



Article Info/Makale Bilgisi

✓Received/Geliş: 02.01.2025 ✓Accepted/Kabul: 31.05.2025

DOI: 10.30794/pausbed.1612001

Research Article/Araştırma Makalesi

Aydın, O., & Gürkaynak Gürbüz, Ş. (2025). "The Moderating Effect of E-Marketplaces Familiarity on the Relationship Between Trust and Risk Reduction Based on Product Types" *Pamukkale University Journal of Social Sciences Institute*, 70, 361-376.

THE MODERATING EFFECT OF E-MARKETPLACES FAMILIARITY ON THE RELATIONSHIP BETWEEN TRUST AND RISK REDUCTION BASED ON PRODUCT TYPES*

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Abstract

The objective of the research, conducted with 733 participants in the United Kingdom, is to reveal the moderating effect of e-marketplace familiarity on the relationship between trust and risk reduction in the context of product types using a structural model. The research model was tested by randomly presenting participants with one of two different, each containing three different product types. Products were considered in 3 different categories as search and experience goods. In the research model, the moderating effects of familiarity and product type on the relationship between trust and risk reduction were evaluated with regression analysis based on the Bootstrap method using PROCESS Macro. The results show that the moderating effect of familiarity within the relationship between trust and risk reduction is managed by product types. This research also provides important findings in terms of marketing strategies. It is suggested that unknown e-marketplaces should give more importance to marketing communications by using trustworthy messages.

Keywords: *Digital Marketing, Online Trust, Risk Reduction, Familiarity, Product Type.*

E-PAZARYERLERİNİN BİLİNİRLİĞİNİN GÜVEN VE RİSK AZALTMA İLİŞKİSİNDE ÜRÜN TİPLERİNE GÖRE DÜZENLEYİCİ ETKİSİ

Öz

Birleşik Krallık'ta 733 katılımcıyla gerçekleştirilen araştırmanın amacı, yapısal bir model kullanarak e-pazaryerlerinin bilinirliğinin güven ve risk azaltma ilişkisi üzerindeki düzenleyici etkisini ürün tipleri bağlamında ortaya koymaktır. Katılımcılara, her biri üç farklı ürün tipi içeren iki farklı senaryodan biri tesadüfi sunularak, araştırma modeli test edilmiştir. Ürünler, arama ve deneyim ürünleri olmak üzere 3 farklı kategoride ele alınmıştır. Araştırma modelinde güven ile risk azaltma arasındaki ilişkiye bilinirlik ve ürün tipinin düzenleyici etkisi, PROCESS Macro kullanılarak Bootstrap yöntemine dayalı regresyon analizi ile değerlendirilmiştir. Sonuçlar, güven ve risk azaltma ilişkisi içerisinde bilinirliğin düzenleyici etkisinin ürün tipleri tarafından yönetildiği göstermektedir. Bu araştırma, pazarlama stratejileri açısından da önemli bulgular sunmaktadır. Bilinmeyen e-pazaryerlerinin, güven veren mesajlar kullanarak pazarlama iletişimlerine daha çok önem vermeleri gerektiğini önerilmektedir.

Anahtar kelimeler: *Dijital Pazarlama, Çevrimiçi Güven, Risk Azaltma, Bilinirlik, Ürün Tipi.*

*The data collection process of this study was carried out with the support of TÜBİTAK under project number 122K017. We express our gratitude to TÜBİTAK for their contributions.

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1. INTRODUCTION

The increasing prevalence of online shopping platforms and the development of new consumption habits through social networks have significantly contributed to the growth of e-commerce. Accelerated by the COVID-19 pandemic, online shopping platforms offer consumers a more convenient, innovative, and secure shopping experience. These advancements provide a solid foundation for making e-commerce more appealing to a broader audience. The upward trend of online platforms can potentially alter consumer behaviours and attitudes. E-marketplaces not only offer consumers a wide range of products but also provide quick price comparisons and easy access to product information. Despite the rapid and dizzying developments in online platforms, consumers' perceptions of risk continue to persist, driven by various concerns. In this context, the growing appeal of e-marketplaces and the benefits they offer make it valuable to examine the behaviour and attitudes of users on these platforms. However, it is challenging to assert that consumers exhibit similar behaviours across all platforms and product types. On the other hand, categorising products based on specific characteristics is a complex issue that requires careful consideration. Marketing researchers and experts often tackle this challenge by categorizing product types using various methods. This study examines consumers' perceived trust and risk reduction tendencies by considering different product types concerning the level of e-marketplace familiarity.

2. THEORETICAL FRAMEWORK

2.1. Online Trust

Researchers from various disciplines have explored the nature, antecedents, and consequences of trust (Mayer et al., 1995). In the realm of e-commerce, online trust is a key concept relevant to both B2B and B2C contexts. This concept encompasses a wide range of stakeholders, including customers, suppliers, distributors, regulators, shareholders, partners, and employees (Shankar et al., 2002). As the number of online platforms grows, trust has emerged as a critical area of study, warranting investigation into its antecedents and outcomes for both consumers and practitioners (Y. Kim & Peterson, 2017). In this regard, the influence of trust in internet marketing strategies is indisputable (Urban et al., 2009). Both marketing academics and industry professionals view trust as a fundamental prerequisite for consumers' adoption of e-commerce (Beldad et al., 2010), since one of the most significant barriers faced by consumers on online platforms is the anxiety stemming from a lack of trust (Wang & Emurian, 2005).

The concept of trust in the literature has been repeatedly examined by researchers due to the rapid advancements in information technologies (Gürkaynak Gürbüz, 2023). This diversity has also facilitated the categorisation of the antecedents that influence online trust. Koufaris and Sosa (2004) highlight that the usability of a website, ease of use, and security controls are crucial for online trust. A review of the literature reveals numerous studies examining both the factors that affect the trust variable and the outcomes influenced by trust. Commonly examined antecedents of trust include perceived reputation (S. Kim & Park, 2013), perceived size (Kamari & Kamari, 2012), perceived privacy and security (C. M. Cheung & Lee, 2001; Yousafzai et al., 2003), usefulness and ease of use (Koufaris & Sosa, 2002; Yılmaz & Aydın, 2023), and trust propensity (Bélanger & Carter, 2008; Yaobin & Tao, 2007). On the other hand, the most frequently studied outcome variable affected by trust in the literature is purchase intention (Wen, 2010; Yoon, 2002), although studies have also investigated other outcomes such as satisfaction (Giao et al., 2020) and loyalty (Shankar et al., 2002).

2.2. Familiarity

Familiarity, an antecedent of knowledge-based trust, is defined as the experience of understanding what, who, how, and when events occur (Gefen et al., 2003). According to Lu et al. (2010), familiarity refers to individuals knowing each other through mutual interactions and building trust by predicting others' behaviours based on the information gained from these interactions. As Luhmann (2000) states, trust can only be achieved within a familiar world. Familiarity or acquaintance is particularly significant in reducing uncertainty or the unknown. It is considered an antecedent of trust, both in terms of familiarity with the e-commerce site and with the process itself (e.g., knowing Amazon.com and being familiar with online shopping processes) (Gefen, 2000). Unlike the concept of experience, familiarity refers to a better understanding of the transaction process with the e-retailer, which subsequently enhances trust (Walczuch & Lundgren, 2004). Gefen and Straub (2004) argue that familiarity

with an online marketplace reduces social uncertainty and helps comprehend the current situation and potential future developments. According to Bhattacharjee (2002), trust between transacting parties evolves continuously over time as the trusting party becomes more familiar with the behaviour of the trusted party. Therefore, familiarity with a reliable e-seller significantly increases consumer trust (Gefen, 2000).

2.3.Product Type

Marketing researchers, depending on the research problem, have preferred to interpret and categorise products in various ways. Categorising products is a challenging (Nakayama et al., 2010) and critically important issue that requires careful attention (Keisidou et al., 2011). Park and Moon (Park & Moon, 2003) highlighted the difficulties social scientists face in consumer behaviour studies due to the nature of the relationship between product involvement and product knowledge. According to Keisidou et al. (2011), a common factor across all product categories is product involvement. This is likely because consumers are often hesitant and prefer to purchase online only those products they deem necessary and significant. Levitt (1981) categorised products as tangible and intangible, arguing that tangible products are more likely to meet promised expectations compared to intangible ones. Hill (1999), on the other hand, claimed that intangible products do not receive the attention they deserve due to their nature. Hill further criticised traditional economic approaches to evaluating intangible products, stating that such methods are far removed from modern concepts like the “knowledge economy.” Chu and Li (2008) noted that online marketplaces feature a wide variety of products across different categories. Vijayasathy (2002) emphasised that certain product types perform better than others on online platforms. Phau and Meng-Poon (2000) argued that low-cost, frequently purchased, and relatively highly differentiated products and services are more likely to be purchased online. Melero and Montaner (2016) suggested that product type has a significant influence on consumers. Moreover, Pascual-Miguel et al. (2015) found that the relationship between perceived risk and purchase intention, influenced by product type, is stronger for women than for men.

According to Chu and Li (2008) and Hsu et al. (2008), the most common product classification for online marketplaces consists of search goods, experience goods, and credence goods. Hsu et al. (2008) assert that the quality of credence goods cannot be fully assessed by consumers either before purchase or after use. These products often require expert knowledge and thus rely on consumers’ perception of trust. Nelson (1970) defined search goods as products that consumers can research, examine, and compare before purchase, enabling them to evaluate quality beforehand (e.g., cameras or other electronics). In contrast, the quality of experience goods, such as cosmetics, can only be determined after purchase and use. Chu and Li (2008) supported this distinction, stating that the qualities of experience goods are revealed only post-consumption. Similarly, Wan et al. (2012) argued that as consumers gain more online experience, they become less uncertain about product quality. Zhai et al. (2017) highlighted that experience goods like clothing are often preferred in traditional stores due to the opportunity for information search and product trials, whereas search goods like books are more commonly purchased online. Nakayama et al. (2010) pointed out that the popularity of search engines has normalized access to comparative shopping information, such as prices and reviews. However, they also noted that one of the most significant challenges for consumers is the inability to physically inspect product quality on online platforms. Huang et al. (2009) the Internet reduces traditional distinctions between search and experience goods. At the same time, differences in the type of information sought for search and experience goods can precipitate differences in the process through which consumers gather information and make decisions online. A preliminary experiment shows that though there are significant differences in consumers’ perceived ability to evaluate product quality before purchase between search and experience goods in traditional retail environments, these differences are blurred in online environments. An analysis of the online behavior of a representative sample of U.S. consumers shows that consumers spend similar amounts of time online gathering information for both search and experience goods, but there are important differences in the browsing and purchase behavior of consumers for these two types of goods. In particular, experience goods involve greater depth (time per page identified notable differences in consumer behaviour between experience and search goods. Their findings indicated that while consumers view fewer pages when purchasing experience goods, they spend more time per page. Chu and Li (2008) similarly noted that although consumers spend comparable overall time on search and experience goods, there are significant differences in the decision-making process for these product types. Basu (2018) emphasized that consumers engage in systematically longer search activities for experience goods, with searches taking up to three times longer than for search goods.

Keisidou et al. (2011) observed that consumers exhibit different behaviours and attitudes when purchasing inexpensive versus expensive products online, with a noticeable reluctance toward purchasing highly priced items. Hsu et al. (2008) argued that consumers demonstrate higher price sensitivity for search goods compared to experience goods in online shopping contexts. Furthermore, Keisidou et al. (2011) suggested that low-cost search goods, such as books, can foster a high perception of trust among consumers. On the other hand, Klein (1998) proposed that advancements in technology have led consumers to evaluate experience goods similarly to search for goods in online shopping. Huang et al. (2009) the Internet reduces traditional distinctions between search and experience goods. At the same time, differences in the type of information sought for search and experience goods can precipitate differences in the process through which consumers gather information and make decisions online. A preliminary experiment shows that though there are significant differences in consumers' perceived ability to evaluate product quality before purchase between search and experience goods in traditional retail environments, these differences are blurred in online environments. An analysis of the online behavior of a representative sample of U.S. consumers shows that consumers spend similar amounts of time online gathering information for both search and experience goods, but there are important differences in the browsing and purchase behavior of consumers for these two types of goods. In particular, experience goods involve greater depth (time per page highlighted that the internet has gradually reduced the costs of information gathering and sharing, making it easier for consumers to learn about products. This shift has blurred the traditional distinction between search and experience goods in consumers' perceptions. In this context, Nakayama et al. (2010) suggested that online platforms could enhance consumer experiences through virtual applications, effectively transforming experience goods into search goods.

2.4.Risk Reduction

According to Vos et al. (2014a), online marketplaces feature both positive and negative aspects, which can lead consumers to perceive them as risky. Vos et al. (2014a) emphasise that risks in online shopping have a discomfoting and deterring effect on consumers, negatively influencing their purchasing decisions. Kim et al. (2009) define perceived risk as the uncertainties and unexpected outcomes consumers may encounter during the purchasing process. Consistent with many studies, Singh and Srivastava (2018) also argue that perceived risk remains a major obstacle that must be overcome in online shopping processes. Hsieh and Tsao (2014) suggest that perceived risk positively correlates with risk reduction strategies. Shiu (2021) highlights that consumers carefully evaluate their options through risk reduction strategies to simplify their purchasing decisions. Additionally, Hsieh and Tsao (2014) note that these strategies enhance consumers' purchase intentions. Chu and Li (2008) explain that consumers employ various risk reduction strategies to mitigate perceived risks. Hsieh and Tsao (2014) further assert that consumers adopt such strategies to feel more secure or reduce perceived risks to acceptable levels. Studies consistently show that consumers perceive higher risks in online shopping compared to physical stores (Hsieh & Tsao, 2014; Kalburan et al., 2018; Tan, 1999; Vos et al., 2014a). However, Rungsisawat et al. (2019) argue that, apart from payment security, risk reduction strategies in online and in-store shopping are similar. Tan (1999) identifies commonly preferred risk reduction factors such as the appeal of reference groups (excluding high-risk products), seller reputation, brand image, and product warranties offered by the seller. Pope et al. (1999) note that perceived risk levels vary across products. Hsieh and Tsao (2014) emphasise that experience goods require more effective risk reduction strategies than search goods, as their qualities can only be determined during consumption. Hsu et al. (2008) highlight common risk reduction strategies in online shopping, including word-of-mouth communication, store image, secure payment methods, and online media monitoring. Rungsisawat et al. (2019) point to refund guarantees, product exchange policies, and payment security as critical factors. Similarly, Kim et al. (2009) list marketplace and seller reputation, familiarity, website security certifications, and recommendations from reference groups as widely adopted strategies. Vos et al. (2014b) note that consumers feel safer when online platforms demonstrate stronger security and privacy measures, emphasising the importance of marketplace security systems, authentication mechanisms, and alternative payment methods (Vos et al., 2014a). Tan (1999) argues that brand image and expert endorsements are effective risk reduction strategies for medium- and low-risk products, while refund guarantees are more impactful for high-risk items. Rungsisawat et al. (2019) highlight the role of website familiarity and brand loyalty as strong risk reduction factors. Shiu (2021) notes that brand confusion can lead to cognitive stress and dissonance among consumers, causing behaviours like decision postponement and inactivity as risk reduction

strategies. Byzalov and Shachar (2004) find that advertisements partially address the uncertainties experienced by risk-averse consumers. Lastly, Shiu (2021) emphasises that price fairness plays a crucial role in reducing risks and building trust, particularly among low-income consumers.

3.METHOD

3.1. Research Model and Hypotheses

The concept of trust holds significant importance in the proliferation of e-commerce (Vos et al., 2014b). Therefore, earning consumer trust is a key driving force for e-marketplaces. One of the factors negatively impacting trust is perceived risk (Shafiee et al., 2017). The literature highlights studies indicating that online trust influences perceived risk (C. Cheung & Lee, 2000; Jarvenpaa et al., 2000). Accordingly, it is crucial to examine these risks, which act as deterrents to online shopping, and develop strategies to mitigate their likelihood (Vos et al., 2014b). Therefore:

H_1 : There is a significant relationship between trust and risk reduction.

According to Luhmann (2000), when seeking conditions of trust, the variable of familiarity should not be overlooked, as trust can serve as a solution to certain risk issues. In other words, trust is a crucial variable for mitigating risk. In their study, Kalburan et al. (2018) identified a negative relationship between perceived risk and perceived trust. Furthermore, they found that as perceived risk increases, risk-reduction behaviours also increase. Although not at a high level, this behaviour contributes to the growth of perceived trust. Tan (1999) argued that highly familiar e-marketplaces, much like traditional in-store shopping environments, are preferred by consumers over newer e-marketplaces. In e-commerce, familiarity can reduce social uncertainty or ambiguity (Gefen & Straub, 2004). The literature includes numerous studies demonstrating the influence of familiarity on online trust (Cheng et al., 2019; Gefen, 2000; Walczuch & Lundgren, 2004). Keisidou et al. (2011) suggested that product involvement and trust significantly influence attitudes toward online shopping, though the effect may vary across different product types. Shiu (Shiu, 2021) argued that the quality of products and services is equally important for both search and experience goods. Byzalov and Shachar (2004) noted that the impact of advertisements on consumers depends on factors such as perceived risk and product familiarity. Hsu et al. (2008) argued that for experience goods, the perceived level of risk is higher compared to search goods in online shopping. Similarly, Chu and Li (2008) suggested that experience goods have a higher perceived risk than search goods, which necessitates the use of more effective risk-reduction strategies for experiencing goods on online platforms. Therefore:

H_2 : The moderating effect of familiarity on the relationship between trust and risk reduction is influenced by product types.

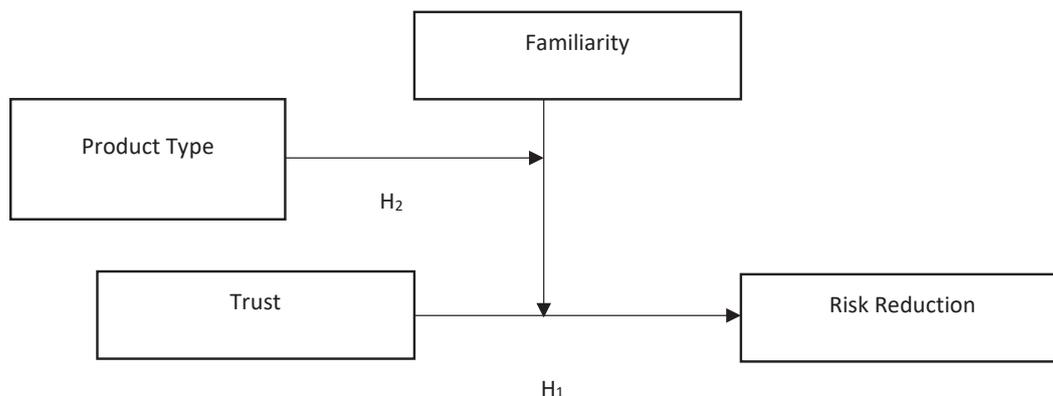


Fig. 1: Research Model

3.2. Research Objective and Data Collection

The objective of this study is to investigate the moderating effect of online marketplace familiarity on the relationship between trust and risk reduction within the context of different product types using a structural model. Within this framework, the two proposed hypotheses were tested.

The research data was collected in the United Kingdom via the online platform Prolific.com. **Participants were presented with two different scenarios, each featuring three distinct product types, resulting in six separate survey forms in total.** In the first scenario, participants were asked to consider three products—a book, a mobile phone, and a perfume—being sold on a well-known e-commerce platform such as Amazon.com. Survey forms specific to each product type were randomly assigned to participants through the Prolific system. These forms measured variables such as trust, risk reduction, and purchase intention. In the second scenario, participants were asked to evaluate the same three products as if they were being sold on an unfamiliar e-commerce platform. Participants for this scenario were also randomly selected. In this study, products were categorised into two groups based on perceived risk levels: search products (books and mobile phones) and experience products (perfumes). According to Hsu et al. (2008), it is challenging for consumers to evaluate trust-related factors when making online purchase decisions, particularly for experience products. Therefore, the scenarios in the data collection process focused exclusively on search and experience products. Based on a comprehensive literature review and expert opinions, books were classified as a search product, mobile phones as a search product, and perfumes as an experience product. These three product types are categorised differently within the marketing literature due to their distinct strategic requirements:

- **Books** offer both functional and emotional value and fall under the category of durable goods requiring low involvement.
- **Mobile phones** are technology-based durable goods characterised by high involvement and functional value.
- **Perfumes** provide emotional value, require moderate to high involvement, and are classified as fast-moving consumer goods.

The research model employed in this study integrates the trust scale developed by Gürkaynak-Gürbüz and Haşiloğlu (2024), the risk reduction scale tailored for B2C contexts by Ovaz and Haşiloğlu (2024), and the purchase intention scale proposed by Steinhart et al. (2014). These validated instruments provide a robust foundation for examining the relationships among the key variables.

Table 1 presents the random distribution of respondents based on product types and familiarity of e-commerce sites. A total of 741 participants were initially reached within the scope of the study. After removing irrelevant respondents, the dataset was refined to include 733 participants. Among these, 374 participants responded to survey forms featuring Amazon.com (Group 1), while 359 participants responded to forms featuring an unfamiliar e-commerce site (Group 2).

Table 1: Distribution of Respondents

Group	Product Type	n	%
A Known E-commerce Site: Amazon.com (Group 1)	Book	129	34.5
	Phone	125	33.4
	Perfume	120	32.1
	Total	374	100.0
Unknown E-commerce Site (Group 2)	Book	119	33.1
	Phone	117	32.6
	Perfume	123	34.3
	Total	359	100.0

Descriptive statistics of the demographic characteristics of the participants involved in the study are presented in detail in Table 2. It is observed that the variables of gender, education level, and age show similar distributions across both groups (known e-commerce site and unknown e-commerce site). Table 2 indicates that in the sample for Scenario 1 (known e-commerce site), 190 participants (50.8%) were female, and 180 of these participants (48.1%) were associate’s or bachelor’s degree graduates. In the sample for Scenario 2 (unknown e-commerce site), 180 participants (50.1%) were female, and 160 of these participants (44.6%) were secondary school graduates.

Table 2: Demographic Distribution of Respondents

Variables	A Known E-commerce Site (Amazon.com)					
		Book	Phone	Perfume	Total	%
Gender	Female	71	61	58	190	50.8
	Male	58	62	61	181	48.4
	Non-binary	0	1	1	2	0.5
	Rather not say	0	1	0	1	0.3
	Overall total for gender	129	125	120	374	100.0
Education Level	Primary	0	0	1	1	0.3
	Secondary	55	37	44	136	36.4
	Undergraduate Degrees	55	64	61	180	48.1
	Graduate Degrees	19	24	14	57	15.2
	Overall total for education level	129	125	120	374	100.0
Variables	Unknown E-commerce Site	Book	Phone	Perfume	Total	%
Gender	Female	58	60	62	180	50.1
	Male	61	55	60	176	49.0
	Non-binary	0	0	1	1	0.3
	Rather not say	0	2	0	2	0.6
	Overall total for gender	119	117	123	359	100.0
Education Level	Primary	0	2	1	3	0.8
	Secondary	54	53	53	160	44.6
	Undergraduate Degrees	48	47	50	145	40.4
	Graduate Degrees	17	15	19	51	14.2
	Overall total for education level	119	117	123	359	100.0

3.3. Analysis and Findings

The item-total correlation values and internal consistency coefficients of the scales were examined. One item with a low item-total correlation was removed from both the trust scale and the risk reduction scale during the analysis. The Cronbach’s alpha value of the trust scale was found to be 0.957 that of the risk reduction scale 0.806, and that of purchase intention 0.975.

When examining the fit index values for the confirmatory factor analysis, it was observed that RMSEA = 0.103, GFI = 0.956, NFI = 0.976, CFI = 0.979, and SRMR = 0.0205 are within acceptable or close to acceptable ranges (Schermelleh-Engel et al., 2003; Schumacker & Lomax, 2004).

The values related to convergent and discriminant validity are presented in Table 3. According to Hair et al. (2021), construct reliability is expected to be greater than 0.70, and the average variance extracted (AVE) should be close to or above 0.50. In this context, it is observed that the variables meet the criteria for convergent validity. For discriminant validity, both the Fornell and Larcker criterion (1981) and the HTMT value (0.104 for trust and risk reduction) have been considered. Accordingly, it is seen that the values are in line with the established criteria.

Gürbüz

Table 3: Construct Reliabilities, Average Variance Extracted (AVE), Maximum Shared Variance (MSV), and Correlation Values Between Variables

	CR	AVE	MSV	MaxR(H)	Trust	Risk Reduction
Trust	0.957	0.816	0.008	0.968	0.903	
Risk Reduction	0.858	0.762	0.008	1.126	0.091*	0.873

*p<.05

On the well-known e-commerce site Amazon.com, the variables of risk reduction and purchase intention show significant differences across product types (p<.00), while no such difference was found for the trust variable. For risk reduction, the mean for the “mobile phone” product type is higher compared to other product types, whereas for purchase intention, the mean for the “book” product is higher (Table 4).

On an unfamiliar e-commerce site, the variables of trust and purchase intention differ across product types (p<.05), while no difference is observed for the risk reduction variable. In conditions of uncertainty, the “book” product type has a higher mean for both the trust factor and purchase intention compared to the other two product types (Table 4).

Table 4: Difference Test of Variables in Terms of Product Types

A Known E-commerce Site (Amazon.com)					
Variables	Product Type	N	Mean	Standard Deviation	p
Risk Reduction	Book	129	5.24	1.36	.00
	Phone	125	6.01	1.15	
	Perfume	120	5.86	1.15	
Trust	Book	129	4.91	1.03	.09
	Phone	125	4.68	1.24	
	Perfume	120	4.61	1.10	
Purchase Intention	Book	129	5.28	1.39	.00
	Phone	125	4.28	1.74	
	Perfume	120	4.50	1.58	
Unknown E-commerce Site					
Variables	Product Type	N	Mean	Standard Deviation	p
Risk Reduction	Book	119	5.95	0.96	.23
	Phone	117	6.19	1.20	
	Perfume	123	6.13	1.19	
Trust	Book	119	4.41	0.98	.00
	Phone	117	3.94	1.23	
	Perfume	123	4.09	1.12	
Purchase Intention	Book	119	4.82	1.24	.00
	Phone	117	3.40	1.44	
	Perfume	123	4.09	1.33	

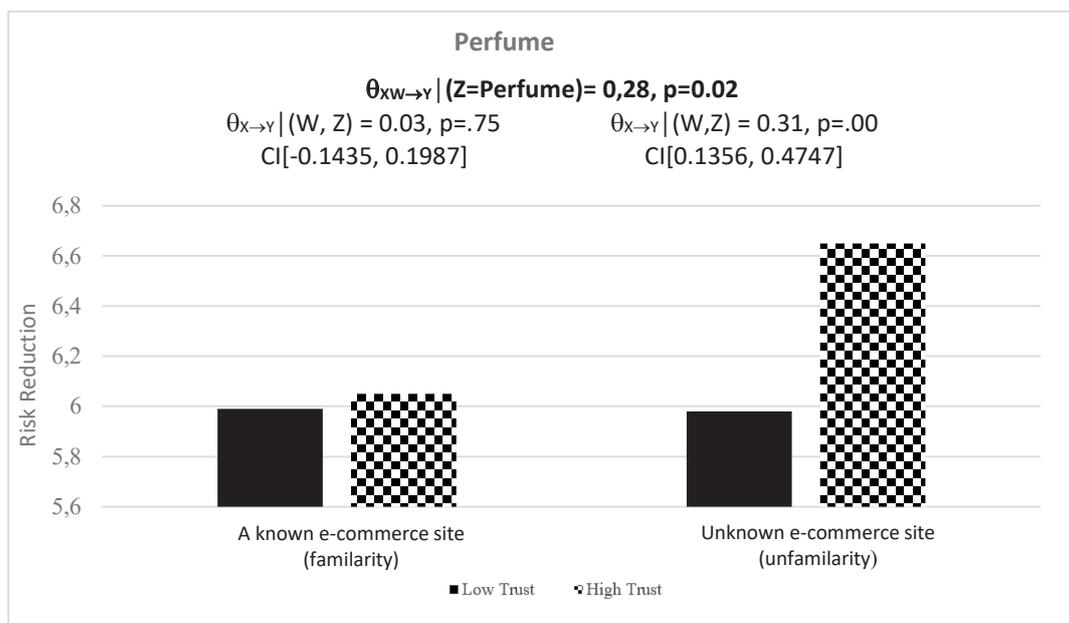
3.4. Model Testing

A regression analysis was conducted to test the effect of the trust variable on risk reduction (H₁). According to the analysis findings, trust was found to have a significant impact on the risk reduction variable (β= 0.091; SE= 0.038; F (1.731)= 6.067; p= .01; R²= 0.008). In this context, the findings indicate that the H₁ hypothesis is supported.

Before proceeding to H₂, the standalone moderating role of familiarity in the relationship between trust and risk reduction was examined. For this purpose, Process Macro Model 1 (Hayes, 2022) was employed. The analysis revealed that the moderating effect of familiarity was not statistically significant ($\beta = 0.094$; SE = 0.0780; $t = 1.2110$; $F(1.729) = 1.4665$; $p > .05$). In other words, whether the e-commerce platform is well-known or not does not independently play a moderating role in the trust-risk reduction relationship.

To test whether product type influences the moderating effect of familiarity on the relationship between trust and risk reduction, Process Macro Model 3 (Hayes, 2022) was employed. The analysis results indicated that the interaction term “online trust * familiarity * product type” was significant for the risk reduction variable ($\beta = 0.209$; SE = 0.1002; $t = 2.0878$; $F(1.725) = 4.3591$; $p = .04$). Accordingly, H₃ was supported. This interaction reveals that the moderating effect of familiarity on the relationship between online trust and risk reduction depends on the type of product (book, perfume, or mobile phone). In other words, the moderating effect of familiarity in the trust-risk reduction relationship is governed by the product type.

According to Graph 1, the conditional effect of trust on risk reduction under familiarity (three-way interaction) was found to be insignificant for books and mobile phones but significant for perfumes. This indicates that familiarity moderates the trust-risk reduction relationship only for the perfume product type. However, in the case of perfumes, this effect is significant only when the e-commerce platform is not well-known. Therefore, for the perfume product type, it is observed that higher trust in an unfamiliar e-commerce site (compared to lower trust levels) leads to greater risk reduction.



Graph 1: The Conditional Effect of Online Trust on Risk Reduction Based on Familiarity and Product Type

4.CONCLUSION

The concept of trust has been explored across various fields, remaining a timeless and still highly relevant topic of research. Its examination from different perspectives has allowed researchers to develop diverse approaches. In the field of marketing, the concept of online trust has gained particular importance due to the unique dynamics of the information society. The attitudes and behaviours shaped by the information society highlight new dynamics in online shopping, which differ significantly from those in traditional purchasing processes. These differences alter the antecedents and consequences of trust in digital platforms, as traditional shopping has its distinct dynamics separate from online shopping. One critical variable that both affects (C. M. Cheung & Lee, 2003) and is influenced by (Teo & Liu, 2007) online trust is risk reduction. Therefore, in the context of online shopping, online trust and risk reduction should be considered together (Kalburan et al., 2018). Another

widely studied concept in the literature, often discussed as an antecedent of trust, is familiarity (Gefen, 2000). For consumers, not only the level of familiarity of online platforms (well-known vs. unknown) but also the type of product planned for purchase is significant. In this study, the product type category, which is not frequently included in online trust research, has been integrated into the analysis.

One of the most significant findings of this research is the results of the variance analysis conducted on the variables of risk reduction, trust, and purchase intention based on the product types of e-commerce platforms categorised by their familiarity on well-known e-commerce platforms; product types influence risk reduction tendencies. It was observed that consumers are more likely to engage in risk-reducing behaviours for products with the highest perceived financial risk, such as mobile phones (search goods), or for non-standardised products like perfumes, where concerns such as authenticity may arise. Conversely, the opposite trend is observed on lesser-known e-commerce platforms. On these platforms, the perception of trust varies significantly depending on the product type. Consumers tend to exhibit the lowest trust levels towards search goods, such as mobile phones, which are associated with the highest financial risk. In terms of purchase intention, a frequently studied outcome of trust, consumers were found to prefer books over the other two product types (on both well-known and lesser-known platforms). This may be because books are standardised products with lower financial risks compared to mobile phones and perfumes. According to Ovaz and Haşiloğlu (2024), purchase intention is perceived by consumers as a form of risk reduction.

Another finding from the research is that the familiarity variable alone does not have a moderating effect. However, the combination of familiarity and product-type variables can moderate the relationship between trust and risk reduction. Thus, this study reveals that product type plays a moderating role in the relationship between trust and risk reduction. The study found that this conditional effect is significant only for experienced products, such as perfumes, on unknown e-commerce sites. In this context, it can be stated that if the e-commerce site has low familiarity, as trust increases for experience products, the tendency for risk reduction also increases. For search products, it is not possible to talk about this conditional effect. The absence of this effect for high- or low-financial-risk search products can be linked to consumers considering other variables. Similarly, Bock et al. (2012) highlighted that product type (search and experience products), which is often overlooked in online trust research, plays an important moderating role in trust transfer for multi-channel retailers.

This study examines how consumers exhibit risk reduction tendencies in e-marketplaces and product types with different levels of risk. Discussions on risk reduction in the literature are typically product-centred. However, in understanding the relationship between trust and risk reduction, the familiarity level of the e-marketplace and the characteristics of the product type emerge as two crucial variables. The results of this study not only contribute to the understanding of the risk reduction strategies employed by consumers when purchasing products with varying risk levels but also provide significant practical recommendations for sellers marketing different types of products. The study concludes that practitioners operating on e-marketplaces should base their marketing communications, especially on platforms with low familiarity, on trust-enhancing arguments.

5. LIMITATIONS OF THE STUDY

Despite its contributions, this study is not without limitations. First, the data were collected exclusively from participants residing in the United Kingdom, which may restrict the cultural and contextual generalizability of the findings. Given that consumer perceptions of trust and risk are often shaped by socio-cultural norms and digital market maturity levels, caution should be exercised when extrapolating these results to other geographic or cultural settings, such as the Turkish e-commerce ecosystem. Furthermore, the conceptual model developed and tested in this study has yet to be empirically validated in the context of emerging markets like Turkey. Differences in consumer trust formation, online platform familiarity, and product evaluation criteria across markets may yield divergent outcomes. As such, future research is encouraged to replicate and extend this study by applying the model within different cultural and institutional contexts to enhance its external validity and practical relevance.

Disclosure Statements (Beyan ve Açıklamalar)

1. The authors of this article confirm that their work complies with the principles of research and publication ethics (Bu çalışmanın yazarları, araştırma ve yayın etiği ilkelerine uyduklarını kabul etmektedirler).

2 No potential conflict of interest was reported by the authors. (Yazarları tarafından herhangi bir çıkar çatışması beyan edilmemiştir).

3 This article was screened for potential plagiarism using a plagiarism screening program (Bu çalışma, intihal tarama programı kullanılarak intihal taramasından geçirilmiştir).

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APPENDIX

Dear Participant,

This questionnaire is being administered as part of the TÜBİTAK (The Scientific and Technological Research Council of Türkiye) project (122K017) and aims to gather data on a larger scale. The questions are designed to be within a reasonable level of difficulty and are not intended to exceed your knowledge. There is no definitive correct answer, as it may vary from person to person. Instead of searching for the “correct” answer, please provide the most appropriate response when completing the questionnaire. The information gathered will be used solely for scientific purposes. We appreciate your honest answers and thank you for your contribution to our research.

Best regards,

SCENARIO 1:

A BOOK you want to buy appears on e-commerce site you have not shopped before.

Considering this situation, answer the following statements.

The **SMART PHONE** you want to buy appears on e-commerce site you have not shopped before.

Considering this situation, answer the following statements.

The **PERFUME** you want to buy appears on e-commerce site you have not shopped before.

Considering this situation, answer the following statements.

Risk Reduction (Ovaz ve Haşiloğlu, 2024)

Please indicate your risk reduction in the statement for the **BOOK**¹/the **SMART PHONE**/ the **PERFUME** sold on e-commerce site you have not shopped before in the given scenario using the following statements:

1. How would you look at the seller rating on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

2. How would you pay attention to seller comments on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

3. How important would it be for you to communicate with the seller on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

Online Trust (Gürkaynak- Gürbüzer ve Haşiloğlu, 2024)

Please indicate your online trust in the statement for the **BOOK**/the **SMART PHONE**/ the **PERFUME** sold one-commerce site you have not shopped before in the given scenario using the following statements:

Honesty (7) – Dishonesty (1)

Trust (7) -Not Trust (1)

Reliability (7) – Unreliability (1)

Good impression (7) - Bad impression (1)

Persuasiveness (7) – Unpersuasiveness (1)

Consistency (/) – Inconsistency (1)

Purchase Intention (Steinhart et al., 2014)

Please indicate your purchase intentions in the statement for the **BOOK**/the **SMART PHONE**/ the **PERFUME** sold on e-commerce site you have not shopped before in the given scenario using the following statements:

1. How likely would you be to buy the book sold on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

2. How inclined are you to buy the book sold on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

8. How willing are you to buy the book sold on e-commerce site you have not shopped before?

Not at all (1) – Very much (7)

SCENARIO 2:

A **BOOK** you want to buy appears on Amazon.com.

Considering this situation, answer the following statements.

The **SMART PHONE** you want to buy appears on Amazon.com.

Considering this situation, answer the following statements.

The **PERFUME** you want to buy appears on Amazon.com.

Considering this situation, answer the following statements.

Risk Reduction (Ovaz ve Haşiloğlu, 2024)

¹ Separate survey forms have been prepared for each product type in the same scenario. That is, each scenario contains only one product.

Gürbüzer

Please indicate risk reduction in the statement for the **BOOK**/the **SMART PHONE**/ the **PERFUME** sold on Amazon.com in the given scenario using the following statements:

1. How would you look at the seller rating on Amazon.com?

Not at all (1) – Very much (7)

2. How would you pay attention to seller comments on Amazon.com?

Not at all (1) – Very much (7)

3. How important would it be for you to communicate with the seller on Amazon.com?

Not at all (1) – Very much (7)

Online Trust (Gürkaynak- Gürbüzer ve Haşiloğlu, 2024)

Please indicate online trust in the statement for the **BOOK**/the **SMART PHONE**/ the **PERFUME** sold on Amazon.com in the given scenario using the following statements:

Honesty (7) – Dishonesty (1)

Trust (7) -Not Trust (1)

Reliability (7) – Unreliability (1)

Good impression (7) - Bad impression (1)

Persuasiveness (7) – Unpersuasiveness (1)

Consistency (/) – Inconsistency (1)

Purchase Intention (Steinhart et al., 2014)

Please indicate purchase intentions in the statement for the **BOOK**/the **SMART PHONE**/ the **PERFUME** sold on Amazon.com in the given scenario using the following statements:

1. How likely would you be to buy the perfume sold on Amazon.com?

Not at all (1) – Very much (7)

2. How inclined are you to buy the perfume sold on Amazon.com?

Not at all (1) – Very much (7)

3. How willing are you to buy the perfume sold on Amazon.com?

Not at all (1) – Very much (7)