

2016

## The Critical Factors of Online Banking Trust Toward Consumer Behavior

Allam Mawlawi

Jinan University, allammawlawi@hotmail.com

Follow this and additional works at: <https://digitalcommons.aaru.edu.jo/aljinar>



Part of the [E-Commerce Commons](#), and the [Service Learning Commons](#)

---

### Recommended Citation

Mawlawi, Allam (2016) "The Critical Factors of Online Banking Trust Toward Consumer Behavior," *Al Jinan الجنان*: Vol. 8 , Article 14.

Available at: <https://digitalcommons.aaru.edu.jo/aljinar/vol8/iss1/14>

This Article is brought to you for free and open access by Arab Journals Platform. It has been accepted for inclusion in Al Jinan الجنان by an authorized editor. The journal is hosted on [Digital Commons](#), an Elsevier platform. For more information, please contact [rakan@aarj.edu.jo](mailto:rakan@aarj.edu.jo), [marah@aarj.edu.jo](mailto:marah@aarj.edu.jo), [u.murad@aarj.edu.jo](mailto:u.murad@aarj.edu.jo).

*Allam Housni Mawlawi*

طالب كلية إدارة الأعمال – جامعة الجنان

## **The Critical Factors of Online Banking Trust Toward Consumer Behavior**

DOI: 10.33986/0522-000-008-015

### **Abstract**

It is hard to find an article dealing with online purchasing without mentioning in the first place the importance of trust as a major factor enabling or disabling users to accomplish their operations safely.

The expansion of e-commerce and e-business is related to a diversity of factors that enhance the intension and create the will of online banking.

The fact that it is not always about trusting the bank the customer dealing is within an absolute value, it may take in charge a list of factors that can affect directly or indirectly, positively or negatively the act of online purchasing.

The main factor will always remain trust, but it is not the only one.

The bank good reputation, a fortified security system, the website design, the word of mouth (Wom), and the size of the bank the customer is dealing with can also be considered as factors shaping the behavior of online banking.

To better understand this topic, it is significant to know that there are two core factors that may affect e-commerce and e-business; these factors can be direct or indirect, they elements can also play a positive or a negative role in determining this attitude.

Throughout this article, two main ideas are to be represented; the term of online banking and the term of Trust. In the coming part of this article, numerous studies are to be explained to show the existing relationship between the two previous mentioned terms “Online Banking” and “Trust”.

### **Introduction**

In this article, two main key words are to be discussed and defined, the first is Online purchasing, and the second is the trust that the customer should build around the action of online transaction.

The start should be from the two main definitions of online Banking, and online banking trust.

Online banking is the act that enables bank customers to operate account, manage and perform account transactions directly with the bank through the internet. This is also known as internet banking. Most banks offer customers the option of online banking in order to motivate and encourage them to buy excessively. Customers are able to access all of their accounts through an internet connection using the banks own website or a commercial software packages.

Online banking allows customers to monitor accounts, download transactions, transfer funds between accounts, including checking, saving, and money accounts, management investments, and handle loan activity, including applications and repayments. Clients can transfer funds to their bank accounts, and pay bills either electronically (with an account transfer) or by having the bank issue paper checks directly to the payee.

Banks must have set up security systems to ensure that online conducted transactions are protected from internet security threats, Fraud, and theft. Most banks use an industry-standard Secure Transaction software and protocol to manage the security on their systems. Online banking has made personal and business banking faster, easier, more efficient and safer.

At this level online banking is not always enough for the customer even though it offers a diversity of advantages like discounts, low cost shipping, and low prices. The customer always looks for security issue, confidence, accuracy and exactness in the operation that may take place through the intermediate of the bank he/she is dealing with. The customer here is certainly looking for Trust.

Online Banking Trust can be defined as to have confidence, faith or hope in the system.

This article deal with the fact of linking online banking action to the Trust, so the Problem statement will be as following; is online banking affected by the trust offered by the bank to customer to ensure a safe transaction?

The coming variety of articles will answer if there is a direct or indirect relation and effect between Trust and online banking and in the same time there will be a listing of other factors that may affect the action of internet banking. A brief summary of these studies will be presented below.

### **Research methodology:**

This research is based on a variety of previous studies that discussed online purchasing in relation with direct, indirect, major and minor factors that may hinder or motivate the customer to use online purchasing.

These studies stated and affirmed that online banking does not exist by itself, there are always factors that determine this action. This study is based on a deep reading and comparing of 20 articles, and this comparison came up with a summary that confirms that trust is the major factor that shapes the online purchasing process. So the answer to the problem statement that will be clarified later on is; there is certainly a positive, direct correlation that links trust and online purchasing.

Supporting to this fact, financial institutions and sellers should back up this trust and develop it by a list of factors that may increase trust like the good reputation, high quality of website, positive word of mouth, secure operations and transactions and easy access and usage of technology.

### **Study 1: Effect of social characteristics on E-commerce Trust.**

Sanghyuil & Hyunsun (2013) conducted a study titled “Effects of various characteristics of social commerce (e-commerce) on consumers’ trust and trust performance”. The purpose of the study was to identify the key factors in e-commerce as reputation, size, information quality, transaction safety, economic feasibility, and word-of-mouth (WOM), which are the characteristics of e-commerce influencing Korean consumers’ trust in

e-commerce.

The sample of the study consisted of 371 e-commerce users. The results revealed that all the characteristics of social commerce which is a subset of e-commerce including: (reputation, size, information quality, transaction safety, communication) had a significant effect on online trust and that online trust had a significant effect on purchase and word of mouth (WOM) intentions by customers.

Customers using WOM, usually pass the following cycle:

Trial of online banking (usage), appreciation due to the safety of the operation and the acquired satisfaction of online purchasing will lead to positive WOM in the market.

#### **Study 1: Effect of social characteristics on E-commerce**

##### **Factors:**

- Reputation.
- Size.
- Information quality.
- Transaction safety.
- Economic feasibility.
- Word-of-mouth (WOM).

### **Study 2: A conceptual frame work for the Promotion of trusted online retailing in KSA.**

A study, conducted by Al Ghamdi, Dre & Alhussain (2012) and titled “A Conceptual Framework for the Promotion of Trusted Online Retailing Environment in Saudi Arabia”, presented a conceptual framework/ structure model. This model aimed at promoting trust in the online commerce environment in the Kingdom of Saudi Arabia (KSA). The

problem of this study lies in the fact that despite rapid internet growth, the development of online commerce in Saudi Arabia continues to progress very slowly compared to that of the developed and leading developing countries. The purpose of the study was to determine the reason behind the slow growth of online trade in the KSA. A number of methods were used to answer the question of the study, as the sample consisted of 680 customers, and 200 retailers, and a questionnaire was distributed to both groups. The results of the study revealed the lack of trust in the online trade environment in Saudi Arabia, which is perceived as a key deterrent for the growth of the sector. Furthermore, a five-part model for promoting trust was developed. These five parts were as follows: offering trustworthy and secure online payment options, ensuring consumer protection, clarifying marketplace rules, issuing certifications and strengthening/ protected delivery systems of online purchasing.

Study 2: A conceptual framework for the promotion of trusted online retailing in KSA

Factors:

- Promoting Trust and Secure services through a list of options that banks should deliver to the customer.

### **Study 3: Exploring the continuance intentions of consumers for B2C online Perspectives of fairness and trust.**

Chen & Chou (2012) also conducted a study titled “Exploring the continuance intentions of consumers for B2C online Perspectives of fairness and trust”. The researchers stated that the success of online shopping depends largely on user satisfaction and other factors that further affect customers’ intentions to continue shopping online. The purpose of this study was to combine the theory of fairness with the concept of trust to construct a model for investigating the durability of consumers’ intentions to shop online. Data was collected through an online survey from 226 users with online shopping experience. The results indicated that fairness in distribution and interaction plays a significant positive effect on customers’ satisfaction and trust in vendors. In addition, satisfaction is a strong indicator of the durability of one’s intentions towards online shopping. However, the results showed that the relationship between trust in vendors and the durability of consumers’ intentions to shop online is insignificant, meaning that consumers continue shopping online with certain levels of uncertainty.

The main point is the fact of decreasing uncertainty toward the usage of online shopping.

When customers are pleased, the certainty of usage will increase.

**Study 3: Exploring the continuance intentions of consumers for B2C online Perspectives of fairness and trust.**

**Factors:**

- User satisfaction.
- User Trust.
- User uncertainty.

**Study 4: Limitations of e-commerce in developing countries-Jordan case.**

A study, conducted by Abbad, Abbad & Saleh (2011) and titled “Limitations of e-commerce in developing countries - Jordan case”, aimed at clarifying the status of e-commerce in terms of limitations’ problems and barriers facing the application and the use of e-commerce in Jordan. A total number of 200 questionnaires were distributed to the sample of the study, and 170 valid questionnaires were returned. The findings of the study indicated that there are six major limitations of e-commerce use in Jordan as follows: security and trust; internet experience; pleasure; language; legal issues, and technology acceptance (ease of use and usefulness). Furthermore, the results showed that the main obstacles of e-commerce in Jordan appeared to be related to non- technical issues.

**Study 4: Limitations of e-commerce in developing countries - Jordan case.**

**Factors:**

- Security.
- Trust.
- Internet experience.
- Pleasure.
- Language.
- Legal issues.
- Technology acceptance.

**Study 5: Cognitive and institutional predictors of initial trust toward an online retailer.**

In their study “Cognitive and institutional predictors of initial trust toward an online retailer”, Eastlick & Lotz (2011) tried to examine consumers’ initial trust in an unfamiliar online vendor, considering cognitive perceptions of the vendor and institutional beliefs about the online environment. Data was collected through a random sample of 2 000 U.S. households, which resulted in 477 valid responses. The findings of the study revealed that both, cognitive and institutional information, have similar and contrasting effects on online purchase intentions through the formation of initial trust. The results also revealed a weak relationship between beliefs on trust and purchase intentions, which is weaker than the relationship between intentions of trust and intentions to purchase. Furthermore, privacy concerns had a slightly stronger direct effect on one’s beliefs on trust than the reputation of the vendor. However, the indirect effects for both, reputation and privacy concerns, on

intentions to purchase through initial trust were similar. These results suggest that vendors must take serious steps to create and communicate a positive reputation and deal with consumers' privacy concerns.

**Study 5:** Cognitive and institutional predictors of initial trust toward an online retailer.

Factors:

- Cognitive and institutional information.
- Privacy concerns.
- Reputation.

**Study 6: The impact of consumer trust on attitudinal loyalty and purchase intentions in B2C e- marketplaces: Intermediary trust vs. seller trust.**

As for Hong & Cho (2011), they conducted a study titled “The impact of consumer trust on attitudinal loyalty and purchase intentions in B2C e- marketplaces: Intermediary trust vs. seller trust”. They state that online merchandise in an e-marketplace consists of an intermediary, providing the market infrastructure and the community of sellers conducting business within that infrastructure. Furthermore, consumers' trust in one component of the e- marketplace merchant may not only affect their trust in other components, but also affect the way consumers make online purchases. The purpose of this paper was to explore the impact of trust on the consumer's behavior in e- marketplaces. A total number of 290 questionnaires were sent to the potential respondents via e-mail, and 227 responses were received, out of which 222 answers were valid for analysis. The findings of the study showed that that consumer's trust in an intermediary has a strong influence on both attitudinal loyalty and intentions to purchase, although the consumer's trust in the community of sellers has no significant effect on the two components representing the behavior of the client. In addition, the study revealed that trust is transferred from an intermediary to the community of sellers, meaning that the credibility of the intermediary plays a critical role in determining the extent to which consumers trust and accept the sellers in the market place.

**Study 6:** The impact of consumer trust on attitudinal loyalty and purchase intentions in B2C e- marketplaces: Intermediary trust vs. seller trust.

Factors:

- Trust in E-commerce can be transmitted to customers through credible intermediaries.
- Trust should pass through intermediaries to play the correct role.

**Study 7: The effect of perceived trust on electronic commerce:**

Shopping online for tourism products and services in South Korea.

Tourism companies actively use websites as a key marketing and sales tool for their products and services, according to a study conducted by Kim, Chung & Lee (2011) and titled “The effect of perceived trust on electronic commerce: Shopping online for tourism products and services in South Korea”. The key factor for achieving success in e-commerce in the tourism sector is being trust worthy and credible.

The aforementioned study aimed at examining the factors that affect trust, satisfaction, and loyalty. The authors used a structural equation modeling approach to investigate the relationships among variables (navigation functionality, perceived security, and transaction cost) and mediating variables (trust and satisfaction), with loyalty as a dependent variable. A total of 340 questionnaires were distributed to online panel respondents by an Internet research firm. The results of the study indicated that navigation functionality and perceived security had a significantly positive effect on building online trust. However, they found that transaction cost had no effect on online trust. Satisfaction was found to have a positive impact on online trust which, in turn, affects customer loyalty. Their findings mean that the customer’s satisfaction affects online trust, which plays a key role as a precursor for a customer’s loyalty in online shopping for tourism products and services.

**Study 7:** The effect of perceived trust on electronic commerce: Shopping online for tourism products and services in South Korea

**Factors:**

- There is a positive relationship between satisfaction, loyalty and trust.
- There is no impact for the transaction cost on building trust.
- Loyalty is a dependent variable.

**Study 8: Analyzing key determinants of online repurchase intentions.**

In their study “Analyzing key determinants of online repurchase intentions”, Lee, Eze & Ndubisi (2011) stated that the internet platform and online transaction systems are the most recent facilitators for people who wish to purchase and make payments for goods and services online. The purpose of their study was to examine the factors that may affect consumers’ intentions to repurchase products and services online. A questionnaire was used to collect the data, and 102 valid responses were collected from participants in Malaysia. The findings provided significant evidence that perceived value, perceived ease of use, perceived usefulness, firm’s reputation, privacy, trust, reliability and functionality are all strong incentives for customers to buy online.

Furthermore, businesses should continue to improve their goodwill, which will help in building trust and confidence among customers.



**Study 8: Analyzing key determinants of online repurchase intentions.**

**Factors:**

- There are facilitators for people in the market to use online banking.
- There are a variety of factors like perceived value, perceived ease of use, perceived usefulness, firm's reputation, privacy, trust, reliability and functionality that are all strong incentives for customers to use online banking.
- Goodwill is also considered an important factor in developing confidence and trust toward online banking.

**Study 9: Perceived risk, perceived technology, online trust for the online purchase intentions in Malaysia.**

Ling et al. (2011) conducted a study 'to evaluate and validate the impact of perceived technology and perceived risk on online trust and how the latter is related to the intention to purchase online. The study, titled "Perceived risk, perceived technology, online trust for the online purchase intentions in Malaysia", also investigated the impact of online trust in mediating the relationship between perceived technology and online purchase intention. A total of 250 sets of questionnaire were distributed to the full time undergraduate students of Information Technology, and 200 questionnaires were usable. The results revealed that perceived technology and perceived risk are positively related to online trust. Online trust is positively related to the intention to purchase online and perceived technology is positively related to the intentions as well. In addition, the findings also concluded that perceived technology is positively related to the intention to make online purchases, mediated by online trust.

**Study 9: Perceived risk, perceived technology, online trust for the online purchase intentions in Malaysia.**

**Factors:**

- Online trust is positively related to the intention to purchase online.
- Perceived technology is positively related to the intentions to make online purchases, mediated by online trust.

**Study 10: Past purchase and intention to purchase in e-commerce, the mediation of social presence and trust.**

According to a study, conducted by Weisberg, Te'eni & Arman (2011) and titled: "Past purchase and intention to purchase in e-commerce, the mediation of social presence and trust", making online purchases has unique features that make it different from the traditional shopping environment. The purpose of this study was to investigate the relationship between past online purchases and purchasing intentions, tackling the social context through

the notions of social presence and trust. The sample of the study consisted of 115 working MBA students, who purchased an item online but stopped the transaction before paying and then completed a questionnaire. The results showed that past purchasing experience shapes the intentions to purchase, and that trust and social presence act as partial mediators. The study demonstrated the important role of social context in online shopping, especially the mediating effect of trust and social presence between past and future online purchase.

**Study 10:** Past purchase and intention to purchase in e-commerce, the mediation of social presence and trust.

**Factors:**

- Making online purchase has to be different from traditional shopping.
- Social impact may affect the online purchasing action.
- Relationship between past online purchasing and future purchasing intention through social presence and trust act partially.

**Study 11: Too much of a good thing: curvilinear effects in the evaluation of services and the mediating role of trust.**

In their study “Too much of a good thing: curvilinear effects in the evaluation of services and the mediating role of \_trust”, Vlachos, Vrechopoulos & Pramataris (2011) tackled the recent criticism of the satisfaction-trust paradigm in terms of its ability to deliver positive outcomes, related to the consumer’s behavior. The study argued that one of the reasons for this unpleasant situation may be the failure of service managers to account for non-linearity in the satisfaction-trust paradigm. It was assumed that the consumer’s trust is an important intervening variable and the evaluation of non- linear service can translate into word-of-mouth. A face-to-face interviewing method was used in this study, as 942 respondents were Successfully interviewed in supermarket stores. The results showed that investing satisfaction programs does not lead to a positive word-of-mouth from that point. However, economic value evaluations and ‘trust indicators are both necessary and sufficient conditions to build successful relationships with consumers. In addition, businesses that are willing to build long-term relationships with their customers must not continue to invest in trust determinants that have negative effects on their businesses.

**Study 11:** Too much of a good thing: curvilinear effects in the evaluation of services and the mediating role of trust.

**Factors:**

- Satisfaction is related to the positive outcome that the customer can have.
- Non linear services can lead to dissatisfaction.
- Economic value and trust are necessary to build successful relationship with customers.

### Study 12: Empirical evidence in a low-trust environment.

Zhou & Tian (2010) also presented a study titled “An Integrated Model of Influential Antecedents of Online Shopping Initial Trust: Empirical Evidence in a Low-Trust Environment”. The purpose of their study was to investigate the factors that contribute in building consumer’ initial trust in online vendors in a relatively low-trust environment such as the People’s Republic of China. The sample of the study consisted of 210 college students. The results showed that significant differences do exist between influential precursors for consumer initial trust in online vendors in a low-trust environment like China and those in a high-trust environment, perceived corporate, image, perceived security, and perceived reference power are all influential precursors for all three dimensions of beliefs on trust (with the exception of the effect of perceived security on ability and the effect of perceived reference power on benevolence). However, perceived Website quality is found to have no significant influence on the beliefs on trust.

Moreover, in contrast to prior studies, conducted in high-trust environments, this research found that intentions to trust are significantly influenced by consumers’ trust in the firm’s integrity rather than their trust in its ability.

#### Study 12: Empirical Evidence in a Low-Trust Environment.

##### Factors:

- Perceived corporate, image, perceived security, and perceived reference power are all influential precursors for all three dimensions of beliefs on trust. These factors can operate in low trust and high trust environment.
- Two types of environment: high trust environment, and the low trust environment.

### Study 13: A trust based consumer decision-making model in electronic commerce: The role of trust, perceived risk and their antecedent.

As for Kim, Ferrin & Rao (2008), they presented a study titled” A trust based consumer decision-making model in electronic commerce: The role of trust, perceived risk, and their antecedents”. In this study, the authors investigated many dimensions related to the context of e-commerce, and asked if trust and risk are important in consumers’ e-commerce purchasing decisions. They also looked at the antecedents of trust and risk in e-commerce and how trust and risk affect consumer’s online purchasing decision.

The sample of the study consisted of 512 undergraduate students, who participated voluntarily in the study. The findings showed that consumers’ trust and perceived risk have strong impact on their online purchasing decisions. Furthermore, consumer’s views on the issue of trust, the reputation of the vendor, privacy concerns of the client, security concerns, the quality of information available on the Website, and the company’s reputation have strong effects on online consumers’ trust in the Web site.

**Study13:** A trust based consumer decision-making model in electronic commerce: The role of trust, perceived risk and their antecedent.

**Factors:**

- Trust and risk strongly affect consumer's online purchasing decision.
- The reputation of the vendor, privacy concerns of the client, security concerns, the quality of information available on the Website, and the company's reputation have strong effects on online consumers' trust in the Web site.

**Study 14: A qualitative exploration of a consumer's value-based e-trust building and processing a framework development.**

In "A qualitative exploration of a consumer's value-based e-trust building and processing a framework development", Pennanen, Tiainen & Luomala (2007) developed a value-based framework for the consumer's online trust building process. Compiling data was carried out in two steps as follows: a brief questionnaire analyzing the respondents' personal values was distributed and 30 respondents were recruited for the interviews afterwards.

The results of the study revealed two value-based external factors that consumers perceive as risks in e-commerce and e-trust building process, which are: threats on the internet and price of the product. In addition, respondents adopt three value-based behavioral factors to reduce perceived risks and build trust in e-commerce as follows: friends' e-service usage, pretesting e-service and ordering via the internet. Furthermore, findings of the current study suggest that e-trust building process varies according to the individuals' personal values.

**Study14:** A qualitative exploration of a consumer's value-based e-trust building and processing a framework development.

**Factors:**

- External factors that consumers perceive as risks in e-commerce and e-trust building process, which are threats on the internet and price of the product.
- Respondents adopt three value-based behavioral factors to reduce perceived risks and build trust in e-commerce as friends' e-service usage, pretesting e-service and ordering via the internet.
- E-trust building process varies according to the individuals' personal values.

**Study 15: Dynamics of the key elements of consumer trust building online.**

This study, conducted by Patokorpi & Kimppa (2006) and titled "Dynamics of the key elements of consumer trust building online", the authors stated that there is a growing need tackle the challenge of building trust in an online context. The purpose of this study was to

examine and describe the contextual conditions which affect building trust online. As a result of their research, they concluded that online trust-building could be defined as “a successful combination of four basic elements: reputation, website design, expertise and relationship.

This research has taken all of these four elements and the dynamics of their interconnections into account.

**Study 15: Dynamics of the key elements of consumer trust building online.**

**Factors:**

- Online trust-building could be defined as “a successful combination of four basic elements: reputation, website design, expertise and relationship.

**Study 16: Reputation affecting the usage of e-commerce.**

Corritore & Wiedenbeck 2003 explained in their article that reputation is the most important factor that may affect online using and e-commerce.

They found that the good reputation is one of the principal factors that may affect online trust and online banking in the market.

It is a cycle, when the reputation is well known the customer will partially tend to trust online banking, this tendency will increase or decrease after the trial.

After the experiment the customer will fully trust or will never repeat the transaction that took place before.

So reputation is a primary factor that may seduce, attract and invite other customers to try online purchasing and e-banking.

**Study 16: Reputation affecting the usage of e-commerce**

**Factors:**

- The good reputation is one of the principal factors that may affect online trust and online banking in the market.

**Study 17: Reputation as a way to motivate the usage of online banking.**

Mckinight and Chervany 2002 also indicated that the vendor may seek to promote and advertise the product's good reputation as a way to motivate and stimulate purchasing and so they can maintain constant and stable online transactions in the future.

Studies may cover a variety of factors that may enhance trust or decrease it as a way to encourage electronic operations to serve the market, enlarge the market share and realize profit on the long run.

Regardless the factor and its importance, sellers should always seek to boost trust as a way to induce online banking.

**Study 17:** Reputation as a way to motivate the usage of online banking.

**Factors:**

- Vendors always try to promote and advertise the product's good reputation as a way to motivate and stimulate online purchasing.

**Study 18: The role of government in promoting online banking usage.**

Jin, B. 2006 clarifies that the trust issue always comes from the technology perspective. He observed that two methods should be applied to build trust.

These methods are as following:

To maintain and develop infrastructure in the country,

2- And to securitize applied systems in the usage of online banking. These two factors are directly related to the public sector and governmental factors applied and maintain in the country, they are either present or not present.

If the governmental and legal systems are not present in the country, it should be fortified as a way to boost and encourage online usage by enhancing online trust.

**Study 18:** The role of government in promoting online banking usage.

**Factors:**

- The trust issue always comes from the technology perspective.
- Infrastructure in the country may enhance the trust of usage for online banking.
- Security systems (through the legal application).

**Study 19: The role of expertise in enhancing the usage of online banking.**

Sirivisan 2004 examined that expertise is also important in offering and promoting the service of online usage.

People usually trust the mediators because of their expertise in delivering the service.

Whereas the expertise of the service provider can only be evaluated after an actual transaction took place on the ground.

Some customers believe to a great extent, that a product manufactured with better expertise and in a country that has a higher level of technology tends to have higher quality of online services.

Study 19: The role of expertise in enhancing the usage of online banking.

Factors:

- The expertise of mediators is important in offering and promoting the service of online usage.

**Study 20: Ongoing relationship that is derived from experience and firsthand knowledge.**

Papadopoulos, et al 2009 revealed that online trust is ongoing relationship that is derived from experience and firsthand knowledge.

Initial trust is based on the customers' perceptions; it can be developed as a result of consumers' search for good experience and reputation.

The customer intention to purchase online is always related to the existing history and has direct effect on the future internet shopping behavior.

Experienced customers of e-commerce behave in a totally different way from the first time customers.

Study 20: Ongoing relationship that is derived from experience and firsthand knowledge.

Factors:

- Trust is ongoing relationship that is derived from experience and firsthand knowledge.
- Initial trust is based on the customers' perceptions; it can be developed as a result of consumers' search for good experience and reputation.

**Comparison between Studies:**

In the table below, is present a list of comparing factors divided in two main categories. The first type of category discusses the motivating factors to encourage consumers to use online purchasing. The second type of category is used to limit the usage of online purchasing.

These coming associations between these factors clarify the main elements that can push, encourage or hinder the consumer process of online purchasing.

Enhancing factors :	Restricting factors:
<p>1- The main factors affecting the decision of online purchasing are: The size of the firm the customer dealing with, the reputation in the market, information quality, safety of the transaction and operation applied by the purchaser.</p> <p>2- WOM or called word of mouth and advices given by peers and the surrounding can affect either in the positive way or in a negative way.</p> <p>3- Online banking is not affected by separate factors since it is considered as a complete process that interacts with a variety of elements that are certainly or negatively correlated to each other.</p> <p>4- Online growth and expansion cannot be completed if customers do not trust the used techniques in e-commerce.</p> <p>5- When trust in online purchasing is not well developed, firms should establish an arrangement to encourage customers to get over their fear. This arrangement can be by promoting trust and security as the following:</p> <ul style="list-style-type: none"> <li>- Offering a security system.</li> <li>- Protection against Fraud.</li> <li>- Making clear rules, conditions and statements of using for a better understanding.</li> </ul> <p>6- When shopping online is fair, protected and transparent customers will certainly trust the usage of the online technique.</p> <p>7- It is always primordial to ensure customers' satisfaction behind the usage of online purchasing. To maintain a high level of satisfaction, vendors should guarantee durability of a good service.</p> <p>8- Durability of satisfaction is directly related to confidence and trust.</p> <p>9- There are 6 factors restricting the usage of online banking:</p> <ul style="list-style-type: none"> <li>- Security.</li> <li>- Trust.</li> <li>- Internet experience.</li> <li>- Pleasure of usage.</li> <li>- Language.</li> <li>- Legislations (legal system of protection).</li> <li>- The ease of usage (acceptance of technology).</li> </ul> <p>10- Online purchasing is not always related to technology, it can be related to social and cultural factors. These factors cannot be changed suddenly. It always needs a psychological process to move on.</p> <p>11- To ensure the action of online shopping, sellers should first create the intension and the need.</p> <p>12- Vendors should always keep a positive communication process and practice with customers to investigate about complains and restrictions.</p> <p>13- Offering the privacy of purchasing may raise trust and reliance.</p> <p>14- Trust in the online usage should be taken into consideration and transformed into loyalty.</p> <p>15- A list of components should be present to create online trust;</p> <ul style="list-style-type: none"> <li>- Acquired value.</li> <li>- Privacy of data.</li> <li>- Credibility.</li> <li>- Functionality.</li> <li>- Good will.</li> </ul> <p>16- Past and old experience in online banking may shape the customer's future actions.</p> <p>17- Online trust should be built through:</p> <ul style="list-style-type: none"> <li>- Perceived corporate image.</li> <li>- Perceived security.</li> <li>- Perceived reference.</li> </ul> <p>18- three basic factors may affect e-commerce:</p> <ul style="list-style-type: none"> <li>- Reputation.</li> <li>- Website quality.</li> <li>- Expertise.</li> </ul>	<p>1- When the website quality is low/ not professional, trust may be affected.</p> <p>2- Low trust may affect the ratio of online usage and purchasing.</p> <p>3- When safety is not offered and guaranteed customers trust will decrease.</p> <p>4- Uncertainty of usage may decrease if the web design is not easy to understand and use (complex).</p> <p>5- Habits, life style and culture may be a major factor in restraining online usage and acceptance.</p> <p>6- When privacy is not assured customers tend to decrease their online purchases.</p> <p>7- Old bad online experiences may always affect the future decisions of the customer.</p> <p>8- When customer feels that the risk of usage is high his trust and accuracy will decrease.</p> <p>9- There is no final decision about what if these factors have a direct impact on online banking or not, these factors are:</p> <ul style="list-style-type: none"> <li>- The quality of the website.</li> <li>- The information quality presented in the conducted web site.</li> <li>- The design of the website.</li> </ul>



### **Conclusion:**

This article came up with the idea of linking positively the act of online banking to the trust, so the answer to the problem statement mentioned above in this article is: Yes online banking and purchasing is certainly affected by the level of trust offered while operating an online transaction. The answer is positive due to the affirmative optimistic correlation between trust and internet banking.

Briefly to what had been explained and listed above, factors affecting online purchasing can be divided into positively or negatively, direct or indirect factors that can encourage or hinder the action.

Definitely, there is a record of direct factors absolutely connected to internet banking like, the easiness of the website usage, the security system that protects the consumer, the data privacy, legal protection for customers, rules and conditions for a clear usage, and the easiness of technology. These factors may play a major role in motivating the consumer to use excessively online purchasing.

Furthermore, a list of dynamics may hold back and decrease the level of trustiness, like the complicated technology, old bad experience, fraud, low quality of the website, social impact, and sophisticated website. These factors may deprive trust from its accuracy and reliance, so it will make the online purchasing action hard to happen.

As a termination of all what has been argued before, Trust is considered to be a curve that interlink with a variety of inter-reliant factors, and these factors can be pros or cos.

Finally, the fact of optimistic connection between trust and online banking adding up some of other factors that can be scheduled as a list of internal and external, direct and indirect, enhancing and restricting aspect that may affect the trust of online banking and e-commerce in the market, is not enough to make the process of online purchasing occur since it is a complicated method that may include social-technical- political issues that should be present to guarantee the smooth, simple, and easy transaction. To be able to promote a high trust environment there is a list of factors that should be defined and respected with a complete coordination between the bank offering the capability of online banking and the government that should elaborate some legal aspects and infrastructure to make it happen. If these factors are present trust will certainly be ensured. The occurrence of these factors may promote and advertise the recommended level of expectation that customers are asking for to believe that the online purchasing act is smooth and riskless, and this will undoubtedly lead to a satisfactory level of pleasure, loyalty, and profitability.

So here is the big question, if banks are doing what it has to be to support online banking, what are the main responsibilities that the Lebanese government should undertake and comfort to ensure a Trustful usage of online purchasing in Lebanon?