

**THIRDPARTY RECOGNITION, PERCEIVED PRODUCT RELATED RISK,
AND PERCEIVED EASE OF USE AMONG ONLINE CONSUMER TRUST:
THE MODERATING ROLE OF INTERNET EXPERIENCE**

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ABSTRACT

To investigate impact of perceived ease of use, third-party assurance seal and financial risk on online consumer trust, is the primary goal of this research. This impact is investigated through the moderating influence of internet experience. The data was collected from 307 students from three universities namely UUM, UniMap and USM. This study employed Partial Least Squares Structural equation modeling (PLS-SEM) as the major analysis technique, as PLS SEM is comparatively new analytical technique in construction. Before testing the model, systematic procedures to find the validity and reliability of the outer model were followed as it is the standard of SEM data analysis reporting. As the measurement model has been termed as valid and reliable, it further tests the hypothesized relationships. Prior to examining the hypothesized relationships, the predictive authority of the model was observed and described the goodness and verification of the overall model. After that, the structural model was analyzed and the results were reported in details. As shown in Table 4.10, the hypotheses of H_1 , H_3 , and H_4 , were statistically confirmed with the findings of the study while H_2 was not assisted. Similarly, hypotheses of moderation effect, H_5 , and H_7 were also not supported whereas H_6 was supported according to the method of Baron and Kenny (1986). The study concludes with some recommendations that can be used to guide the online retailers in managing their stores' service quality and loyalty.

Keywords: perceived ease of use, third-party assurance seal, financial risk, online consumer trust, internet experience

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CHAPTER 1

INTRODUCTION

1.1 Background of the study

In the 21st century, the tremendous use of internet provides a potential platform for e-commerce; it has made a way for merchants and manufacturers for doing business through online. It was reported by the e-commerce department's Census Bureau that the sales of US retail e-commerce is increased by 34.3% in comparison to the third quarter of 2001 which is accumulated to \$11.061 billion in 2002. However, with the vast use of internet technologies and internet infrastructure, most of the developed and developing countries are doing online business (Jinhu Jiang, 2013).

The number of Internet users in 2007 was around 1,114,274,426 million worldwide. This is a 209.5% rise in comparison to the year 2000. The five highest countries are USA, China, Japan, Germany, and India, in which the number of internet users is 22.6%, 10.6%, 7.6%, 5.2%, and 4.4% respectively. For Malaysia, the users of internet are almost the 13,528,200 million users which only make up 3.4% of the Asia Users. The growth in the use of internet globally is almost 28% per year (Source: The Malaysian Communication and Multimedia Commissions, 2007). So if the trust of users increases on internet and they have good experience with internet used, they can take risk to buy online, and if there is no fraud the consumer perceived product related

The contents of
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internal user
only

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