

E-Business Reputation and Purchase Intention: The Mediating Role of Trust and the Lens of Economic Development

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ABSTRACT

T Trust and reputation are dynamic rudiments in e-business that affect customer behaviour and business success. Therefore, the study aims to investigate the impact of e-business reputation on purchasing intention and the mediation role of trust. The data are gathered from 376 university students. The variables were measured using the 5-Likert scales. The hypothesis is tested using partial least squares structural equation modeling (PLS-SEM). The findings reveal a positive and significant relationship between e-business reputation, trust, and purchasing intention. Similarly, trust has a positive and significant relationship with purchasing intentions. Lastly, mediation of trust exists between the reputation of e-business and purchasing intention. The result can help Nepali e-businesses develop trust-building and trust-maintaining strategies that will ultimately enhance their reputation and increase customers' intentions to make purchases. The results can help firms understand the importance of maintaining a favourable reputation and fostering consumer trust. By enabling e-businesses to create targeted marketing efforts, enhance customer support, and establish reliable online platforms, these insights can promote economic development and growth in the Nepalese e-business sector.

Keywords: Reputation, Trust, E-business, Purchasing Intention, Economic Development



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INTRODUCTION

With its revolutionary potential, digital technology continues to advance and transform society and businesses (Zhang et al., 2023). The phase of the technology revolution happens in the blink of eye. The rapid expansion and global reach of E-business have been made possible by digital technology, which has also transformed how businesses operate, interact with their clients, and conduct transactions online (Castillo and Taherdoost, 2023; Hye et al., 2023). The term "e-business," which is short for "electronic business," refers to the online conduct of business (Shariati and Aghajani, 2023). The expansion and innovation of digital technology are currently accelerating, as are online commercial operations. Developments in fields such as artificial intelligence, cloud computing, big data analytics, and the Internet of Things are sparking industry revolutions and new opportunities for online businesses (Bisht et al., 2022; Jiang et al., 2024). Customer involvement and brand exposure are being increased through digital marketing tactics such as influencer marketing, social media advertising, and targeted online campaigns. Incorporating digital technologies into company procedures increases

consumer experiences, streamlines operations, and propels the globalization of online business models (Kiradoo, 2023). The acceptance of digital payments, rising internet usage, and increasing mobile usage all contribute to Nepal's strong growth in e-commerce, reshaping conventional business models and opening up new markets for online companies. The use of e-commerce platforms, online marketplaces, and online payment methods is expanding, providing customers in Nepal with ease and accessibility while promoting the development of the nation's digital economy (Maharjan et al., 2022; Pansuwong et al., 2023).

In simpler terms, reputation refers to the general opinion, perception, and impression that the public holds of a person, group, or entity (Elmada et al., 2022). Therefore, perception and trustworthiness that a business has in the online marketplace constitutes its reputation in e-business. It includes the ideas, experiences, and feedback that consumers, business partners, and other stakeholders have collectively expressed about the organization's dependability, credibility, and trustworthiness. Delivering high-quality goods or services, offering first-rate customer service, upholding

rigorous standards of ethics, and being receptive to client comments and issues are all key components of developing a favorable reputation in e-business. A positive reputation increases the level of trust of consumers, helping an e-business succeed and endure (Soleimani, 2022; Devi et al., 2024). Trust and confidence in the e-business are boosted by a favorable reputation that has been built through constant delivery of high-quality goods and services, open dealings, and satisfied customer (Fatimah et al., 2023). On the other hand, trust is a crucial component that enables the growth of a favorable reputation. Trust and reputation work together to strengthen one another, which is crucial for a e-business's success and thus, it has an impact on customer purchasing intentions. Customers are more certain of the caliber and dependability of a company's goods and services when they trust it and believe it has a solid reputation (Fatihah, 2023). This in turn has a favorable impact on their intention to buy. This assurance increases the likelihood that you will make a purchase; as a result, customers' purchasing choices increase. An individual's propensity or readiness to buy a good or service refers to their purchasing intention (Song et al., 2022).

Due to the expanding significance of the digital market in the current global economy, is essential to know in context of Nepal too (Maharjan et al., 2022). Understanding the elements that influence consumers' purchase decisions is crucial for e-businesses to succeed in the competitive e-commerce environment, given the growing popularity of online shopping. An e-business's reputation significantly influences consumer views and behavior. A good reputation can foster client trust, increasing the likelihood that they will make a purchase in a connected, digital world where information is shared quickly (Yeo et al., 2021). Studying these factors helps e-businesses establish a good reputation, increase consumer trust, and ultimately enhance consumers' propensity to make purchases. The result can help Nepali e-businesses develop trust-building and trust-maintaining strategies that will ultimately enhance their reputation and increase customers' intentions to make purchases. The results can help firms understand how crucial it is to uphold a favorable reputation and increase consumer trust. By enabling e-businesses to create targeted marketing efforts, enhance customer support, and establish reliable online platforms, these insights can promote growth and success in the Nepalese e-business sector.

LITERATURE REVIEW

This section discusses the scenario of Nepalese e-business and the relationship between the variables.

Scenario of Nepalese E-business

Over time, the e-business environment in Nepal has undergone substantial expansion and change, driven by changes in consumer behaviour and technological advancements. E-business is becoming increasingly vital to Nepal's economy, offering convenience, accessibility, and new opportunities for business owners (Maharjan et al., 2022). The increasing use of

smartphones and internet access is one of the main drivers boosting e-business in Nepal (Khadka, 2018). Shopping online, electronic payment methods, and other electronic commerce services are becoming increasingly popular as more people gain access to the internet (Maharjan et al., 2022). Daraz Nepal, SastoDeal, Hamrobazar, Muncha.com are some examples of e-business in Nepal.

The e-commerce sector in Nepal has advanced significantly, thanks to several online marketplaces and platforms that offer a wide range of products and services. Products ranging from groceries and household essentials to clothing and technology are now readily available for customers to view and purchase. To reach a wider audience of customers and boost sales, businesses are also utilising social networking sites and targeted digital marketing strategies (Shrestha, 2019). Another important development in the Nepalese online business landscape is the emergence of online payment options and electronic wallets (Maharjan et al., 2022). Cash transactions once dominated the market, but today's consumers prefer electronic payment choices including mobile banking, e-wallets, and payment gateways. This modification has improved the efficiency of transactions while also providing clients with a secure and useful means of making purchases (Dangol et al., 2019).

New entrepreneurship prospects in Nepal have also been made possible by the e-business sector. Startups and small businesses utilise e-commerce sites to market their products and establish connections with clients beyond their local markets. A creative and imaginative mindset has been cultivated as business owners' experiment with cutting-edge business tactics and make money from niche markets. This adjustment has enhanced the efficiency of transactions while also offering clients a secure and convenient payment method (Joshi et al., 2016). There are now more prospects for entrepreneurs in Nepal thanks to the e-business sector. To market their products and reach customers beyond their local markets, startups and small businesses utilise e-commerce platforms. An inventive and creative attitude has been promoted by business owners' experiments with unique business tactics and financial success in niche industries (Maharjan et al., 2022).

Reputation of E-business and Purchasing Intentions

In the current digital world, where information is readily accessible and available, consumers rely heavily on the legitimacy and reputation of e-businesses to make informed choices about their purchases. A good reputation can greatly impact a consumer's purchasing decisions (Chauhan et al., 2019). An e-business's reputation acts as a symbol of dependability and trustworthiness. Customers view an online business with a good reputation as being more legitimate and reliable (Jean and Tan, 2019). Building a positive reputation involves obtaining pleasant reviews on the internet, ratings, and client feedback. This favorable perception in turn boosts consumers' trust in the online business and their propensity to make purchases (Wang et al., 2020).

Customers are more inclined to transact with and buy products from online merchants they believe to be trustworthy. Consumers' opinions of a product or service's quality are positively influenced by its reputation. High-quality goods or services are frequently connected to a reputable and well-established online business. Consumers frequently assume that reputable e-businesses are dedicated to providing higher value (Kumar and Pradhan, 2016) As a result, customers are more likely to have optimistic purchasing intentions and be eager to spend money on the goods or services such e-businesses provide. A good reputation can increase the satisfaction and perceived value of the buying experience (Chauhan et al., 2019). Excellent customer service, quick delivery times, and dependable return policies are frequently associated with e-businesses with a high reputation. When customers are confident in an e-business's ability to meet their expectations, they are more likely to perceive value in their transactions. Consumers' inclinations to buy are increased and repeat purchases are encouraged by this perception of value combined with a favorable reputation. Thus,

H1: Reputation of E-business have a significant and positive relationship with purchasing intention

Trust and Purchasing Intentions

The desire of consumers to transact and make purchases is significantly influenced by their level of trust. Customers are more likely to have favorable purchase intentions and feel secure in their decision-making process when they have faith in a brand or company (Harrigan et al., 2021). Building solid relationships between customers and companies starts with trust. Customers view a brand or company as dependable, credible, and competent when they have faith in it. This trust is built through several variables, including constant product/service quality, openness and integrity in business dealings, dependable customer service, and a history of keeping commitments. Customers are more likely to establish favorable purchasing intentions and are more prepared to commit their time and money to a brand's goods or services when they have faith in its reliability (Dam, 2020).

Trust is essential for reducing perceived risks associated with purchasing decisions (Rachbini, 2018). Trust is even more crucial in the internet market, where buyers cannot see things in person or speak with sellers face-to-face. Customers need to know that their personal information will be treated securely, that the goods or services will meet their expectations, and that they will receive the help they need in case of any problems. Consumers' intentions to make purchases are positively impacted and feel more secure completing the transaction when they have faith that a brand or company

will look out for their best interests and deliver a satisfying experience (McLean et al., 2020). Trust is a factor in the development of customer loyalty and repeat business. Customers are more inclined to stick with a brand and form enduring relationships when they trust it. Trust fosters a sense of familiarity and dependability, leading to a preference for the reputable brand over its rivals. Because of this, customers with high trust are destined to have firmer purchasing intents and stick with the dependable company in the future (Meilatinova, 2021).

H2: Trust has a significant and positive relationship with purchasing intention

Reputation of E-business, Trust, and Purchasing Intentions

Building trust, which in turn affects consumers' purchasing inclinations, is influenced by an e-business's reputation. A good reputation increases an e-business's perceived trustworthiness. Consumers are more likely to trust and engage with an online business that has a positive reputation (Olaleye et al., 2021). Online reviews, evaluations, and favorable testimonies help build a good reputation. Customers are more likely to trust the e-business as a result of this favorable perception because they believe that a respectable e-business is more inclined to fulfill its commitments and offer great experiences. In this situation, trust serves as a link between consumer purchase intents and the reputation (Keh and Xie, 2009).

Their level of trust has a significant influence on consumers' intention to buy. Customers are more likely to transact with and make purchases from an online business when they trust it. The perceived dangers of online transactions, such as concerns about product quality, data security, or fraudulent activity, are mitigated through trust (Soleimani, 2022). Higher levels of consumer trust increase the likelihood that consumers will make informed purchases because they feel more in control of the decision-making process and believe that their needs will be met (Lazaroiu et al., 2020). The link between an e-business's reputation and customers' propensity to buy is strengthened by trust, which serves as a trigger (Qalati et al., 2021). Brand devotion and repeat business are influenced by trust and reputation. Customers are likely to develop a sense of loyalty and choose a brand over its rivals when they trust the e-business. A solid reputation strengthens this devotion since customers view a respected e-business as more dependable and consistent in providing value. Consumers' purchasing intentions are reinforced by trust and reputation, which motivates them to keep using e-business for their subsequent transactions (Zhao et al., 2019).

H3: Reputation of E-business has a significant and positive relationship with trust.

H4: Trust mediates between the reputation of e-business and purchasing intention.

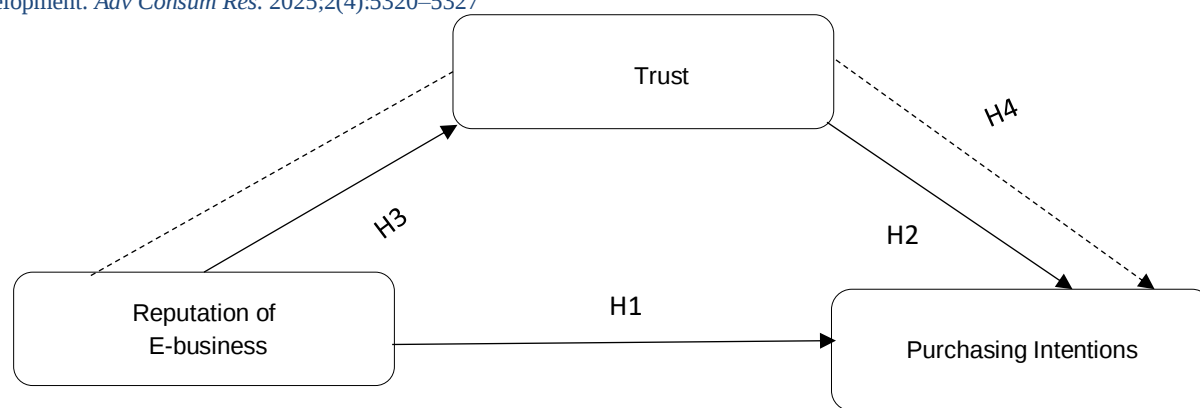


Figure 1: Conceptual Framework

METHODOLOGY

The study examines the impact of reputation of E-business on the purchasing intentions and the mediating role of trust. The questionnaire is divided into parts first one about demographic information (gender, age, education and purchasing frequency of respondents) and second part is about the variables. The variables used in reputation of e-business are vision and leadership (R1), work place environment (R2), product and service (R3) and social and environmental responsibility (R4) (Alniacik et al., 2012). Similarly, the variables of trust are authenticity (T1), professionalism (T2), digital literacy (T3) and payment gateways (T4) (Zhao et al., 2018). Likewise, the variables of purchasing intentions are information availability (PI1), usability (PI2) and customer service (PI3) (Jimenez et al., 2022). A 5-point Likert scale uses for response option, ranging from 1 “Strongly Disagree” and 5 “Strongly Agree”. Using a closed-end survey and a questionnaire, the study adopted a quantitative methodology. A test with five experts was used to evaluate the validity of the item objective congruence (IOC) of the questionnaire prior to the data collection process. Purposive sampling is used to gather the sample data. A sample of 50 individuals from the pilot research is used to assess the questions' validity. 376 university students were given the survey to complete. The Statistical Package for Social Science (SPSS) and Smart Partial Least Squares (Smart PLS) programs were used to analyze the data. Both the structural model and the measurement model were employed in the data analysis.

The gender of the respondent is represented as male 206 (54.79%) followed by female 170 (45.21%) respectively. The age of the respondent is represented as 21 to 25 year was 138 (36.70%) followed by 26 to 30 year was 125 (33.24%), less than 20 year was 75 (19.95%), 31 to 35 year was 20 (5.32%) and 36 year and above was 18 (4.79%) respectively. The education of respondents is represented as bachelors 189 (50.27%) followed by master 177 (47.07%). The online purchasing frequency of the respondents is represented as several times in a year was 108 (28.72%) followed by once in a month was 95 (25.27%), several times in a month was 80 (21.28%), once in a week was 57 (15.16%) and once in a year was 36 (9.57%) respectively.

DATA ANALYSIS AND DISCUSSION

The data in this study are analyzed using Smart PLS 4. A statistical method for structural equation modeling that identifies relationships between observable & latent variables (Hair et al., 2021) Structural equation modeling combines the measurement and structural model components. For analyzing path models containing the relationship among latent variables, the method known as PLS-SEM is most frequently used (Sarstedt et al., 2021). Latent variables are evaluated by the measuring model using observable variables (Kang and Ahn, 2021). The composite reliability as well as Cronbach's alpha make up the measurement model employed in this investigation. A composite reliability of above 0.70 is regarded as acceptable (Hair et al., 2021) and Cronbach's alpha is greater than 0.60 (Griethuijsen et al., 2015). According to (Hair et al., 2021), AVE values greater than 0.5 are considered acceptable.

Table 1: Reliability and Validity

	Cronbach's alpha	Composite reliability	Average variance extracted (AVE)
Reputation of E-business	0.803	0.870	0.627
Trust	0.741	0.834	0.559
Purchasing Intentions	0.686	0.827	0.614

The Fornell Larcker criterion looks at the relationships between latent variables & the square root of the construct's AVE. According to (Hair et al., 2021) the greatest correlations among any two constructs must have lower square roots compared to their respective AVEs. According to (Hair et al., 2021) an indicator should have more outer loading (correlation) on its associated constructs than any other cross-loading. According to (Hair et al., 2021) an indicator should have more outer loading (correlation) on the associated constructs compared to any other cross-loading.

Table 2: Fornell Lacker Criterion

	Reputation of E-business	Trust	Purchasing Intentions
Reputation of E-business	0.792		
Trust	0.314	0.748	
Purchasing Intentions	0.410	0.475	0.784

Table 3: Cross Loadings

	Reputation of E-business	Trust	Purchasing Intentions
R1	0.759	0.197	0.317
R2	0.758	0.294	0.388
R3	0.829	0.237	0.286
R4	0.819	0.246	0.282
T1	0.165	0.803	0.274
T2	0.147	0.654	0.385
T3	0.358	0.726	0.404
T4	0.198	0.797	0.304
PI1	0.303	0.425	0.822
PI2	0.380	0.355	0.791
PI3	0.276	0.332	0.736

The structural model shows the association & relationship between each latent variable (Kang and Ahn, 2021). This study's structural model shows the route analysis, R2 coefficient of determination, and f2 effect size. Through path analysis, the relationship between the latent variables that exist is determined. In this study's path analysis, the path coefficients value, standard deviation, p-value, confidence interval of 95%, and t-value are all shown. The path coefficient has a range of -1 to +1. The study's hypothesis is accepted if the p-value is below 0.05 & the t-value is greater than 1.96 (Hair et al., 2021). The path analysis with the beta, standard deviation, t-value, and p-value is shown in table 4.

Table 4: Path analysis

	Beta	SD	T-value	P-values	Verdict
Reputation of E-business -> Purchasing Intentions	0.289	0.046	6.226	0.000	Accepted
Trust -> Purchasing Intentions	0.385	0.044	8.806	0.000	Accepted
Reputation of E-business -> Trust	0.314	0.047	6.643	0.000	Accepted
Reputation of E-business -> Trust -> Purchasing Intentions	0.121	0.021	5.789	0.000	Accepted

In table 4 hypothesis (H1) is, “Reputation of E-business have a significant and positive relationship with purchasing intention”. The path coefficient for hypothesis (H1) is 0.289, t-value is 6.226, and p-value is 0.000 so, the hypothesis (H1) is accepted. In line with (Qalati et al., 2021) stated that reputation has a significant relationship with purchasing intention. Similarly, hypothesis (H2) is, “Trust has a significant and positive relationship with purchasing intention”. The path coefficient for hypothesis (H2) is 0.385, t-value is 8.806, and p-value is 0.000 so, the hypothesis (H2) is accepted. The result is contrary to (Watanabe et al., 2020) which responded that trust has no influence on purchasing intention.

Similarly, hypothesis (H3) is, “Reputation of E-business has a significant and positive relationship with trust”. The path coefficient for hypothesis (H3) is 0.314, t-value is 6.643, and p-value is 0.000 so, the hypothesis (H3) is accepted. The result is consistent with (Olaleye et al., 2021) which explain that reputation has a positive relationship with trust. Similarly, hypothesis (H4) is, “Trust mediates between the reputation of e-business and purchasing intention”. The path coefficient for hypothesis (H4) is 0.121, t-value is 5.789, and p-value is 0.000 so, the hypothesis (H4) is accepted. In line with (Qalati et al., 2021) stated that trust significantly mediates the relationship between reputation and purchase intention.

The amount of variance in an endogenous construct that can be explained by its predictor construct is measured by the coefficient of determination, or R2 (Hair et al., 2021). According to (Chin, 1998), R2 values of 0.67, 0.33, and 0.19 are categorized as substantial, moderate, weak, and very weak, respectively. In the study it shows that the value of r square of trust is 0.098, and purchasing intention is 0.301 which is very weak and weak respectively.

A predictive construct's influence upon an endogenous construct is measured by the effect size (f2) (Hair et al., 2021). A small, medium, and large effect, according to (Cohen, 2013), is one with an impact size of 0.02-0.14, 0.15-0.34, and 0.35 and above. Table 5 displays the effect size.

Table 5: Effect Size

	Trust	Purchasing Intentions
Reputation of E-business	0.109 (Small Effect)	0.108 (Small Effect)
Trust		0.191 (Medium Effect)

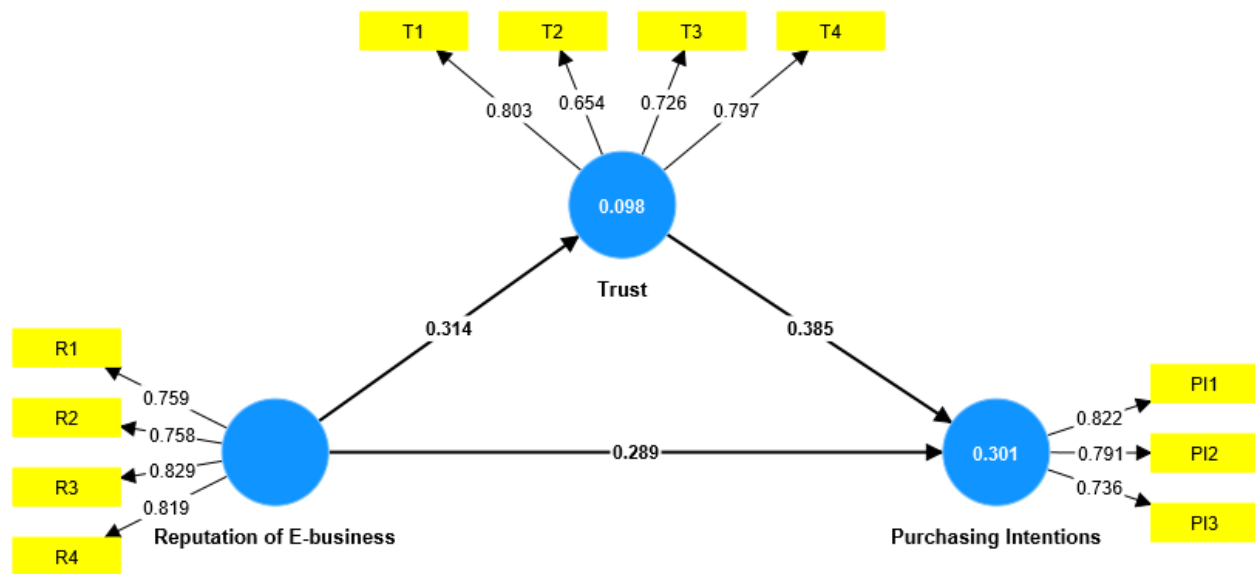


Figure 2: Path Analysis

CONCLUSION AND RECOMMENDATION

As a result, consumers' purchasing intents are significantly influenced by the reputation of online businesses, and trust serves as a bridge between these two factors. The results of this study emphasise the relevance of establishing a good reputation in the e-business space to win customers' trust and therefore influence buying behaviour. A positive reputation positively influences consumers' trust in the e-business, which increases their likelihood of making a purchase. The idea behind trust's mediating function is that it links consumer purchase intents and how well-known an online business is. Customers are more inclined to trust an online business they believe to be reputable because they believe it to be trustworthy, credible, and able to meet their demands. The psychological mechanism of trust helps consumers feel more confident when making purchases from reliable online merchants by lowering the ambiguity and risk involved in online transactions.

With the above conclusion, the recommendation is firstly; e-businesses should devote their attention to continually providing excellent items and customer service. Second, they should actively promote this reputation by using client endorsements and reviews. Thirdly, to promote trust, security and transparency should be given top priority. To improve individual attention, personalized channels of communication should be built. Finally, it is crucial to continuously monitor and maintain your internet reputation so that you can quickly handle any complaints or problems. By putting these suggestions into practice, you may improve your reputation, promote trust, and have a beneficial impact on future purchases.

LIMITATION AND FURTHER RESEARCH

The limitation are the doors for further research. The results' generalizability is a limitation because the study

was conducted with university students, which limits how widely the findings may be applied. Subsequently, this study used cross-sectional data, which may limit the ability to detect changes in the students. So, further research can conduct longitudinal approaches to understand the effect of reputation of e-business on purchasing intention. For several reasons, further research in this field may investigate how other factors, such as perceived risk, product quality, and customer satisfaction, influence the relationship between reputation, trust, and purchasing intentions. First off, consumers' perceptions of risk are a big factor in their choices, especially when it comes to e-business, where worries about fraud, security, and privacy are common. Understanding the relationships between perceived risk, trust, and reputation can help to understand the circumstances in which reputation has a bigger or weaker influence on purchasing intentions. Second, a key factor in determining customer loyalty and happiness is product quality. It can assist determine whether trust and reputation have varying effects based on the caliber of the goods provided by online firms. Last but not least, trust and intention to buy are strongly connected with consumer satisfaction. It can reveal whether a good reputation and high levels of trust are more effective in influencing consumers' purchasing intentions when combined with high degrees of customer satisfaction.

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