A RESEARCH ON THE FACTORS AFFECTING USER TRUST IN AN E-COMMERCE SITE: THE RELATIONSHIP BETWEEN THE TRUST IN THE WEBSITE AND THE REPURCHASE AND RECOMMENDING BEHAVIOR

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Abstract

This study examines the effect of the user trust established by an e-commerce site on the users' repurchase intention from this website and their recommending behavior to others. The study's primary purpose is to reveal the factors building trust. The relationship between the websites' having a live-chat (chatbot)/correspondence (WhatsApp) module, whether they respond to e-mails and the trust of users in the website were examined through a total of 1648 tests of 10 different websites. According to the results, the fact that an online shopping site responds to e-mails positively affects users' trust in that site and, therefore, their repurchase intention from the site again and recommendation it to others. However, having a chatbot does not significantly affect the trust in the website. Also, the opinions of the users were revealed after the qualitative assessment of the open-ended questions asked to the participants in the survey.

Keywords: *E-trust, Repurchase intention, Recommend, Website optimization.*

BİR E-TİCARET SİTESİNİ TAVSİYE ETME VE SİTEDEN TEKRAR SATIN ALMA NİYETİ İLE SİTEYE DUYULAN GÜVEN ARASINDAKİ İLİŞKİ VE DUYULAN GÜVENİ ETKİLEYEN FAKTÖRLER ÜZERİNE BİR ARAŞTIRMA

Öz

Bu araştırmada bir web sitesinin kullanıcılara verdiği güvenin onların tekrar satın alma ve siteyi başkalarına tavsiye etme niyetleri üzerindeki etkisi sınanmıştır. Araştırmanın asıl amacı güven artırıcı unsurları ortaya çıkarmaktır. Bu doğrultuda sitelerin canlı-sohbet (chatbot)/yazışma (Whatsapp) modülüne sahip olmaları ve e-postalara cevap verip vermemeleri ile kullanıcıların siteye duydukları güven arasındaki ilişki Milenyum Kuşağından olan 202 farklı katılımcının 10 farklı web sayfasını toplam 1648 defa sınaması üzerinden irdelenmiştir. Elde edilen sonuca göre bir çevrim içi alışveriş sitesinin e-postalara cevap veriyor olması o siteye duyulan güveni ve dolayısıyla da siteden tekrar satın alma ve siteyi başkalarına tavsiye etme niyetlerini olumlu yönde etkilemektedir. Sohbet robotunun varlığının ise siteye duyulan güven üzerinde fark edilir bir etkisi bulunmamaktadır. Diğer yandan araştırmada katılımcılara sorulan açık uçlu soruların nitel değerlendirilmesi sonrasında kullanıcıların güven duygusu ve görüşleri üzerinde etkili olan faktörler ortaya çıkarılmış ve web sitesi yöneticileri için birtakım pratik tavsiyeler sıralanmıştır.

Anahtar kelimeler: *E-güven, Yeniden satın alma niyeti, Tavsiye, Web sayfası optimizasyonu.*

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INTRODUCTION

A relationship cannot exist without mutual trust, which also applies to sales relations. The strongest and longest commercial relationships are based on high levels of trust on both sides, particularly the buyers' trust in the sellers. In many different studies on customer behavior, it has been revealed that the feeling of trust affects customers' satisfaction and indirectly their loyalty (Ibanez, Hartman, & Calvo, 2006). Previous studies have revealed a very close relationship between consumers' purchasing behaviors and trust; however, the number of experimental studies on the dimensions of consumer trust is minimal (Oliveira et al., 2017).

Moreover, all relationships globally, including sales, have been digitalized; accordingly, establishing the concept of trust online has become an obligation. Although there are several channels for interaction with customers, websites are the most critical interaction tools for companies in the digital age. Therefore, companies aim to ensure that the websites, which connect them to their customers, build trust in a way that attracts and retains their customers.

Bauman and Bachmann (2017) conducted an extensive literature review on online consumer trust, and they stated that most of the studies on this subject established online trust models. They also reported that consumers' characteristics, website features, security structures of systems and infrastructures, and cultural characteristics of countries are the mainly addressed determinants of trust in these models.

This study firstly presents the literature review on the concept of online trust, and then evaluates how companies can build customer trust by considering specifically the website. Two variables, which represent the communication performance of the website with the customers have been revealed in the relevant literature, such as Oliveria et al.(2017) and their influence have been tested in terms of building trust (Shwadhin et al., 2017). One of these variables is the presence of a chatbot or WhatsApp channel on the site, and the other is the approach to and quality of the e-mails sent. The difference of this research from the studies in the literature is that these two variables are very specific. Thus, a very guiding and enlightening result was obtained for those who will benefit from the research. Similarly, under the literature, the expected results of online trust in a website are repurchase intention and the recommending behavior. It was tested whether two specific variables of the study had an effect on these two expected (repurchase and recommend). Important tips have been obtained for managers who want to give more confidence to their customers.

The survey participants were also asked about their trust in the site through open-ended questions to reveal the variables other than the expected factors in the study and those revealed in previous studies. Recommendations and proposals were listed in the last part of the study, following the quantitative and qualitative analyses.

CONCEPTS OF TRUST AND ONLINE TRUST

Various disciplines have defined trust differently (Hajli et al., 2017). In business, trust, in its most basic form, means the sense of confidence in the brand (Dick and Basu, 1994). In one of the studies on customer trust, Morgan and Hunt (1994) consider trusting a condition of truth and reliability. They state that brand trust occurs when consumers believe in the reliability and integrity of the brand. Moreover, according to the authors, trust has two key application outputs: satisfaction and loyalty, i.e., trust is one of the foundations of customer satisfaction and long-term loyalty. This relationship has also been demonstrated in other recent studies. For example, Khan et al. (2021) in the service sector and Vaniara and Pramono (2022) in the health sector revealed that there is a positive relationship between the trust of customers and their satisfaction and loyalty.

Trust in the internet environment is different from trust in face-to-face relationships because there is a structure created by a person instead of a person. However, the two types of trust are essentially the same (Corritorea et al., 2003). Nevertheless, online trust, i.e., trust in the internet environment, can be defined as the expectation of a person to be confident that security vulnerabilities will not be exploited in a risky situation on the internet.

According to Oliveira et al. (2017), consumer trust is shaped according to consumers' characteristics, company characteristics, website infrastructure, and companies' interactions with consumers. The user trust in

commercial relations established on social media depends on the reliable interaction history of the two parties (Shwadhin et al., 2017). WOM (Word of Mouth), which has emerged due to this interaction, is also one of the primary ways of creating an online trust (Septiari, 2018). Again, another way of this interaction, ethical behavior directly and indirectly increases trust, satisfaction and the possibility of recommending it to others (Hsiu-Fen et al., 2011). In other words, the more the right interaction, the greater the trust.

According to Zhadko (2014), website design, product information, brand name, consumer experience, and security are important factors affecting customer trust. Kim and Peterson (2017) conducted a meta-analysis on online trust; according to the results of their study, they determined that online trust was affected by different determinants (people's tendency to trust, perceived risk, perceived reputation, information quality, etc.) addressed in previous studies. However, it was most closely related to perceived service quality. Bauman and Bachmann (2017) grouped these variables into two categories: technological factors and social factors. Technological factors include e-commerce acceptance, privacy issues, website design, and trust signals. On the other hand, social factors include word of mouth advice, social presence (e.g., using items of human warmth and sociability, photographs, etc.), response to complaints, and sensitivity to the environment (green trust).

Also, customers' beliefs about the integrity, benevolence, and competence characteristics of the vendors are fundamental in online purchases before making a purchase (Baozhou et al., 2016). According to McKnight et al. (2002), three major factors for building online consumer trust. These factors are consumer perceptions of the security of the web environment, the trust perception of the website owner, and the quality of the website.

As can be seen in recent studies, people's characteristics, perceptions of security and privacy, service quality, and the fame and reputation of vendors can be listed among the major factors affecting online consumer trust, unlike the trust features of the website. The results of online consumer trust can be stated as follows: satisfaction in the electronic environment and customer service positively affect trust, and trust positively affects both behavioral and attitudinal loyalty (Al-dweeri et al., 2017). According to Kim and Peterson (2017), online consumer trust positively affects satisfaction, loyalty, and repurchase intention.

Trust Feature of the Website

There is a direct and strong correlation between the website's interface and trust in the website (Christine et al., 2001). More generally, the quality of the website affects trust (Octavia and Tamerlane, 2017). If consumers believe that a website is functional, their confidence in that website may increase (Pavlou, 2003). In his research on trust in health information websites, Kim (2016) divided the determinants of trust in sites into three main parts: personal characteristics, features of the website, and features related to consumer and website interaction. Among these, socio-demographic characteristics, information quality, appearance, and perceived reputation of the website have come to the fore as the most critical variables.

In their study, Jung-Kuei and Yi-Jin (2020) revealed that the online product review feature affects the trust in the website, the recommendation behavior, and the repurchase intention after the purchase.

Since there is no physical element or human, online consumer trust is sharper than trust in a normal human relationship, and if users do not trust a website at first glance, they will never return to that site (Wang et al., 2011). Therefore, the website's trust level, which has a good reputation for fulfilling what it promises to its users, is also high (Casalo, Flavián, and Guinalíu, 2007).

Besides the aspect ratios of the images and avatars used in the online store (website), the warmth of the image affects the users' purchase intentions and their trust in the website (Wölfl and Feste, 2018). The more reliable and accurate the information provided by the website, the higher level of trust in the website the users have (Cyr, 2008). Accordingly, the easier it is to navigate a website and the more accurate the sitemap, the higher the online consumer trust (Yoon and Kim, 2009). According to Bart et al. (2005), a website with an attractive image builds consumer trust.

Also, several sectoral studies were conducted on the trust-building features of websites: the website's design, the presence or absence of interaction features, and the authority of the website owner were found to

be essential and positively affect trust in web-based health information. However, the advertisements negatively affect (Sbaffi and Rowley, 2017). It was concluded that the quality of a website would affect the trust (e-trust) of the guests (customers) in the tourism industry (Pancawati et al., 2019). In their study on how restaurant review websites affect customers' trust in restaurants, Anaya-Sánchez et al. (2019) found that information quality and source credibility are crucial factors in building trust in the website. However, contrary to many studies have revealed that website quality does not affect trust very much.

To summarize the literature on the trust-building features of websites, besides the people's tendency to trust, the website should have the following features to build trust: an excellent visual design; being, excellent at providing information; being satisfactory in terms of customer interaction features such as responsiveness; having reliable sources of information and system. Considering the effects of trust in the website, it can be said that trust in the website significantly affects the repurchase intention (Jian et al., 2020). The variables tested in this research are the specific and concrete aspects of interaction with customers, which are especially mentioned in the literature. Thus, it is thought that the research will contribute by making the literature more specific.

The main hypotheses tested in the present research in line with the above literature are as follows:

H1: There is a positive relationship between the trust in the website in online shopping and the repurchase intention from that website.

H2: There is a positive relationship between the trust in the website in online shopping and the intention to recommend that website to others.

The relationship between website trust and repurchase intentions are the two main hypotheses of the research. This relationship has been discussed in many studies in the literature mentioned above. Besides these two primary hypotheses, the research investigated what affects trust in a website by asking open-ended questions. Also, the relationship between trust and two different variables, which are assumed to affect trust, was tested. The first of these variables is the presence of a chatbot or WhatsApp channel on the website, and the other variable is the quality of the website's response to e-mails. These tested variables were not found in the literature. Accordingly, the hypotheses developed considering the variables that are assumed to affect the trust in the website, and their effects are as follows

H3: There is a positive relationship between the presence of an interactive correspondence (chatbot or WhatsApp) feature on an online shopping site and trust in that website.

H4: There is a positive relationship between the effective response to e-mails on an online shopping site and trust in that website.

H5: There is a positive relationship between the presence of an interactive correspondence (chatbot or WhatsApp) feature on an online shopping site and repurchase intention from that website.

H6: There is a positive relationship between the effective response to e-mails on an online shopping site and repurchase intention from that website.

H7: There is a positive relationship between the presence of an interactive correspondence (chatbot or WhatsApp) feature on an online shopping site and the intention to recommend that website.

H6: There is a positive relationship between the effective response to e-mails on an online shopping site and the intention to recommend that website.

Figure 1 presents the research model designed in line with these hypotheses.
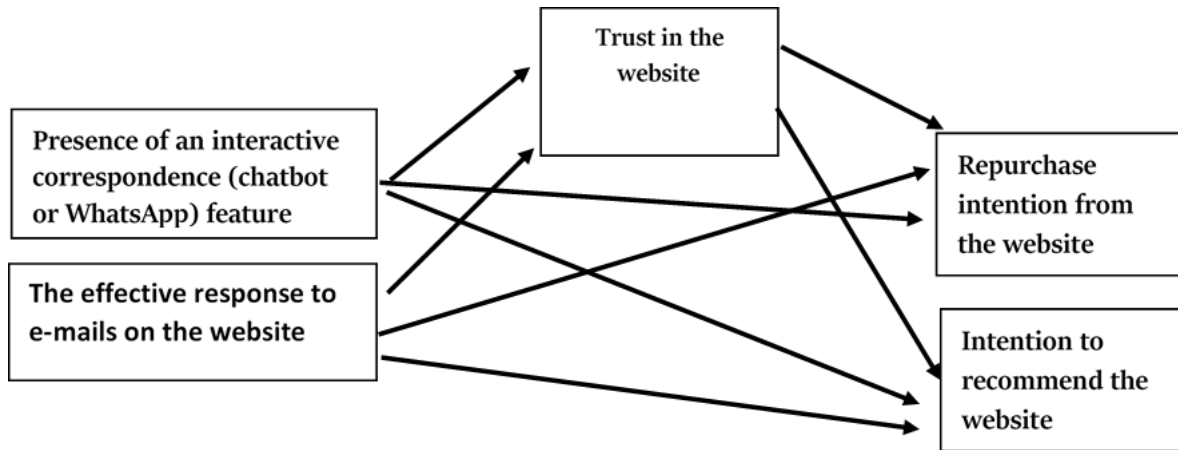
Figure 1: Research Model

METHODOLOGY

A method similar to the method used in the study was not found. This method is the evaluation of a real experience, regardless of perceptions or prejudices. For this reason, the following criteria were taken into account when choosing the sites where the experience will be held:

- Sites should be sites where participants are less likely to shop.

- Sites should independent online shopping sites apart from the big platforms that are well-known brands in Turkey is a prerequisite

- Sites should sell similar products.

A total of 10 different online shopping sites, including five online hardware shops selling hardware/hand tools and five landscaping materials shops selling seedlings/trees, etc., were examined. The names of the researched websites were kept confidential, and they were coded using letters. The undergraduate and associate degree 206 students at the Health Sciences University in Istanbul participated in the research. Students had the experience of purchasing the identical product from each site and tested the sites separately by proceeding to the latest stage, the purchase confirmation. Each student separately evaluated 10 questions on the scales for each site. Thus, it was thought that a sample of 200 people would be sufficient since each student made 100 valuations for 10 different sites. Because if the two sites are compared, the sample number should be accepted as 1000. Some students have not completed their assessment. In the research, a total of 1648 evaluations were performed for each site. The experiences were evaluated through the online Microsoft Teams meetings. Each student tried to start an interaction with the website while having a shopping experience, and they asked a question to the website via e-mail. The website's performance in responding to the question was also evaluated. After their experience on the website, the users made evaluations on the following two scales, and they expressed their open-ended opinions after answering the evaluation questions. The purpose of asking open-ended questions is to reveal the hidden factors that may arise in addition to the four variables determined. Therefore, a qualitative analysis was conducted.

The Turkish version of the trust scale used in the study was used by Aydınhan and Erat (2019). The original version of the scale has three statements formed by using the WebQual scale developed by Loiacono, Watson, and Goodhue (2002). Repurchase Intention was measured using a scale consisting of four statements, which were obtained using the SiteQual scale developed by Yoo and Donthu (2001) and the E-s Qual scale developed by Ananthanarayanan Parasuraman, Zeithaml, and Malhotra (2005). Aydınhan and Erat (2019) used the Turkish version of this scale and performed a factor analysis of it. A scale consisting of just one statement was used for measuring the Intention to Recommend. The statement, which was scored out of 10, was as follows: How likely are you to recommend this website to a friend or colleague?

The following table presents the characteristics of the websites (their names are coded) that were evaluated during the research period (November 2021-January 2022) in terms of the considered variable.

Table 1: Features of websites

Code	Chatbot/Whatsapp
N1	Yes
N2	Yes
N3	Yes
N4	No
N5	No
F1	Yes
F2	Yes
F3	No
F4	Yes
F5	Yes

RESULTS AND ANALYSIS

Table 2: Test of the normality of the scores of scales

	Min.	Maks.	Median	Av.	S.D.	Skewness	Kurtosis
Trust	1	5	4	3,49	1,16	-0,496	-0,579
Repurchase Intention	1	5	3	2,62	1,19	0,344	-0,881
Intention to Recommend	0	10	5	5,09	3,15	-0,143	-1,137

The skewness and kurtosis values were calculated to analyze the scores' conformity from the scales to the normal distribution. The kurtosis and skewness values between +3 and -3 obtained from the scale scores are considered sufficient for conformity to the normal distribution (Groeneveld and Meeden, 1984; Moors, 1986; Hopkins and Weeks, 1990; De Carlo, 1997). Accordingly, it was accepted that the scale scores showed normal distribution. Parametric methods were used in the analyses. Besides, the nonparametric method was used in the correlation analysis of the presence of the Chatbot/WhatsApp feature and receiving a response to the e-mail, which were defined as dummy variables.

Statistical Tests Used

The data were analyzed with a confidence level of 95% using the SPSS 26.0 and AMOS 21.0 statistical software packages. While frequency (n) and percentage (%) values are given for categorical (qualitative) variables, mean, standard deviation (SD), minimum, maximum, and median values are given for numerical (quantitative) variables. Confirmatory factor analyses were performed to test the validity of the scales, and their reliability values were calculated. The value of Cronbach's alpha coefficient varies between 0 and 1. According to the evaluation criteria, the scale is considered not reliable if the Cronbach's alpha coefficient is found to be between 0.00 - 0.40; the reliability of the scale is considered to be low if it is between 0.40 - 0.60; the scale is considered to be reasonably reliable if it is between 0.60 - 0.80; the scale is considered to be highly reliable if it is between 0.80 - 1.00 (Nunnally, 1967, 248). The Pearson and Spearman Correlation Tests, Independent Samples t-Test, and One-Way ANOVA Test were used in the study. Simple and Multiple Linear Regression tests and Structural Equation Modeling (SEM) were used for testing the model. The Pearson correlation test determines the direction and strength of the linear relationship between two independent quantitative variables. The Independent Samples t-Test compares two independent groups using a quantitative variable. One-Way ANOVA test compares the independent k (k>2) groups in terms of a quantitative variable. The regression test examines the effect of the independent variable(s) on the dependent variable using a model. While the simple linear regression

model has one independent variable, the multiple linear regression model has multiple independent variables. The structural equation model was used for the mediation analysis as part of the research. Structural equation models are used to test models that have causal relationships and correlations between observed variables and latent variables. It is a multivariate statistical technique that combines analysis of variance, covariance analysis, factor analysis, and multiple regression to predict dependency relationships. Structural equation modeling is used mainly in the disciplines of psychology, marketing, etc. to evaluate the relationships between variables and to test models (Tüfekçi and Tüfekçi, 2006).

Table 3: Distribution of Demographic Characteristics and Website Opinions

		n	%
Gender	Male	240	14,6
	Female	1404	85,4
Chatbot/Whatsapp	No	477	28,9
	Yes	1171	71,1
The response of e-mail	No	876	53,2
	Yes	772	46,8
Response time of e-mail (hours)	0-1	211	27,9
	1-6	142	18,8
	6-12	154	20,4
	12-24	174	23,0
	+ 24	75	9,9
Satisfaction with the response	1 (negative)	55	7,3
	2	64	8,5
	3	109	14,4
	4	230	30,4
	5 (positive)	299	39,5
How was the response?	Sincere	154	20,7
	Irrelevant	37	5,0
	Official, standart	268	36,0
	Personalized	285	38,3
Percentage of internet purchases in total shopping	less than %25	372	22,6
	%25-50	516	31,4
	%50-75	539	32,8
	%75-100	217	13,2
Likelihood of recommending the site to a friend or colleague	0	204	12,4
	1	82	5,0
	2	125	7,6
	3	141	8,6
	4	128	7,8
	5	185	11,2
	6	152	9,2
	7	177	10,7
	8	175	10,6
	9	142	8,6
	10	137	8,3

85.14% of the respondents are female. According to the results, 46.8% of the respondents received a response to the e-mail they sent to the website, 23.0% of the respondents received a response within 12-24 hours, 39.5% were delighted (5), 38.3% evaluated the message as a personalized, exceptional response. 32.8% of the respondents stated that the proportion of online shopping in their total shopping was between 50-75%, and 11.2% recommended the website at a moderate level (5) to others.

Table 4: Levels of Agreement to the Statements in the Scales

Scale	Item	1	2	3	4	5	Ean	D
Trust	I felt secure in my transactions on this website.	7,8	10,7	22,0	32,8	26,7	3,60	1,21
	I trust this website to keep my personal information secure.	8,8	12,9	25,8	29,4	23,1	3,45	1,22
	I trust the website administrators not to misuse my personal information.	9,6	12,7	25,8	29,8	22,1	3,42	1,23
Repurchase Intention	I will definitely buy products from this website soon if I need them	16,4	19,4	25,3	22,8	16,1	3,03	1,31
	I plan to purchase from this website soon.	31,1	24,6	23,4	13,2	7,7	2,42	1,26
	I am likely to purchase from this website soon	30,5	25,8	22,3	13,6	7,7	2,42	1,26
	I hope to purchase from this website soon.	28,3	22,3	21,2	17,2	10,9	2,60	1,34

The respondent's level of agreement (mean value in %) regarding the Trust and Repurchase scales' statements was given.

Structure Validity and Reliability Analysis

Exploratory factor analysis (EFA) was performed to determine the scale's construct validity, while Cronbach's alpha reliability coefficients were calculated to determine its reliability.

Exploratory Factor Analysis

The exploratory factor analysis technique is used to determine the scale's construct validity statistically. Firstly, Kaiser-Meyer-Olkin (KMO) and Bartlett's tests determine whether the scale is suitable for factor analysis. The KMO coefficient is calculated to test the size of the sample. Kaiser states that the value indicates perfect suitability when it approaches 1. It is unacceptable when it is below .50 (it is excellent when it is above .90, it is very good when it is between .80 - .90, it is moderate when it is between .60 - .70, it is poor when it is between .50 - .60) (Tavşancıl, 2005). The universe is also expected to have a normal distribution in factor analysis. This is examined by performing Bartlett's test. In this context, the result of the KMO test measure should be 0.50 or higher, and the result of Bartlett's test of sphericity should be statistically significant. The Scree Plot, the scattering diagram of the eigenvalues of the factors, is used to determine the total number of factors on the scale. In the factor analysis, the factor load values assign scale items to factors or remove them from the scale. Factor load value is a coefficient that explains the relationship between the items and the factors. The load values of the items included in the factor are expected to be high. If there is a cluster of highly correlated items with a factor, this finding means that those items together measure a concept, structure, or factor. If the factor load of each item is less than 0.30 or if the difference between the factor loads of an item in two different factors is less than 0.10 (overlapping), the item is removed from the scale and the analysis proceeds.

Confirmatory Factor Analysis

Confirmatory factor analysis (CFA) evaluates the extent to which the factors (latent variables) formed by several variables represent the real data by supporting with a theoretical basis (Sümer, 2000: 52). In other words, CFA aims to examine to what extent a predetermined or constructed structure is confirmed with the collected

data. While exploratory factor analysis determines the factor structure of the data based on factor loads without a certain preliminary expectation or hypothesis, CFA is based on testing a prediction that certain variables will take place predominantly on the predetermined factors based on a theory (Sümer, 2000). In CFA, numerous fit indices are used to determine the adequacy of the model tested. Each fit index has some strengths and weaknesses in evaluating the fit between the theoretical model and the real data. Therefore, it is recommended to use many fit index values to show the model's fit. The most commonly used ones (Cole, 1987; Sumer, 2000) are the Chi-Square Goodness of Fit Test, Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI), Comparative Fit Index (CFI), Normed Fit Index (NFI), Root Mean Square Residual (RMR or RMS), and the Root Mean Square Error of Approximation (RMSEA). In the study, factor structures were examined after conducting CFA by using the AMOS 21.0 software.

Table 5: KMO and Bartlett Test

		Trust	Repurchase Intention
KMO		0,731	0,827
Bartlett Test	X²	5195,621	6901,561
	p	0,000	0,000

According to the results of the analysis, the KMO value was found to be greater than 0.500 (0.731 – 0.827), and Bartlett's chi-square test was found to be significant ($p < 0.05$) for the Trust and Repurchase Intention Scales. Accordingly, the scales are adequate for exploratory factor analysis, and the single factor structure was examined regarding the scale structure.

Table 6: Results of Item Factor Ranges and Reliability of the Scales

Scale	Item	Factor Load	Ratio of Variance Explained	Cronbach Alfa
Trust	I trust this website to keep my personal information secure.	0,971	90,397	0,947
	I trust the website administrators not to misuse my personal information.	0,955		
	I felt secure in my transactions on this website.	0,925		
Repurchase Intention	I am likely to purchase from this website soon.	0,954	84,429	0,937
	I plan to purchase from this website soon.	0,948		
	I hope to purchase from this website soon.	0,933		
	I will definitely buy products from this website soon if I need them.	0,835		

The Trust Scale consists of one dimension, including three items, and the item factor loads vary between 0.925 and 0.971. The value of the Explained Variance is 90.397%, and its reliability value is 0.947. The reliability of the scale is very high.

The Repurchase Intention Scale consists of one dimension, including four items, and the item factor loads vary between 0.835 and 0.9954. The value of the Explained Variance is 84.429%, and its reliability value is 0.937. The reliability of the scale is very high.

Table 7: CFA Fit Indices of the Trust and Repurchase Intention Scales

Index	Good Fit	Acceptable Fit	Trust	Repurchase Intention
X^2	x	x	x	4,252
sd	x	x	x	1
X^2/sd	≤ 3	≤ 5	x	4,252
RMR	≤ 0,05	≤ 0,08	0,000	0,004
GFI	≥ 0,95	≥ 0,90	0,999	0,999
AGFI	≥ 0,90	≥ 0,85	x	0,987
CFI	≥ 0,97	≥ 0,90	0,999	0,999
RMSEA	≤ 0,05	≤ 0,08	x	0,044

The Trust Scale, which consists of one dimension including three items, meets the criteria of all fit indices (sometimes, some indices cannot be calculated for scales with x=3 items). The Repurchase Intention Scale, which consists of one dimension including four items, meets the criteria of all fit indices. The scales fit the data, and they are valid.

Table 8: Confirmatory Factor Analysis of the Trust and Repurchase Intention Scales

Scales	Item	β	t	p
Trust	I trust the website administrators not to misuse my personal info	,934		
	I trust this website to keep my personal information secure.	,987	3,628	**,000**
	I felt secure in my transactions on this website.	,856	6,040	**,000**
Repurchase Intention	I hope to purchase from this website soon	,885		
	I am likely to purchase from this website soon.	,973	7,419	**,000**
	I plan to purchase from this website soon.	,956	4,934	**,000**
	I will definitely buy products from this website soon if I need them.	,718	0,425	**,000**

The ranges of the item factor loads found according to the results of the CFA of the Trust and Repurchase Intention scales are given. The factor load of no item is low (β>0.300).

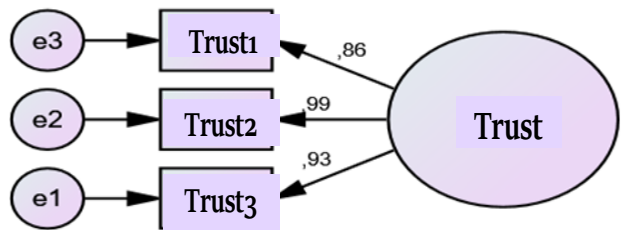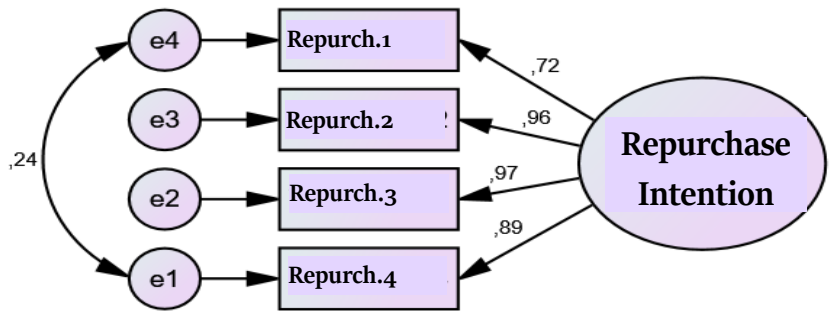**Figure 2. CFA Plot of the Trust Scale**

Figure 3. CFA Plot of the Repurchase Intention Scale

Table 9: Comparison of the Scores of the Scales by Gender

		n	Ave.	sd	t	p
Trust	Male	240	,91	,30	7,571	**0,000***
	Female	1404	,59	,11		
Repurchase Intention	Male	240	,28	,09	-5,080	**0,000***
	Female	1404	,67	,19		
Intention to Recommend	Male	240	4,03	3,22	-5,712	**0,000***
	Female	1404	5,28	3,10		

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; t-test

There is a statistically significant difference between males and females in the Trust, Repurchase Intention, and Intention to Recommend scores (p<0.05). Considering the website, the levels of Trust (3.59), Repurchase Intention (2.67), and Intention to Recommend (5.28) of the females are higher.

Table 10: Comparison of the Scores of the Scales by the Presence of the Chat./WP

		n	Ave.	sd	t	p
Trust	No	477	3,44	1,21	-1,182	**0,238**
	Yes	1171	3,51	1,14		
Repurchase Intention	No	477	2,59	1,21	-0,489	**0,625**
	Yes	1171	2,63	1,18		
Intention to Recommend	No	477	4,98	3,24	-0,926	**0,355**
	Yes	1171	5,14	3,11		

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; t-test

There is no statistically significant difference between the websites having a Chatbot/WhatsApp feature and those without a Chatbot/WhatsApp feature in terms of the scores of the Trust, Repurchase Intention, and Intention to Recommend Scales (p>0.05).

Table 11: Comparison of the Scores of the Scales by the Response to E-mail

		n	Ave.	sd	t	p
Trust	No	876	3,20	1,20	-11,507	**0,000***
	Yes	772	3,82	1,02		
Repurchase Intention	No	876	2,31	1,14	-11,842	**0,000***
	Yes	772	2,97	1,14		
Intention to Recommend	No	876	3,97	2,88	-16,688	**0,000***
	Yes	772	6,37	2,96		

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; t-test

There is a statistically significant difference between the websites that respond to the e-mails sent and those that do not respond in terms of the scores of the Trust, Repurchase Intention, and Intention to Recommend Scales (p<0.05). The levels of Trust (3.82), Repurchase Intention (2.97), and Intention to Recommend (6.37) for the websites responding to the e-mails sent are higher compared to others.

Table 12: Comparison of the Scores of t Scales by the Response Time to E-mail

		n	Ave.	sd	F	p
Trust	0-1	211	4,01	0,95	7,015	**0,000***
	1-6	142	3,88	0,98		
	6-12	154	3,83	0,98		
	12-24	174	3,88	0,94		
	+24	75	3,31	1,21		
Repurchase Intention	0-1	211	3,07	1,15	5,162	**0,000***
	1-6	142	2,95	1,13		
	6-12	154	3,13	1,20		
	12-24	174	3,02	1,00		
	+24	75	2,46	1,11		
Intention to Recommend	0-1	211	6,89	2,87	7,819	**0,000***
	1-6	142	6,70	2,78		
	6-12	154	6,76	2,74		
	12-24	174	6,11	2,99		
	+24	75	4,95	2,85		

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; One-Way ANOVA Test

There is a statistically significant difference between the website's response times to the e-mails sent in terms of the scores of the Trust, Repurchase Intention, and Intention to Recommend Scales (p<0.05). While the websites that respond to the e-mail in 0-1 hours have the highest levels of Trust (4.01) and Intention to Recommend (6.89), the websites that respond in 6-12 hours have the highest level of Repurchase Intention.

Table 13: Multiple Comparison of the Scores of Scales by the Response Time to E-mail

	Group(i)	Group(j)	p
Trust***	0-1	1-6	**0,937**
		6-12	**0,578**
		12-24	**0,847**
		+ 24	**0,000***
	1-6	6-12	**0,999**
		12-24	**0,999**
		+ 24	**0,006***
	6-12	12-24	**0,999**
		+ 24	**0,016***
	12-24	+ 24	**0,005***
Repurchase Intention***	0-1	1-6	**0,972**
		6-12	**0,999**
		12-24	**0,999**
		+ 24	**0,001***
	1-6	6-12	**0,864**
		12-24	**0,999**
		+ 24	**0,026***
	6-12	12-24	**0,992**
		+ 24	**0,001***
	12-24	+ 24	**0,002***

Intention to Recommend **	0-1	1-6	**0,547**
		6-12	**0,664**
		12-24	**0,008***
		+ 24	**0,000***
	1-6	6-12	**0,867**
		12-24	**0,066**
		+ 24	**0,000***
	6-12	12-24	**0,040***
		+ 24	**0,000***
	12-24	+ 24	**0,003***

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; **LSD, ***Tamhane Test

The comparison results of the websites' response times to e-mails are given in terms of the scores of the Trust, Repurchase Intention, and Intention to Recommend Scales. Significant differences were found between the response times (*). In general, Trust, Repurchase Intention, and Intention to Recommend for the websites that respond later than 24 hours are different from those with other response times (LSD: Variance homogeneity was provided; Tamhane: Variance homogeneity could not be provided).

Table 14: Comparison of the Scores of the Scales by the Proportion of Online Shopping

		n	Ave.	sd	F	p
Trust	<%25	372	3,46	1,24	1,646	**0,177**
	%25-50	516	3,53	1,11		
	%50-75	539	3,53	1,12		
	%75-100	217	3,35	1,24		
Repurchase Intention	<%25	372	2,44	1,15	6,611	**0,000***
	%25-50	516	2,65	1,17		
	%50-75	539	2,76	1,22		
	%75-100	217	2,49	1,18		
Intention to Recommend	<%25	372	4,68	3,15	4,147	**0,006***
	%25-50	516	5,02	3,01		
	%50-75	539	5,40	3,10		
	%75-100	217	5,23	3,53		

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; One-Way ANOVA Test

There is a statistically significant difference between the proportions of online shopping in total shopping of the groups in terms of the Repurchase Intention and Intention to Recommend scores (p<0.05). The users whose online shopping constitutes 50-75% of their total shopping have higher Repurchase Intention (2.76) and Intention to Recommend (5.40). The difference is insignificant on the Trust Scale (p>0.05).

Table 15: Multiple Comparison of the Scales by the Proportion of Online Shopping

	Group(i)	Group(j)	p
Repurchase Intention **	<%25	%25-50	**0,008***
		%50-75	**0,000***
		%75-100	**0,638**
	%25-50	%50-75	**0,131**
		%75-100	**0,081**
	%50-75	%75-100	**0,004***
Intention to Recommend***	<%25	%25-50	**0,470**
		%50-75	**0,004***
		%75-100	**0,308**
	%25-50	%50-75	**0,231**
		%75-100	**0,975**
	%50-75	%75-100	**0,987**

* p<0.05: There is a significant difference; p>0.05: There is no significant difference; **LSD, ***Tamhane Test

The comparison results of the proportion of online shopping in total shopping of the groups are given in terms of the Repurchase Intention and Intention to Recommend Scales scores. Significant differences were found between the groups with different percentages (*). The group with a 50-75% online shopping percentage caused this difference. (LSD: Variance homogeneity was provided; Tamhane: Variance homogeneity could not be provided).

Table 16: Analysis of the Correlations Between Variables of the Model

	Chatbot/ Whatsap	Reply to email sent to website	Trust	Repurchase Intention	Intention to Recommend
Chatbot/Whatsapp	1	,067**	0,019	0,015	0,021
		0,006	**0,448**	**0,544**	**0,399**
Reply to email sent to website		1	,289**	,304**	,423**
			0,000	**0,000**	**0,000**
Trust			1	,651**	,652**
				0,000	**0,000**
Repurchase Intention				1	,582**
					0,000
Intention to Recommend					1

* p<0.05: There is a significant correlation; p>0.05: There is no significant correlation; Strength levels of the correlation coefficient: 0<r<0.299, weak; 0.300<r<0.599, moderate; 0.600<r<0.799, strong; 0.800<r<0.999, very strong; Pearson/Spearman

There is a positive (r=0.067) and statistically significant correlation between the presence of a Chatbot/ WhatsApp feature on the website and the response to the e-mail sent to the website (p<0.05). The correlations between the Trust, Repurchase Intention, and Intention to Recommend are insignificant (p>0.05).

There is a positive and statistically significant correlation between response to the e-mail sent to the website and the trust (r=0.289), repurchase intention (r=0.304), and intention to recommend (r=0.423) (p<0.05).

Trust has a positive and statistically significant correlation with the Repurchase Intention (r=0.651) and Intention to Recommend (r=0.652) (p<0.05).

There is a positive and statistically significant correlation between Repurchase Intention and Intention to Recommend (r=0.582) (p<0.05).

Table 17: Results of the Simple Linear Regression Model

Dependent	Independent	Effect			Model	
		β	t	p	R²	F
Trust	Chatbot/Whatsap	,029	,182	**,238**	,001	1,396
Repurchase Intention	Chatbot/Whatsap	,012	,489	**,625**	,001	0,239
Intention to Recommend	Chatbot/Whatsap	,023	,926	**,355**	,001	0,857
Trust	Reply to email sent to website	,290	2,289	**,000***	,084	151,017*
Repurchase Intention	Reply to email sent to website	,293	2,418	**,000***	,086	154,209*
Intention to Recommend	Reply to email sent to website	,416	8,563	**,000***	,173	344,567*
Repurchase Intention	Trust	,651	4,771	**,000***	,423	,037*
Intention to Recommend	Trust	,652	4,865	**,000***	,425	1215,585*

* p<0.05: There is a significant effect; p>0.05: There is no significant effect; Simple Linear Regression

The effect model of the presence of Chatbot/WhatsApp feature on the website on the Trust, Repurchase Intention, and Intention to Recommend is not statistically significant (Fmodel: p >0.05).

The effect model of the response to the e-mails sent to the website on the Trust, Repurchase Intention, and Intention to Recommend are statistically significant (Fmodel: p >0.05). Response to the e-mails sent to the website has a positive and statistically significant effect on the Trust (β=0.290), Repurchase Intention (β= 0.293), and Intention to Recommend (β=0.416) (p<0.05).

The effect models of the Trust on Repurchase Intention and Intention to Recommend are statistically significant (Fmodel: p <0.05). Trust has a positive and statistically significant effect on the Repurchase Intention (β=0.651) and Intention to Recommend (β=0.652) (p<0.05).

Table 17: Results of the Multiple Linear Regression Model

Dependent	Independent	Effect			Model	
		β	t	p	R²	F
Trust	Chatbot/Whatsap	,010	,407	**,684**	,084	5,553*
	Reply to email sent to website	,289	2,230	**,000***		
Repurchase Intention	Chatbot/Whatsap	0,014	0,735	**,462**	,435	22,730*
	Reply to email sent to website	,114	,900	**,000***		
	Trust	,618	1,915	**,000***		
Intention to Recommend	Chatbot/Whatsap	0,011	0,608	**,544**	,481	08,331*
	Reply to email sent to website	,249	3,371	**,000***		
	Trust	,580	1,247	**,000***		

* p<0.05: There is a significant effect; p>0.05: There is no significant effect; Multiple Linear Regression

The effect model of the presence of a Chatbot/WhatsApp feature on the website, and the response to the e-mails sent to the website on the Trust is statistically significant (Fmodel: p >0.05). Response to the e-mails sent to the website has a positive and statistically significant effect on the Trust (β=0.289) (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05)

The effect model of the presence of a Chatbot/WhatsApp feature on the website, the response to the e-mails sent to the website, and the Trust on the Repurchase Intention is statistically significant (Fmodel: p >0.05). Response to the e-mails sent to the website (β=0.114) and the Trust (β=0.618) have a positive and statistically significant effect on the Repurchase Intention (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05)

The effect model of the presence of a Chatbot/WhatsApp feature on the website, response to the e-mails sent to the website, and the Trust on the Intention to Recommend is statistically significant (Fmodel: p >0.05). Response to the e-mails sent to the website (β=0.249) and the Trust (β=0.580) have a positive and statistically significant effect on the Intention to Recommend (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05)

Table 19: Structural Equation Modeling (SEM) Fit Indices

Index	Good Fit	Acceptable Fit	SEM
X^2	x	x	4,491
sd	x	x	1
X^2/sd	≤ 3	≤ 5	4,491
RMR	≤ 0,05	≤ 0,08	0,020
GFI	≥ 0,95	≥ 0,90	0,998
AGFI	≥ 0,90	≥ 0,85	0,973
CFI	≥ 0,97	≥ 0,90	0,997
RMSEA	≤ 0,05	≤ 0,08	0,005

According to the results of the SEM analysis performed for the test of the model, the criteria for all indices were met. The model was found to be valid and fit to the data.

Table 20: SEM Results

Dependent	Independent	β	t	p
Trust in the Website	Effective Response to E-mails by the Website	.289	2.266	.000*
Trust in the Website	Presence of the Interactive Correspondence Feature on the Website	.010	.408	.683
Repurchase Intention from the Website	Effective Response to E-mails by the Website	.114	.918	.000*
Repurchase Intention from the Website	Presence of the Interactive Correspondence Feature on the Website	0.014	0.738	.461
Repurchase Intention from the Website	Trust in the Website	.618	1.944	.000*
Intention to Recommend the Website	Presence of the Interactive Correspondence Feature on the Website	0.011	0.610	.542
Intention to Recommend the Website	Effective Response to E-mails by the Website	.249	3.411	0.000*
Intention to Recommend the Website	Trust in the Website	.580	1.275	0.000*

* p<0.05: There is a significant effect; p>0.05: There is no significant effect; SEM

According to the model results,

Response to the e-mails sent to the website (β=0.289) has a positive and statistically significant effect on the Trust (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05).

Response to the e-mails sent to the website (β=0.114) and the Trust (β=0.618) have a positive and statistically significant effect on the Repurchase Intention (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05).

Response to the e-mails sent to the website (β=0.249) and the Trust (β=0.580) have a positive and statistically significant effect on the Intention to Recommend (p<0.05). The effect of the presence of a Chatbot/WhatsApp feature is not significant (p>0.05).

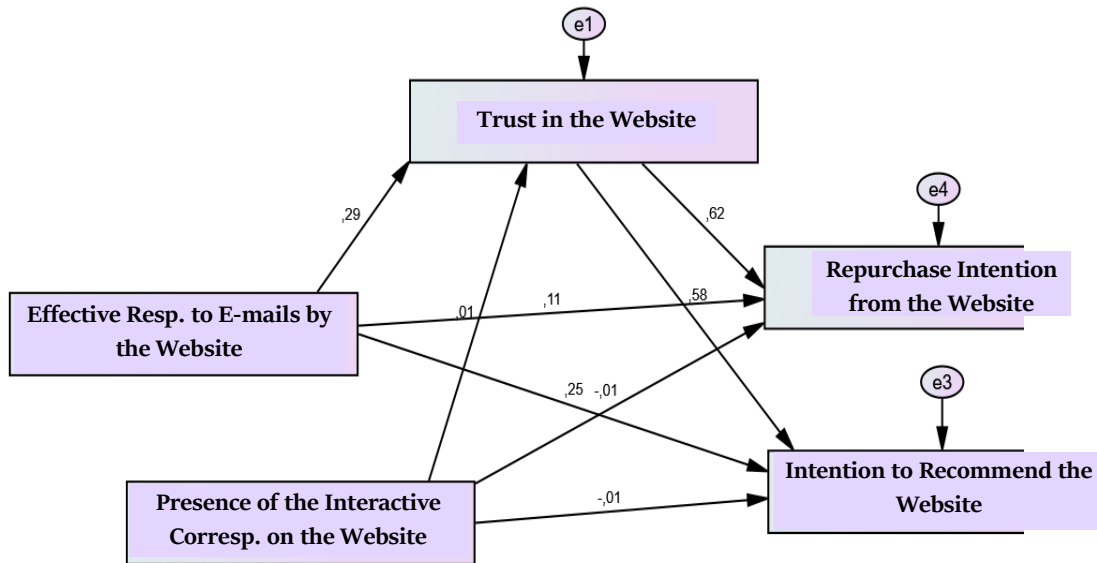The H3, H5 and H7 hypotheses of the research were rejected and the others were accepted

Figure .4 SEM Diagram

Qualitative Evaluations

The users were also asked open-ended questions during the research, and their views on trust, intention to recommend, and repurchase intentions were investigated. The phrase of the question is, "Why exactly do you think so?" In the research, categorical analysis method was used by making use of frequency analysis. In the categorical analysis, the themes in the texts are tried to be revealed. Thus, the meanings in the text are revealed (Bilgin, 2014). This method is a systematic method for qualitative research (Ceswell, 2007).

The answers given by the participants in writing were read and coded by two experts, and specific themes were extracted by categorizing them as positive or negative. While coding the answers, the repetitive opinions of each participant were written just one time. Thus, 3.143 opinions, including 1961 positive and 1182 negative opinions, were evaluated. The obtained categories are presented with the same headings in Table 21 and Table 22.

Table 21: Positively categorized opinions

Opinion	Quantity	%
Having warranty certificates, certificates, safety descriptions, products offered by secure sites, secure shopping, return guarantee information	332	16.93
Informative and satisfactory content	289	14.74
Responding to the e-mail quickly and engagedly	266	13.56
Product features, variety, having a warranty	253	12.90
Visuality, design	238	12.14
Sufficient contact possibilities and details, having a social media account	159	8.11
Fair price and free shipping	114	5.81
Positive reviews by the customers	90	4.59
Not requesting personal information, shopping without membership, transaction convenience	78	3.98
Recognition, recognition of the website, business experience	51	2.60
Being customer satisfaction-oriented	34	1.73
Offering payment options	23	1.17

Professional	13	0.66
Delivery Options	8	0.41
Having a physical store	5	0.25
Having a mobile application	4	0.20
Having an order note section	4	0.20
Total	1961	100.00

Table 22: Negatively categorized opinions

Category	Quantity	%
Failure to Respond to the e-mail quickly and engagedly	385	33
Lack of informative and satisfactory content and no customer review	152	12
Lack of recognition, recognition of the website, and business experience	129	11
Lack of a fair price and shipping option	91	8
Not requesting personal information, shopping without membership, transaction convenience	88	7
Lack of good visuality/design	85	7
Lack of contact possibilities and details	80	7
Product features, variety, having a warranty or not	70	6
Lack of positive reviews by the customers	44	4
Lack of warranty certificates, certificates, safety descriptions, products offered by secure sites, secure shopping, return guarantee information	43	4
Insufficiency of delivery options	8	1
Lack of payment options	7	1
Total	1182	100

Table 23 presents the positive and negative themes found according to the above categories in a single table.

Table 23: Themes that influence Trust, Repurchase Intention, and Intention to Recommend behavior

Theme Category	Positive Influence		Negative Influence	
	Quantity	%	Quantity	%
Content and Design	862	44	376	32
Warranty Certificates and applications	332	17	43	4
Interaction/Communication Quality	266	14	385	33
Product Features	258	13	70	6
Fair Price	114	6	91	8
Transaction convenience	78	4	88	7
The company's having a long history	51	3	129	11
Total	1961	100.00	1182	100

According to the qualitative evaluation of the participants' statements considering the data presented in Table 24, the most important factor that positively affects the trust in a website, repurchase intention from the website, and intention to recommend that website to others is the content and design of the website. In other words, the website should provide sufficient and qualified information sought by the users (e.g., using product videos, complete contact details, having a mobile application, having a user-oriented design, offering payment options, having an order note section, etc.). In addition, the presence of warranty certificates and information on the website is the second important theme that establishes consumer trust. On the other hand, poor communication is the most important theme that negatively affects users' opinions on trust, repurchasing, and recommending. In other words, users are affected quite negatively if they do not receive a response to a

message quickly and with the expected content. Just like its positive effect, the content and design of the website affect the customers also negatively.

Interpretations

According to the statistical analysis above, Hypotheses 3, 5 and 7 were rejected, the others were accepted.

The following interpretations can be made according to the above statistical results:

- Female users tend to trust the websites, intention to recommend them, and repurchase intention from websites than males.
- The users' trust in the website and their intention to recommend and repurchase intention from that website increases depending on how the website responds to e-mails. This effect decreases when the response time gets longer.
- No significant relationship was found between the proportion of online shopping and the trust in the website. However, users with a proportion of online shopping between 50-75% have more repurchase intention and intentions to recommend than all groups, even those with 75-100%. This might be because they still have the potential and desire to do more online shopping.
- According to qualitative evaluations, the features that establish trust the most are the content and design of the website, the security certificates and information on the site, the product features, and the rapid and effective communication of the site with the users.

Limitations of the Research and Research Topics

This research was conducted on a specific demographic user group and only on a specific university student group. Further research can be conducted comparatively on different groups. Moreover, this study did not evaluate the users' characteristics and the features of the information provided on the website. More detailed analyses can also be conducted considering gender.

CONCLUSION AND SUGGESTIONS

The aim of this research is to reveal the trust of users to a website and the factors affecting it. In many studies such as Bilgihan (2015) Leonard and Jones (2019), it has been stated that the trust placed in the site increases the intention of users to repurchase and recommend. This is also supported in this study. On the other hand, the results of this research were also compatible with the literature on the factors that increase the trust of the users. There have been studies revealing that trust is affected by website features (Bauman & Bachmann, 2017; Permatasari & Kartikowati, 2018; Bojang et al, 2017) and user relationships (Kim & Peterson, 2017). The results of this study are also consistent with this situation. The contribution of this research to the literature is that it offers specific methods and behaviors to increase trust. For example, it has been shown that giving effective and fast replies to e-mails is more effective than whether there is a chat module or not.

According to the above-presented results, the following suggestions can be made for the website administrators who want to improve user trust in online shopping:

- The website's design should be user-friendly, and contact details and social media accounts should be included in addition to the information users need.
- Correspondence features on the website should be increased, and the user requests in writing (e-mails) should be responded to quickly (within an hour if possible). The responses should be customized according to the subject and the user.
- The website should offer a wide range of products, sufficient and quality information should be provided for the products, and videos should be used if possible. In addition, the websites should also have customer review sections.
- The website should have warranty certificates and descriptions about the warranty conditions, such as safety and returning the product, and these products should also be sold on secure websites.
- Transaction convenience should be ensured by offering user-friendly features such as shopping without a membership and without, requesting personal information, and adding an order note.

- Campaigns should be organized to increase the recognition of the website.
- If the website or brand has a historical advantage, information on this subject should be available on the website (e.g., the 15th year, etc.).
- Payment and delivery options should be increased.
- Since users who shop more have more intention to recommend the website, they should be encouraged to recommend the website to their friends, and referral programs should be designed on this issue.
- Also, unique campaigns should be held for female users (as they are more likely to trust and therefore intend to recommend).

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