

**ROLE OF TRUST OF CUSTOMERS DURING THE PURCHASE
OF FMCG PRODUCTS**

B. Sirisha* Dr. M. Kishore Babu N.Sangeetha *****

*** Ph.D Scholar, Department of Management, K L University**

**** Associate Professor, KLU Business School, K L University**

***** M.B.A Student (2012-2014 batch), KL University**

ABSTRACT

Trust is a key factor that strongly influences customer loyalty which is developed mainly by face-to-face interaction than any other modes of interactions. Most concerned problem that the electronic world facing is the lack of trust among the customers. Building trust in online customer has become tough as the customer behaviour in present context, have become shakier and product cycles are also shortening. Brand is of first concern to customers as it is the one which develops an image of the product and its specifications.

Trust is considered as the mainstay and as one of the most prudent qualities in the relationship between a company and its customers. The brand trust rely on the sturdy positive relationship between brand trust and brand loyalty. World Wide Web has created a new form of retail transactions i.e. electronic retailing (e-tailing) or online-shopping which has become a trend in these days. As such, it is required to identify the determinants of customer's online purchase desire.

The present study was conducted to provide additional insight into the product value – brand trust – brand loyalty chain by investigating the effects of moderating variables on these relationships. The importance of the topic is to find out whether there is any impact of trust during the purchase of women related products.

Key words: Trust, e-tailing, Intention, brand loyalty, web-shopping

1. INTRODUCTION

Trust is a key aspect in marketing, building brand trust is of deliberate important for marketers as it imparts competitive advantage to a firm. Trust is a key factor that strongly influences customer loyalty which is developed mainly by face-to-face interaction than any other modes of interactions.

Brand trust affects both attitudinal and behavioural components of loyalty, in that trusted brands should both be purchased more often and should evoke a higher degree of attitudinal commitment. Therefore, it will be influenced by consumer's evaluation of any direct or indirect contact with the brand, which leads to the conclusion, that among other things, brand trust may be impacted by antecedents of customer satisfaction - perceived quality and value, or customer satisfaction by itself. Brand trust results in brand loyalty because it creates exchange relationships that are highly valued. Trust is a confidence that one will find what is desired from another, rather than what is feared. Such trust may be seen as the confidence that weaknesses of exchange partners will not be exploited. It is

logical to suppose that the trust in the brand is likely to be based on customer experiences with the brand.

Manufacturers of FMCG products rely on sales promotions in order to attract customers and motivate them to buy their products. Past studies in this area indicate that three dimensions influence consumers to respond to the sales promotion offers are Value, Price and Deal proneness. Taking selected FMCG products (packaged Atta, tooth paste and detergents), two promotion types (monetary and non monetary) and two store types (Supermarket and Kirana store) It makes an attempt to analyze whether the three dimensions of Value consciousness, Deal Proneness and Price Consciousness are related and if so what is their impact on store preferences, brand preferences and buying intentions. Results indicate that the three dimensions have an impact on Buying intentions, Brand and Store preferences. Differences were observed among consumers on Value consciousness and Deal proneness but not on Price consciousness. Demographic variables and their association with the dimensions have been mixed and not very significant implying that the dimensions under study have a universality of application.

Trust is built on a relationship between truster and the trustee. In the Internet shopping, truster is the consumer and trustee is the seller. Many researchers have pointed lack of trust in the Internet shopping but a thorough framework for trust development in Internet shopping is yet to be developed. Brand trust and brand loyalty are central aspects in brand management. It has been shown that brands are valuable intangible assets. Building a sturdy brand with loyal customers is of strategic importance for marketing managers because it provides substantial competitive and economic benefits to a firm, such as reduced marketing costs, less vulnerability to competitive marketing actions, higher rates of return on investment which results in increasing better cooperation with intermediaries, market shares, favorable word of mouth and greater extension opportunities. Hence, there is great interest in how brand loyalty is built and which factors drive brand loyalty and brand performance

The advancement of the World Wide Web has resulted in the creation of a new form of retail transactions electronic retailing (e-tailing) or online-shopping. The rapid growth of the technology has enabled consumers to purchase products or services from the web-retailers and search product information from the web. However, web-retailers can only offer limited range of products and services to web-shoppers which includes e-banking services, cosmetics, technology gadgets, clothing and the booking of tickets. Web-shopping presents a different shopping experience while purchasing a product. Through online shopping, consumers interact in a virtual environment via the website interface. Therefore, web shopping is perceived to be more risky and therefore trust and risk play prominent roles in online transaction. Web-shopping behavior does not necessarily follow traditional consumer behavior in the bricks-or-mortar retailing environment, thus Internet marketers are advised to explore the determinants of customer online purchasing intention among the web shoppers. With a better understanding of the web shopper's online purchase intention, web-retailers can able to develop an effective and efficient web-shopping strategies to attract new and potential web-shopping customers.

In this study we can find that whether there is any relationship between trust of consumers and purchase decision making of consumers.

Cosmetics and beauty

Decorating the face and body is the most widespread, and persistent activity of human behaviours. Paint pigments have been found in archaeological contexts over 75,000 years old, indicating that people may have decorated themselves with body paint before they covered their bodies with clothing. The practice has continued since, and people in all societies decorate the face and body. In this cross cultural society decoration of the human body, that “body decoration in some societies is termed a fine art. The transformation through art of the human body is a basic need which is universally practiced among the peoples of the world.

Cosmetics and other decorations of the body are widespread and persistent because they are a part of how what defines us as individuals and as humans. Cosmetics help us to give an identity, and people clutch to them in even the most extreme of circumstances. The idea that cosmetics have the function of manipulating the appearance of the face to affect universal factors of beauty suggests that cosmetics can be viewed as a kind of technology for making the face more attractive. In this account, cosmetics function by manipulating biologically-based factors of attractiveness. The technology consists of applying implicit knowledge of facial attractiveness in order to alter the appearance of the face to make it more attractive to the perceptual systems of other people.

Indeed, different people have different visual systems, and different visual experiences. The ability of cosmetics to enhance facial attractiveness is greater for some observers than others and greater for some groups of observers than others. This may be due to differing attitudes about cosmetics and who wears them. Alternatively (or additionally) it may be due to people having had different visual experiences.

2. LITERATURE REVIEW:-

Although the importance of brand trust has been theoretically emphasized in the branding literature (JagdishN.Sheth & AtulPavatiyar, 1995) there has been little empirical research into it (Delgado-BallesterE & Munuera-AlemanJ.L, 2005). It is assumed that the strain in conceptualizing and measuring the construct of brand trust is one of the reasons for the lack of empirical research. Synthesizing different definitions of trust across various research disciplines it can be concluded that confident expectations or willingness to rely as well as uncertainty and risk are critical components of most trust definitions (Grabner-KrauterS & KaluschaEA, 2003). The concept of brand trust depends on the idea of a brand-consumer relation, which is seen as a alternative for human contact between the company and its customers (JagdishN.Sheth & AtulPavatiyar, 1995). Chaudhuri and Holbrook (2001) define brand trust as “the willingness of the average consumer to rely on the ability of the brand to perform its stated function”. There is also an understanding across disciplines that trust only exists in an

uncertain and risky environment. Trust is only relevant in a risky situation (Mayer R.C, Davis J.H, & D, 1995) when the outcomes of a certain decision are uncertain and important for the individual.

Brand trust and brand loyalty are the major aspects in brand management (Chanduri Arjun & Holbrook, 2001). It has been shown that brands are valuable intangible assets (Srivastava R.K, T.A. Shervani, & L. Fathey, 1998). Building a strong brand with loyal customers is of strategic importance for marketing managers because it provides substantial competitive and economic benefits to a firm, such as reduced marketing costs, less vulnerability to competitive marketing actions, cooperation with intermediaries, high rates of return on investment which increases market shares, favorable word of mouth and greater extension opportunities (Delgado-Ballester E & Munuera-Aleman J.L, 2005; Chanduri Arjun & Holbrook, 2001). Hence, there is great interest in how brand loyalty is built and which factors drive brand loyalty and brand performance.

Drawing on conceptualizations of trust in the social psychology literature (e.g. Lewis and Weigert, 1985) many researchers differentiate cognitive and emotional trust. Cognitive trust is that which relies on "good rational reasons why the object of trust merits trust" (Lewis J. D. & Weigert, 1985). It is thus based on evaluating the competence, reliability, and predictability of the trusted object and reflects the economic understanding of trust as a rational choice (Johnson & Grayson, 2005; Riegelsberger, Sasse, & McCarthy, 2005). On the other hand, Affective trust is the emotion-driven form of trust that is based on immediate aesthetics, on attractiveness, affective reactions, and signals of benevolence. Frequently trust-based behavior results from a mix of affective and cognitive trust (Riegelsberger, Sasse, & McCarthy, 2005; Corritore, Kracher, & Wiedenbeck, 2003)

Concerning the relationship between product value and brand trust it can be assumed that cognitive trust toward a specific brand is greater when the utilitarian value of the product in terms of e.g. quality or convenience is high (Chanduri Arjun & Holbrook, 2001). On the other hand, products with a high pleasure potential provide symbolic benefits, non tangible and are likely to hold a greater potential for evoking positive emotions and affect-based brand trust in a consumer. Online trust has several possible antecedents and consequences. Despite agreement on the significance of trust in business relationships, there is still a fair amount of disagreement on what factors constitute the antecedents, consequences and dimensions of trust. The precursor's of a buyer's trust in a seller includes the seller's reputation for reliable, consistent and fair behavior (Ganesan, 1994). Other precursor's include relationship-specific investments by the seller, the seller's size (Doney & Cannon, 1997), the buyer's experience with the seller (Ganesan, 1994) and the incidence of opportunistic behavior by the seller (M. Morgan & D. Hunt, 1994). In a meta analysis of studies on trust in marketing relationships, Geyskens, Steenkamp and Kumar (1998) show that own dependence, communication and economic outcomes, partner's coercive power use, environmental uncertainty, are the primary antecedents of trust, where as satisfaction and long-term orientation are the consequences of trust. The antecedent of a buyer's trust in electronic business may also be added value offered by the seller, for which the consequent of buyers' trust is increased transactions.

Orientation of the customers starts with the concept of customer satisfaction. This concept was first introduced by Kotler (1967). According to Kotler the old marketing concept was more of a sales concept

with very little focus on satisfying customer needs. In the new concept the company starts with the customer (existing and potential) and works its way back into the company asking what products or what solutions are necessary for satisfying the needs of those customers. In the context of Internet business, Sterne (1996, 1998) speaks of the need for organizations to put on their “customer glasses” and try to imagine what the customer sees and perceives. The electronic marketing concept goes beyond the needs and starts from the ever changing expectations and profits are seen a measure of customer perceived value. The difficulty here is to find a way of measuring customer perceived value, which as we know, can be determined in a myriad of ways (Rayport and Sviokla, 1994, Storbacka, et al, 1994).

Advancement in the Internet technology has facilitated the growth of in-home shopping (Lumpkin & Hawes, 1985). Shim, Quereshi and Siegel (2000) define web shopping as the process consumers go through to purchase products or services over the Internet. The terms Internet-shop, online-shop, web-shop and online-store are used interchangeably in the extant literature. Internet shopping is an e-commerce system used by shoppers in the context of business-to-consumer (B2C) or business-to-business (B2B).

From the consumer’s viewpoint, web shopping allows web shopper to search and compare various product or service alternatives from different online stores that are located in different parts of the world. The collective nature of the web offers opportunities for consumers to use the web shopping facilities effectively by improving the availability of product specifications, enabling comparison, and reducing prospective buyers’ information search costs (Alba, Lynch, Weitz, & Janiszewski, 1997).

As customers’ are increasingly using the Internet as a shopping approach in performing their purchasing activities, companies can take this an advantage to use the Internet as a medium to attract and maintain current and potential customers. In this vein, online retailers must understand consumers’ perceptions of website characteristics and their online shopping behaviour.

Customer online purchase intention was one of the intensive research areas in the surviving literature. Customer’s online purchase intention in the web-shopping environment will determine the strength of a consumer’s intention to carry out a specified purchasing behavior via the Internet (Salisbury, Pearson, Pearson, & Miller, 2001). According to Day (1969), the intentional measures can be more effective than behavioral measures to capture customer’s mind as customer may make purchases due to constraints instead of real preference when purchase is considered.

Purchase intention can be classified as one of the components of consumer cognitive behaviour on how an individual intends to buy a specific brand. Laroche, Kim and Zhou (1996) assert that variables such as consideration in buying a brand and expectation to buy a brand can be used to measure consumer purchase intention. Based on the argument of Pavlou (2003), online purchase intention is the situation when a customer is willing and intends to become involved in online transaction. The information retrieval and exchange steps are regarded as intentions to use a website; however, product buying is more applicable to an intention to handle a web-site (Pavlou, 2003). Therefore, it is crucial to evaluate

the concept of online purchase intention. In order to trigger customer online purchase intention; web retailers have to explore the impact of shopping orientations on the customer online purchase intention.

Quality is regarded as a key strategic component of competitive advantage and therefore the enhancement of product or service quality has been a matter of main concern to firms (Daniel, Reitsperger, & Gregson, 1995; Foster & Sjoblom, 1996). Garvin (1987) identifies five approaches to define quality: transcendent, product-based, manufacturing-based, value-based, and user-based. Transcendent definition of quality is synonymous with innate excellence. The assumption of transcendent approach is that quality is both absolute and universally noticeable. Garvin (1984) argues that differences in the quantity of some ingredients or attributes possessed by the product are considered to reflect variations in quality, whereas in the user-based definition, quality is the degree to which a product or service meets or exceeds customers' beliefs. The manufacturing-based approach has its roots in operation and production management. Its quality is defined as accordance to specifications (Crosby, 1979). Quality of conformance relates to the degree to which a product meets certain design standards. Besides, the value-based definition equates quality with performance at an acceptable price, or alternatively conformity at an acceptable cost.

A brand is a name or a symbol, package design and trademark that uniquely identifies the product and differentiates them from those of its competitors (Aaker, 1991). In the cyber marketplace, a corporate brand identity is a cognitive anchor and a point of recognition where customers perceive a great deal of uncertainty (Rajshekhar, Radulovich, Pendleton, & Scherer, 2005). For many online retailers, the brand name is the company name. In the e-commerce environment, trusted corporate and brand names are used by customers as substitutes for product information when they intent to make online purchase (Ward & Lee, 2000).

Several studies have found that brand loyalty exhibits strong impact on purchase intention in the traditional offline retailing world (Hawes & Lumpkin, 1984; Sproles & Kendall, 1986). A strong brand name not only attracts new customers, but also has the lock-in ability to make customers feel comfortable with their purchase decisions. A study carried out by Jayawardhena, Wright and Dennis (2007) concludes that brand orientation is positively related to the customer online purchase intention.

This study is to find out whether the trust plays a major role during the purchase of women related products.

Research problem

Emerging of wide range of products from different brands is increasing day by day in order to attract more number of customers. Building trust in online customer has become tough as the customer behaviour, have become shakier and product cycles are also shortening. So in order to attract more number of customers trust has become an important issue in these days both in virtual and online markets. So this study is attempted to find out whether there exists any relationship between trust and purchase decision made by women while purchasing women related products with respect to

Vijayawada, Krishna District, A.P and also to find out the importance of trust during the purchase decision of a consumer.

Objectives:

The main objectives of the study is,

- To study the role of trust in customers during the purchase of select FMCG products.
- To find out the influence of others on customers to purchase the products.
- To find out whether the customers are purchasing only particular brands

Scope of the study:

The study is limited to assessment of role of trust of consumers in Vijayawada. Scope of study is pertained to understand the importance of trust for consumers during the purchase of purchase of FMCG products (women related products) in Vijayawada only. Today as the competition is increasing marketers are finding ways to satisfy the needs and requirements of consumers before the competitor does by creating a perfect brand image or trust. The trust among the consumers will be developed due to some of the factors like image of the brand, quality, suitability etc., which influences the customer while purchasing a product. The research is conducted in Vijayawada which is in Krishna district to collect the information from women consumers. This study will reveal the impact of trust of customers during the purchase of FMCG products. But generalizing the results to macro level may not be relevant.

3. METHODOLOGY OF THE STUDY:-

The primary data are collected by conducting interviews, surveys where as secondary data was collected from various research publications, books, websites which includes both present and historical information.

3.1. Population of the study:

The information is taken from the consumers in Vijayawada, but was restricted only to women, as the study is about women related products.

3.2. Sampling frame:

The targeted population is from Vijayawada, the data is collected from only from women. Excluding the people who are not showing interest to give the information for the survey, the accessible population 100 is taken as sample.

3.3. Sampling:

The sample taken here is random sample, where the consumers are selected randomly in Vijayawada.

3.4. Sample size and area:

The Sample size is 100 which is a large sample and the sampling area is Vijayawada city which is in Krishna district Andhra Pradesh, India.

3.5. Hypothesis:

- H0: The trust plays a major role during the purchase of women related products.
- H1: The trust will not play a major role during the purchase of women related products.

3.6. Survey Design:

The survey is based on the primary source of data. A self filled questionnaire is prepared to gather the information from consumers. Data collected by face to face interaction with consumers.

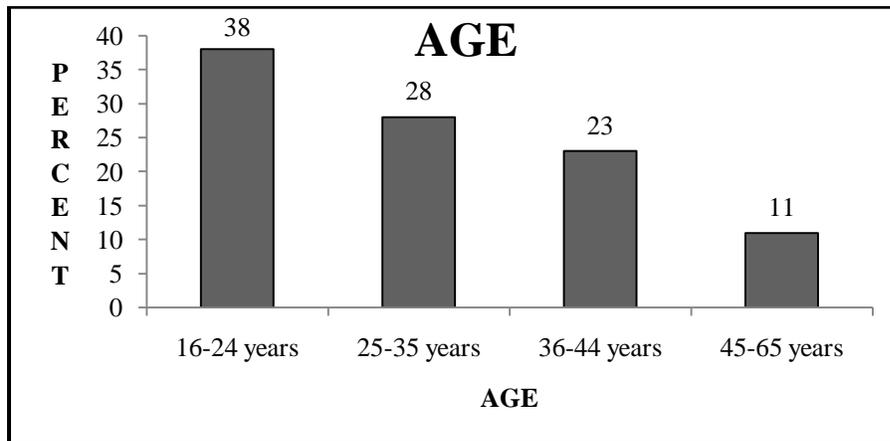
3.7. Statistical tools used for the study:

To find the relationship between trust and purchase decisions the mean values are calculated. The values are taken from different factors which influences the respondents while purchasing.

When the respondent said as yes, that response have been collected and used for forming a chart that consists of all the factors which influence the trust along with percentages. The bar chart has been generated for very variable to understand how the trust is influencing. It can be known that unmarried consumers are more interested in using cosmetics, than married. And also many of the respondents are thinking that the expensive products are better than the cheaper products. The respondents who are accepting brand as a many factor for selecting cosmetics are more than 90%, and as per their view quality is also a main factor and the respondents who are opting for quality is more than 60%. But the respondents are opting less when the product is new. Most of the consumers are deciding the brand of cosmetics, what to purchase before going to the store. The data collected from 120 respondents in Vijayawada which is in Krishna district. After excluding all the inaccurate data 100 respondents (consumers) are taken who has different education levels and express their opinions differently.

Table-1: Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 16-24 years	38	38.0	38.0	38.0
25-35 years	28	28.0	28.0	66.0
36-44 years	23	23.0	23.0	89.0
45-65 years	11	11.0	11.0	100.0
Total	100	100.0	100.0	

Chart-1:Age

Out of 100 respondents for the given question, about 38% of respondents are 16-24years, 28% of respondents are having below 35 years, 23% of the respondents are below 44 years, and 11% of the respondents are below 65 years. So among these age groups below 24 years consumers are more in number.

Table-2: Marital status

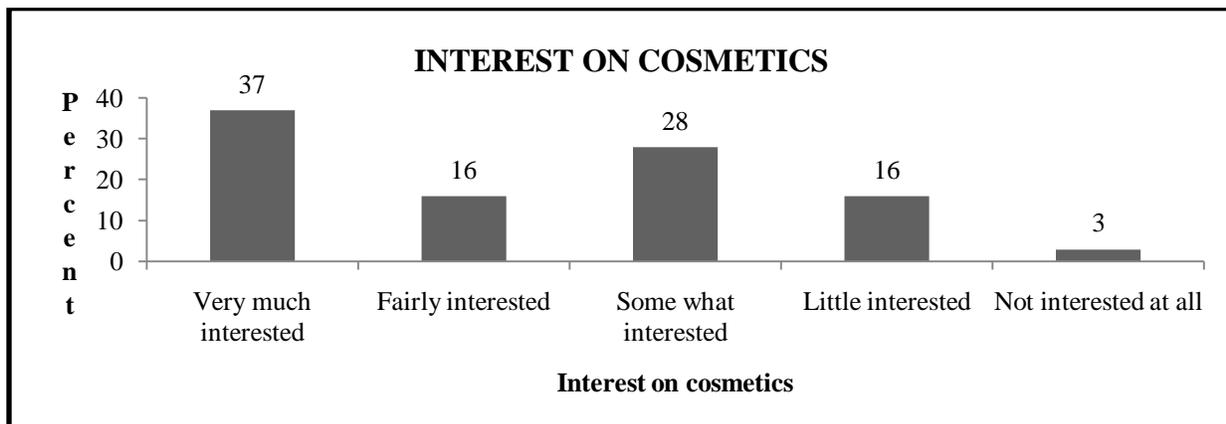
	Frequency	Percent	Valid Percent	Cumulative Percent
single	65	65.0	65.0	65.0
Valid married	35	35.0	35.0	100.0
Total	100	100.0	100.0	

For the given questions out of 100 respondents 65% of respondents are single, and 35% respondents are married. So by this we can say that rather than married, single persons are concentrating purchasing of women related products where the married women are not much concentrating on the cosmetics. Among these the students are showing more interest to purchase cosmetics than any others.

There are no missing values.

Table-3: Using cosmetics

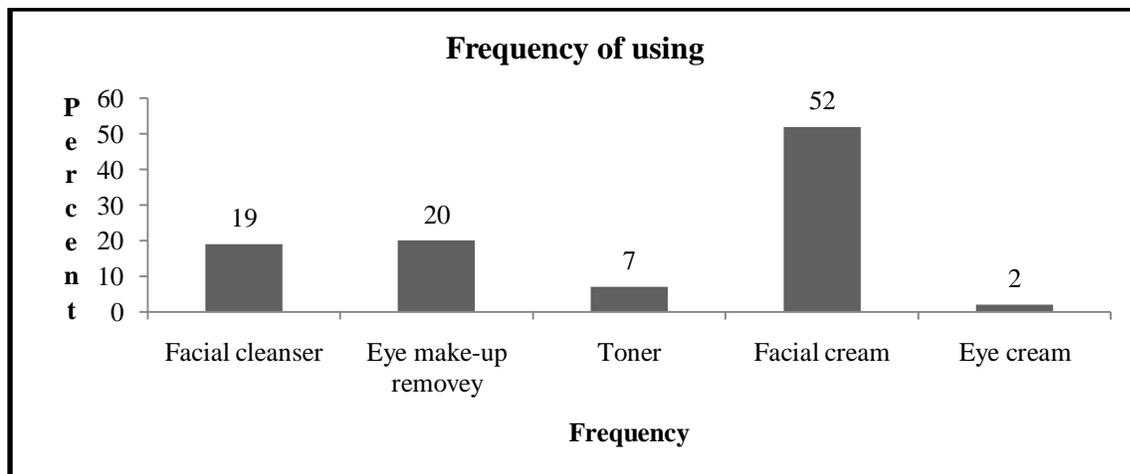
	Frequency	Percent	Valid Percent	Cumulative Percent
very much interested	37	37.0	37.0	37.0
Fairly interested	16	16.0	16.0	53.0
somewhat interested	28	28.0	28.0	81.0
fairly little interested	16	16.0	16.0	97.0
Not interested at all	3	3.0	3.0	100.0
Total	100	100.0	100.0	

Chart-2: Interest on cosmetics

More than 37% of consumers are very much interested in using cosmetics for taking care of their beauty but 3% of respondents are not interested at all.

Table-4 Frequency of using

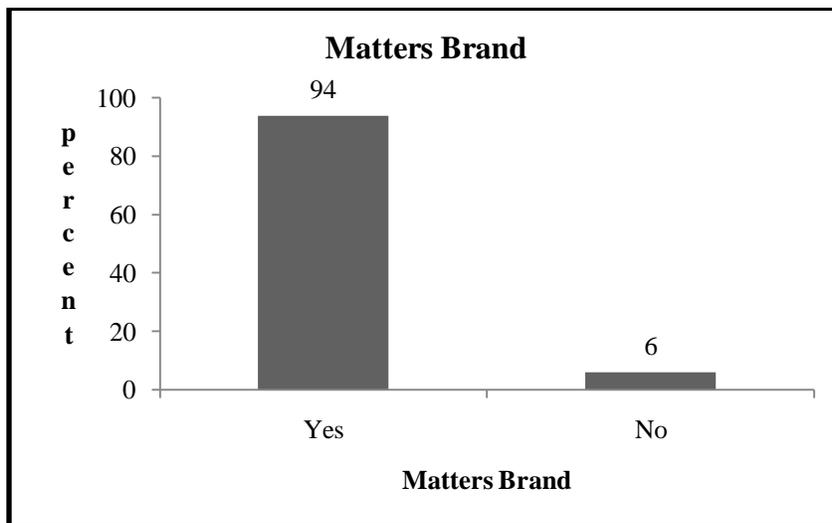
	Frequency	Percent	Valid Percent	Cumulative Percent
facial cleanser	19	19.0	19.0	19.0
Eye make-up remover	20	20.0	20.0	39.0
Toner	7	7.0	7.0	46.0
Facial cream	52	52.0	52.0	98.0
Eye cream	2	2.0	2.0	100.0
Total	100	100.0	100.0	

Chart-3: Frequency of using

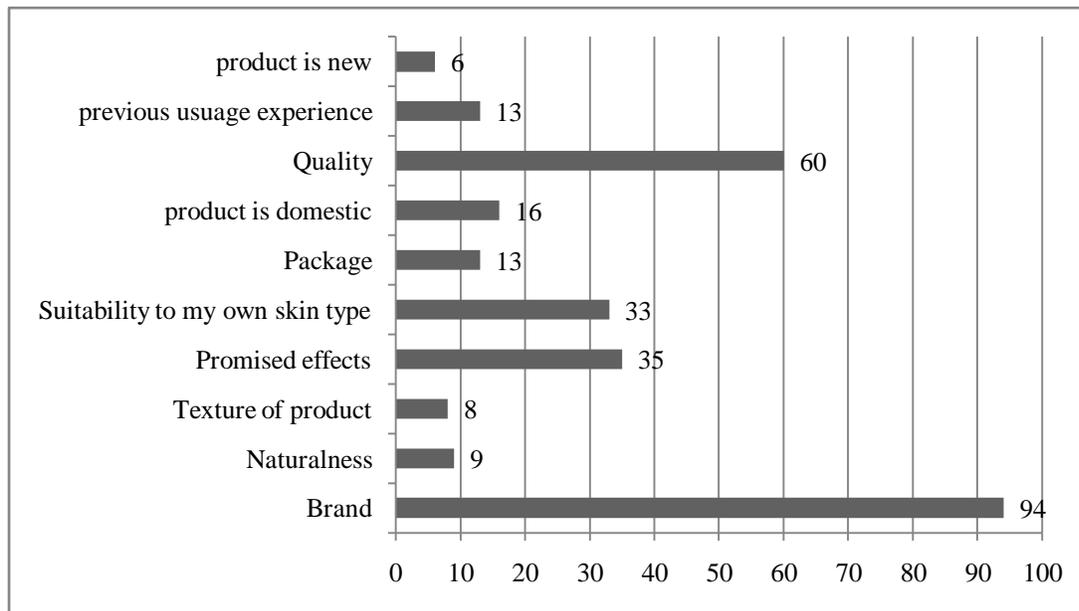
Many of the respondents 52% are using facial creams products, 20% of the respondents are using eye make-up remover, 19% of the respondents are using facial cleanser, 7% of the respondents are using toner, and 2% of the respondents are using eye cream. But while considering all the cosmetics the consumption of facial cream products are more.

Table-5: Matters.Brand

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid yes	94	94.0	94.0	94.0
no	6	6.0	6.0	100.0
Total	100	100.0	100.0	

Chart-4: Matters brand

Out of 100 respondents 94% of the people are opting for brand while purchasing the facial skin care products. And only 6% of the people are not opting for brand while purchasing the facial skin care products.



Out of the 100 respondents 94% of the consumers are opting for brand while purchasing of facial skin care products, 60% of the consumers are opting the cosmetics based on the quality as a factor to choose cosmetics. 35% of the consumers are opting for promised effects of cosmetics, 33% of the respondents are choosing for the suitability of their skin type. The respondents are not showing much interest when the product is new among the cosmetics. The consumers are showing less interest with respect to naturalness, and texture of the product.

5.1 FINDINGS:

Out of 100 respondents 94% respondents accepted that the trust plays a major role while purchasing the women related products. Many of the women consumers are purchasing certain branded facial creams repeatedly like lakme, ponds, L'Oreal, Revlon, fair & lovely, Olay. But among these brands most of the women consumers prefer lakme facial creams Trust is needed to consumers for choosing best products among the different brands. If the consumer is satisfied with the particular brand he/she will give a positive word of mouth and becomes a loyal to that brand.

5.2 SUGGESTIONS:

- The results can be used to study the long term and short-term influence on the trusting mechanism as the benefit of this study becomes apparent in the middle to long term.
- This research cannot be done only on the particular age group, different consumers have different views.

- Consumers' brand loyalty is strategically important for companies to obtain a sustainable competitive advantage, as it gives companies some protection from competition and increases their control in planning their marketing programmes.
- Consumers with high brand consciousness can be expected to develop brand trust more easily than consumers with low brand consciousness.
- Trust could be positioned as a moderator of the relationship between perceived risk and purchase intention

5.3 CONCLUSION:

The study investigates that, the trust plays a major role during the purchase of women related products. The consumers for this study are taken from Vijayawada which is in Krishna district. Most of the consumers are using products related to cosmetics irrespective of the cost. From that we can conclude that there exists a trust for the purchase of women related products.

Many of the respondents among 100 samples are very much interested in using cosmetics for taking care of their beauty. And many of the students are taking care of their beauty, that to only unmarried consumers are showing interest to purchase the cosmetics. The respondents are mostly opting for facial cream products. When the people are purchasing facial skin care products mostly they are concentrating on Brand, quality, promised effects, and suitability to their skin type and the respondents are less concentrating when the product is new. The consumers are also thinking that the products which are expensive are better than the cheaper products. The respondents are purchasing the facial skin care products mostly from stores specialized in beauty. Many of the respondents purchase the products from the same brand if they are satisfied with the existing products. The respondents mostly prefer for lakme among all the remaining brands. Hence it can be concluded that the trust plays a major role during the purchase of women related products.

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