (2.919)	.076 (.785)	-.218 (-1.017)	7755.640	6.301 [*]	Supported
Hg	.056 (.688)	.164 (2.678)	-.057 (-.448)	7753.906	4.567 [*]	Supported
Hi	.455 (5.213)	.288 (4.276)	.118 (.843)	7753.152	3.813 [*]	Supported
Hk	.846 (13.325)	.603 (11.775)	.370 (4.234)	7762.101	12.762 ^{**}	Supported

Notes: 1. DW: Domestic website group; FW: Foreign website group and BW: Both of websites - group;

2. ** p < .001; * p < .05 and ns: non-significant

Path analysis of Subjective norms – Trusting attitudes and Subjective norms – Intention to use online shopping reveals that significant differences in the chi – square tests of website types moderation effect showed that website types is as moderating factor in the relationships between of Subjective norms – Trusting attitudes and Subjective norms – Intention to use online shopping. Thus, in general terms, hypotheses H_i and H_k obtained empirical support. Accordingly, it is suggested that the moderation effects of website types not only take place on direct relation between Subjective norms and Intention to use but also indirect relation through Trusting attitudes.

Discussions

The main purpose of this study is to test the role of website types as a moderating factor in the relationships between trust dimensions and consumers' intention to use online shopping. The results of this study suggested that website types has a moderating effect in the relationships between technology beliefs, trusting beliefs as well as social beliefs and consumers' intention to shop online. What is more, most of paths indicated that the impact of trust dimensions on consumers' intention to shop online except one is indirect through attitudes. This implies that influence of consumers' trust dimensions to their intention to shop via the Internet is different among consumers in different buying groups.

For the Technology beliefs, it can be seen that the impact of perceived ease of use of online shopping on consumers' intention to shop online in foreign website buying group is higher than that of domestic website and both of website ones. In fact, due to the different language and shopping habit, buyers will hesitatingly make an online transaction in case of they do not clearly understand what e-vendors instructed for the online purchasing process. Hence, the higher 'ease of use' of foreign website is, the greater consumers' trust in online shopping is, which in turn affect their intention to adopt online shopping as a shopping medium. It can be seen that the influence of "ease of use" of website on consumers' trust and their intention to shop online has been supported from some earlier studies (Koufaris and Hampton-Sosa 2004; Bart et al. 2005; Ahn et al. 2007). Shoppers who are not in status of directly touch and feel goods in online shopping; they will claim to get clear and full information provided by e-vendor's websites for making an online transaction. It is believed that high level of usability may eliminate technical errors; hence, it could increase customers' feelings of trust and could encourage them to join in online shopping (Bart et al. 2005).

Besides, another finding of technology beliefs also indicates that the impact of perceived usefulness on consumers' intention in domestic website buying group is stronger than that of two remaining groups. It implies that online shoppers in this group have been satisfied with benefits that they get through buying via the Internet. The usefulness of using websites for shopping has shaped online consumers' trust in online shopping, thus, which in turn motivated their acceptance to use this channel (Ahn et al. 2007; Palvia 2009).

As for Trusting beliefs, the results reveal that the impact of integrity on consumers' intention to use online shopping in domestic website buying group and both of website buying group is higher than that of foreign website buying group. In contrast, the beliefs of benevolence in foreign website buying group has a strong influence on consumers' intention to shop via the Internet more than the latters. This result also shows that consumers who are in domestic website buying group have importantly concerned about integrity of online vendor whilst benevolence of online vendor has been highly appreciated by a larger of number of individuals who used foreign websites to shop. In the practical sense, our findings support the viewpoint that integrity of online vendors is very necessary and a main factor in forming consumer's intention to buy via the Internet where their trust is still very tenuous because the lack of domestic e-vendor's expertise and prestige as well (Palvia 2009; Ho and Chen 2013). Besides, another finding is also interestingly helpful in understanding the impact of benevolence of e-vendors on buyers' intention to shop online via foreign websites. The fact that consumers often tend to make a transaction on some international well-known websites where they have been likely to get satisfaction and believe in online vendor's honest and benevolent through earlier purchases (McKnight et al. 2002; Palvia 2009). This leads to generate their trust and intention to shop via the Internet.

Regarding with Social norm beliefs, it is identified that the influence of Subjective norms on consumers' intention through Trusting attitudes in domestic website buying group is higher than that of two remaining ones. Meanwhile, foreign website buying group and both of websites buying one have a stronger impact of subjective norms on consumers' intention than the latter. As such, these findings demonstrate that the impact of subjective norms on consumers' intention to use online shopping is difference between buying groups. The results, consistent with social influence theories of the role of referent groups and support the finding identified in an earlier study that Vietnamese consumers are strongly influenced by referent groups when deciding to select an online store or e-vendor in the online shopping context (Ho and Chen 2013).

Conclusions

In this article, we examine the role of website types as a moderating factor in the relationships between consumers' trust and their intention to shop online. As predicted by our hypotheses in the research model, we found that, website types has a moderating effect in the relationships between technology beliefs, trusting beliefs as well as social beliefs. This finding is in line with previous research mentioning the relationship between web characteristics or website quality and consumers' trust in online shopping (McKnight et al. 2002; Koufaris and Hampton-Sosa 2004; Bart et al. 2005; Ahn et al. 2007; Chen and Barnes 2007; Beldad et al. 2010). Even though there has been no study on the role of website types as a moderating factor in the relationships between trust dimension and consumers' intention to shop online, this study has also obtained empirical supports through explaining Vietnamese consumers' behavior intention in the context of online shopping. Accordingly, the results of this study suggests that website differences affect to shape consumers' trust in online shopping which in turn, affect their intention to buy via the Internet.

Perhaps, the most important contribution of our research is a deeper understanding of moderating effects of website types in the relationships between technology beliefs, trusting beliefs and social beliefs as well. More specific, we offer three significant new insights. First, we find that, for consumers who mainly use domestic websites to shop, have a strong belief on usefulness of online shopping, integrity of online vendor and subjective norms. This implies that online shopping usefulness; e-merchant's integrity and the influence of internal reference as well as external one have also impacted on Vietnamese consumers' intention to use domestic websites for shopping. Second, another noticeable finding is that shoppers in foreign websites whose intention to use online shopping is affected by beliefs on 'ease of use' of online shopping, benevolence of online vendor and subjective norm. This is evidence indicating that 'easy of use' of website, online vendor's benevolence and subjective norms have also played an important role in shaping consumers' trust in online shopping as well as their intention to make a transaction via the Internet. Third, as for online buyers who use both of websites type for shopping, an interesting exploratory showed that they are actually ready to buy in the virtual environment due to the 'ease of use' of online shopping and the influence of subjective norms. This shows that the influence of referent group and 'easy of use' of website are always considered for accepting online shopping by consumers.

All in all, the findings of this study suggest that there are moderating effects of website types in the

relationship between trust and consumers' intention to use online shopping. Deriving from this finding, some implications are suggested for managers and researchers alike. This study suggest that managers should have to consider technology beliefs, trusting beliefs and social beliefs as important instructions for building consumers' trust to accept Internet as a shopping medium. Despite of different website types leading to different level of consumers' trust in online shopping, the influence of technology beliefs, trusting beliefs and social beliefs are also considered as main reasons for explaining Vietnamese consumers' intention to shop online.

Although this study provides a number of new insights, several limitations should be acknowledged. First, this study has still not identified the portrait of consumers in each website group. This work is very necessary for conducting a further study in order to capture consumers' characteristic in each group for a sufficient segmentation. Second, this study have also not analyzed the role of gender, level of experience and other variables which are able to affect consumers' trust and their intention to shop via the Internet as moderating factors. Further researches should be done to get a better understanding of Vietnamese consumers' trust and their intention to use this channel in the online shopping context. Third, consumers in this study were bounded to those who have purchased via the Internet that their own opinions have already partly showed a positive attitude towards intention to use online shopping; an extended analysis in the further research to the cluster of both online shoppers and conventional shoppers should be done in order to identify the role of trust and consumers' intention in adopting and selecting website types for shopping.

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