

# Impact of Intermediary and Seller Trust on Consumer Repurchase and E-WOM Intentions: Demographics Moderating Trust Transference

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## ABSTRACT

This study investigates the impact of intermediary and seller trust on consumer repurchase intention and electronic word-of-mouth (e-WOM) intention. A total of 337 consumers with online-buying experience were surveyed using a self-administered questionnaire. For the research purpose, a model was developed and tested using the PLS-SEM technique. In this instance, trust in a competent intermediary is formed on perceived benevolence and integrity. The moderating roles of demographics and purchase frequency were tested using a multigroup analysis. The results strongly support the research model, indicating that (1) trust in competent intermediaries has a significant influence on consumers' repurchase and e-WOM intention; (2) trust in consumer electronics (CE) sellers has an influence on repurchase intention but not e-WOM intention; and (3) age, gender positively affect the trust transference process, while purchase frequency affects e-WOM intention. This research presents new theoretical and managerial implications for online electronics marketing.

## KEYWORDS

Competent Intermediaries, Consumer Electronics Sellers, Electronic Commerce, Electronic Word-of-Mouth (e-WOM), PLS-SEM, Repurchase Intentions, Trust

## INTRODUCTION

The world has been experiencing an immense growth in e-commerce sales since the advent of digital payment systems and advancement of technological communications (Fatonah, Yulandari, & Wibowo, 2018; Ramcharan, 2013). According to Rahman (2018), e-commerce in the Asia-Pacific (APAC) area is booming as 71% of APAC consumers make online transactions. Consumers are offered a plethora of products online ranging from beauty and fashion items to furniture and furnishings (Sebastianelli, Tamimi, & Rajan, 2008). A large section of purchases consists of consumer electronics (CE). In 2019, annual worldwide revenue from online sale of CE products was estimated at US\$337,754, with a user penetration rate of 23.7% (Statista, 2019).

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Online purchasing involves more risks than offline purchasing because of its intangible nature (Beldad, De Jong, & Steehouder, 2010). The parties are invisible to each other, the products have a virtual existence, buyers have little, if any, information about the seller, and the online “shop” could be in any location (Chevalier & Mayzlin, 2006; Shin, Chung, Oh, & Lee, 2013; Verhagen, Meents, & Tan, 2006). Online intermediaries facilitate an e-commercial transaction, reducing the risk by increasing buyers’ confidence and a seller’s marketing skills (Hong & Cho, 2011; Pavlou & Gefen, 2004; Verhagen, Meents, & Tan, 2006).

The success of any transaction involves the critical element of *trust* (Hong & Cho, 2011; D. J. Kim, Ferrin, & Rao, 2009). This concept is widely researched in e-commerce literature by a number of researchers (Flavián, Guinalú, & Gurrea, 2006; Y. Kim & Kim, 2010; Matute, Polo-Redondo, & Utrillas, 2016; Stewart, 2003; Sun, 2010). Lewis and Weigert (1985) identifies *trust* as a central component of social reality; Stewart (2003) portrays that hypertext links and website associations influence consumer trust; Flavián et al. (2006) demonstrates that trust influences website loyalty. This loyalty may be generated through customer satisfaction (D. J. Kim et al., 2009). The role reciprocity in trust transfer and the moderating role of trust in generating e-WOM were discussed in some papers (Delgado-Márquez, Hurtado-Torres, & Aragón-Correa, 2012; Matute et al., 2016). This widely studied concept can be of several categories, two of which are pertinent to this research (Kim & Park, 2013; McAllister, 1995; Verhagen et al., 2006): (Gefen, Karahanna, & Straub, 2003; McKnight, Cummings, & Chervany, 1998)

1. Intermediary trust and seller trust
2. Emotional trust and cognitive trust

Whereas the ‘intermediary trust’ is concerned the security one feels regarding the efforts of intermediaries; the ‘seller trust’ refers to the belief that the sellers at e-marketplace are honest, reliable, and dependable (Shapiro, 1987; Verhagen et al., 2006). Trust is composed of both affective component and reliableness; of which reliableness represents the cognitive aspects of trust; and the ‘rational expectations’ is the core foundations of it (Gefen, 2004; Johnson-George & Swap, 1982). In contrast, emotional trust is concerned with the affective aspect of trust (Johnson-George & Swap, 1982). Three dimensions of cognitive trust (i.e., benevolence, integrity, and competence) have been widely identified and supported by researchers (Hong & Cho, 2011; Kuan & Bock, 2007; Lewis & Weigert, 1985; Mayer, Davis, & Schoorman, 1995).

This study examines the effects of these three dimensions of cognitive trust in intermediaries and trust in sellers on purchasers’ behavioural intentions to buy electronic products in the context of B2C (business-to-consumer) e-commerce marketplaces. Emotional trust has been excluded from the study because the affective nature of this trust makes it irrelevant in business transactions (Gefen et al., 2003; Komiak & Benbasat, 2006; McKnight et al., 1998). Although trust between sellers and consumers and between intermediaries and consumers has been researched and empirically investigated (Hong & Cho, 2011), till today, from our knowledge, no study has put rigorous effort into creating a model that examines the direct effect of both intermediary trust and seller trust on repurchase intention and e-WOM intention. This study intends to fill this gap. Furthermore, only a few researchers have identified factors that facilitate or inhibit the trust transfer process from an intermediary to a community of sellers in a B2C context (Chen, Huang, Davison, & Hua, 2015).

Consequently, the following research questions arise:

1. How do the antecedents of trustworthiness affect consumer trust in competent intermediaries?
2. Can trust in a competent intermediary be transferred to trust in a community of CE sellers in the marketplace?
3. Is there a moderating role of the demographics (age and gender) of consumers in trust transference?

4. How do trust in competent intermediaries and trust in CE sellers affect consumer repurchase intention and e-WOM behaviour?
5. Does purchase frequency impact e-WOM intention?

Undertaking an online survey of 337 e-commerce customers of Bangladesh, this study examines the direct effects of both intermediary trust and seller trust on repurchase intention and e-WOM behaviour using PLS-SEM analysis; and answers the above research questions.

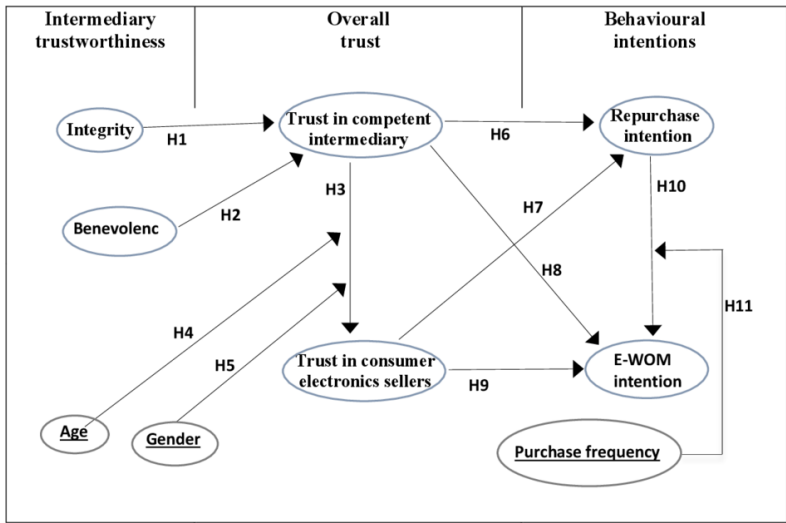
## **THEORETICAL BACKGROUND AND CONCEPTUAL MODEL**

Trust transfer theory (Chen, Huang, Davison, & Hua, 2015) provides the appropriate background for understanding the relationship among intermediary trust, CE seller trust, behavioural intention, (Chen et al., 2015) and e-WOM intention. The subjective nature of trust demands that the trusted party will behave with respect to integrity and benevolence (Mayer et al., 1995; Pavlou & Gefen, 2004). Sufficient trust, that often needs to be induced by sellers, facilitates risk-taking behaviour in uncertain situation and initiates trade between parties (Hu, Wu, Wu, & Zhang, 2010; D. J. Kim, 2014; McKnight et al., 1998). Hence, the online sellers and competent website intermediaries should create trust generation opportunities for consumers (Hu et al., 2010; McKnight, Choudhury, & Kacmar, 2002). Electronic marketplaces collect, process, and spread information via web-based technologies to increase trust between buyers and sellers (Pavlou, Liang, & Xue, 2007). Again, the cognitive nature of trust transfer process allows trust of one target group to be transferred to another target group with the help of certain associations (D. J. Kim, 2008; Stewart, 2003).

Three parties are involved in trust transfer process namely- the trustee, trustor, and the third party. Trustors' trust in third party, and intimate relationship between the third party and trustee transfer trustors' trust in intermediary to trustee (Wang, Shen, & Sun, 2013). Based on the same logic, some researchers explored that trust can be transferred from C2C or B2C platform to the seller, consequently enhancing buyer's repurchase intention (Hong & Cho, 2011; Pavlou & Gefen, 2004). However, trust in competent intermediary is also influenced by consumer demographics, such as- age and gender (McCloskey, 2006; Olson, O'Brien, Rogers, & Charness, 2011; Van Slyke, Comunale, & Belanger, 2002). Again, frequency of purchase influences the relationship between repurchase intention and e-WOM behaviour (Evans, Wedande, Ralston, & Van 't Hul, 2001). The effects of these moderating variables were not reflected in any conceptual framework in the past. Hence, investigating the impact of the three-moderating variable, in addition to examining the direct effects of both intermediary trust and seller trust on repurchase intention and e-WOM intention in the trust transfer process is a timely demand.

Based on the above discussion, a conceptual model (see Figure 1) has been adapted from Hong and Cho (2011). Eleven hypotheses have been formulated in this model to answer the research questions. The dependent variable Trust in Competent Intermediary, which influences Trust in CE Sellers (H3), is directly influenced by Integrity (H1) and Benevolence (H2). Competence has been omitted because the dependent variable in the current proposed model is Trust in Competent Intermediary. Similarly, Purchase Intention and Customer Loyalty have been replaced with Repurchase Intention and e-WOM Intention. It is proposed that both Trust in Competent Intermediary and Trust in CE Sellers have a direct effect on both Repurchase Intention (H6, H7) and e-WOM intention (H8, H9), respectively. Repurchase Intention has again been proposed to affect e-WOM intentions (H10) directly. Age (H4) and Gender (H5) are included in the model to find if they play a moderating role in trust transference; Purchase Frequency (H11) is included as a moderating factor for H10.

Figure 1. Conceptual model



## LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

### CE and E-Commerce Marketplaces

CE, according to Techopedia (2019), refers to any electronic device intended to be purchased and used for daily and non-commercial/professional purposes by end-users or consumers. The term, originally referred to electronic devices installed in a house, now incorporates all transportable electronic and computer devices such as mobile phones, tablets, and personal computers (PCs). CE brought an estimated sale of US\$8.5 billion to Amazon in 2017, making it the most prominent product category for this e-commerce site in history (Krishna, 2019).

E-commerce refers to any form of trade or exchange of goods or services using the internet (Ecommerce Guide, 2020). E-commerce marketplaces are online or website platforms where buyers can purchase goods and services from multiple sellers or vendors. An e-commerce marketplace requires to have three major components: (1) intermediary; (2) sellers on the marketplace; and (3) buyers (Pavlou & Gefen, 2004; Sun, 2010).

### Elements of Trust

‘Trust’ is defined as one party’s (the trustor) willingness to take a risk in the expectation that the other party (the trustee) will act in the trustor’s best interests, especially when the trustee cannot be observed or monitored by the trustor (Mayer et al., 1995). Authors and practitioners concur regarding the importance of trust in e-commerce (e.g., Chen et al., 2015; Hong, 2015; Kim, Ferrin, & Raghav, 2009; Matute, Polo-Redondo, & Utrillas, 2016; Sun, 2010). The existence of trust helps organizations to avoid unnecessary costs and strengthens relationship between sellers and consumers (Chiu, Hsu, Lai, & Chang, 2012; D. J. Kim et al., 2009).

Researchers identified two major types of trust: the first one (emotional trust) is related to the emotional process of human minds, and the second one (cognitive trust) is related to the cognitive process (Kim & Park, 2013; McAllister, 1995). Emotional trust has been excluded from this study because many researchers believe that this type of trust is irrelevant in business transactions (Gefen

et al., 2003; Komiak & Benbasat, 2006; McKnight et al., 1998); and uses the three dimensions of cognitive trust: integrity, benevolence, and competence (see annexure table 1 for definition) (Flavián, Guinalíu, & Gurrea, 2006; Kim & Park, 2013; Lewis & Weigert, 1985):

In one research, Verhagen et al. (2006) concentrated on seller trust and intermediary trust where they described intermediary trust as the confidence one feels regarding the safety and protection policies of the intermediary's Website. Purchasers need to believe in the competence of both the seller and intermediary (Hong & Cho, 2011). Flavián et al. (2006) states that consumer trust in a Website depends on benevolence, integrity, and competence. However, Competence as an antecedent of trust is statistically less significant, although as dependent variable it very important (Hong & Cho, 2011). Hence, trust in a competent intermediary, which is omitted from conceptual model, has been included as the dependent variable in the central survey.

Based on this discussion, the following hypotheses evolve:

**H1:** Integrity, an element of intermediary trustworthiness, is positively related to trust in a competent intermediary.

**H2:** Benevolence, an element of intermediary trustworthiness, is positively related to trust in a competent intermediary.

### **Trust Transference and its Facilitators**

Trust in a community of sellers refers to a consumer's belief that the transaction on a specific marketplace will be performed in a process that is consistent with the expectations of the consumers (Pavlou & Gefen, 2004; Verhagen et al., 2006). In this case, familiarity increases the level of trust (Zhang, 2005). Online purchasing can be better explained using the concept of situational normality or the belief that success is likely because it is "normal" (McKnight, Choudhury, & Kacmar, 2002). However, trust transfer is a mental process by which trust in one party can be transferred to another party using specific associations (Chen et al., 2015; Kim, 2008). Previous studies (e.g., Chen et al., 2015; Hong & Cho, 2011; Kim, 2008) suggest that trust in an intermediary can be successfully transferred to trust in the community of sellers (trust transference). To expand the knowledge established by these studies, the following hypothesis is proposed:

**H3:** Trust in a competent intermediary will increase consumer trust in CE sellers.

### **Moderating Variables (Age and Gender)**

Trust is influenced by age and gender of consumers. McCloskey (2006) explored that purchasing online is significantly affected by consumer's age. Younger people are more familiar with the Internet than older individuals; hence, they are more likely to trust sellers if they trust the intermediary (Olson et al., 2011). Chen and Hu (2012) were pondered with the question whether men and women behave the same with e-retailers. Venkatesh and Morris (2000) explored that gender affects attitudes and behaviours towards the use of computers. This is further confirmed by the studies of Van Slyke, Comunale, and Belanger (2002) and Bae and Lee (2011) who explored that male consumers are less sensitive to risk in e-commerce than female consumers. Chen et al. (2015) used demographics (i.e., age, gender, and Internet experience) as control variables in their consumer-to-consumer (C2C) study and suggested that further studies be conducted in B2C contexts. Consequently, the following two hypotheses arise:

**H4:** Young consumers (e.g., ages 16 to 25) are more likely to trust sellers if they trust the intermediary.

**H5:** Male consumers, as opposed to female consumers, are more likely to trust sellers if they trust the intermediary.

## Behavioural Intentions

### *Repurchase Intention*

Encouraging customers to make repeat purchases has received significant attention in the retail scenario (Anderson, 1998; Oliver, 1993; Qureshi et al., 2009). The intention to repurchase has been described in the following ways:

1. The idiosyncratic likelihood of an individual's purchasing of products from an e-commerce Website in the future (Chiu et al., 2009)
2. Whether an individual will purchase again from a company, taking into consideration their current situation and likely outcomes (Hellier, Geursen, Carr, & Rickard, 2003)
3. Expression of how loyal a customer is to a company (Gruen, Osmonbekov, & Czaplewski, 2006)

Trust in online sellers plays a vital role in generating repurchase intention (Chiu et al., 2009). As a crucial factor in online shopping context, it positively affects the repurchase intention of customers (Hsu, Chang, & Chuang, 2015). To see if these established arguments can be applied to CE sellers, the following hypotheses are proposed:

**H6:** Trust in a competent intermediary has a positive effect on repurchase intention.

**H7:** Trust in CE sellers has a positive effect on repurchase intention.

### *e-WOM Intention*

The widespread use of the Internet has expanded WOM to computer-mediated communication environments that becomes the basis of e-WOM (Golan & Zaidner, 2008). e-WOM refers to statements shared on the Internet about a company or its products by the product's actual or potential consumers (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004). e-WOM differs from traditional WOM in terms of convenience, scope, and speed (Ladhari & Michaud, 2015; Luo & Zhong, 2015; Serra-Cantalops & Salvi, 2014). Moreover, because of the greater anonymity offered by the Internet (Sun et al., 2006), online communicators are likely to be more honest with their reviews and opinions than if they were in an offline situation (Roed, 2003).

Understanding the effect of trust on e-WOM is crucial in today's world of business because online product reviews have a significant effect on consumers' purchasing behaviours (Filieri & McLeay, 2014; Kim & Kim, 2010; Kim & Park, 2013; Mauri & Minazzi, 2013; Molinari et al., 2008). Kim and Kim (2010) found that buyers who trust an intermediary e-commerce site are likely to share their opinions via different online platforms to potential and existing customers. Additionally, whereas Molinari et al. (2008) found a significant positive influence of WOM on repurchase intention, several studies (e.g., Bloemer, Ruyter, & Wetzels, 1999; Mittal, Pankaj, & Tsiros, 1999) have argued for the reverse. Based on the discussion, the following hypotheses are proposed:

**H8:** Trust in a competent intermediary positively affects e-WOM intention.

**H9:** Trust in CE sellers positively affects e-WOM intention.

**H10:** Repurchase intention positively affects e-WOM intention.

### *Purchase Frequency as Moderating Variable*

Besides hypothesized direct relationships, an individual's purchase frequency is likely to moderate the influence of repurchase intention on e-WOM. Expert and experienced shoppers tend to make sound decisions when faced with risky buying situation online (Rahman, Crouch, & Laing, 2018). Liang and Huang (1998) found that consumers' experiences from frequent purchases moderates the effect of electronic item value considerations on consumer acceptance of electronic buying. Moreover,

whereas the novice shoppers usually engage in social interactions, expert Internet buyers frequently participate in virtual communities for reviews and suggestions (Evans, Wedande, Ralston, & Van 't Hul, 2001). Building on the prior studies, this research proposes the following hypothesis:

**H11:** Purchase frequency moderates the influence of repurchase intentions upon electronic word-of-mouth intentions.

## METHODOLOGY

### Measurement Development

Measurement items have been either adopted or adapted from relevant literature. A pilot survey was administered with a sample of 60 respondents to find out the top three most competent e-commerce marketplaces selling CE. The survey questionnaire contained a set of five competency items adapted from Mayer et al. (1995) and Flavián et al. (2006) to explore the levels of competency of 15 e-commerce marketplaces. For every measurement item, the respondents were asked to pick 3 out of 15 intermediaries who scored the highest. The three online marketplaces found to be the most competent were Daraz, Pickaboo, and Bagdoom respectively. These three have later been included in the main questionnaire assuming trust in a competent intermediary as the dependent variable in the central survey.

The main questionnaire contains a total of 23 measurement items under six variables of interest. The two dependent variables, repurchase intention and e-WOM intention, were included to measure the behavioural intentions of CE buyers. For these two dependent variables, trust in competent intermediary and trust in CE sellers were the independent variables. Trust in a competent intermediary depends on benevolence and integrity factors. These two constructs were each measured with five items adopted from Flavián et al. (2006), Mayer et al. (1995), and Hong and Cho (2011). Items under trust in competent intermediary and trust in CE sellers were adopted from Mayer et al. (1995), Gefen (2000), and Hong and Cho (2011). Repurchase intention was measured with items adopted from Chiu et al. (2009). The dependent variable, e-WOM intention, was adapted from Bonn et al. (2007).

### Data Collection Method and Survey Administration

For the main survey, five-point Likert scales were extensively used, including anchors ranging from strongly agree (5) to strongly disagree (1). (See Table 1 in the Results section for the questionnaire items.) The survey instrument also contained items to collect the following demographics: age, gender, occupation, and frequency of purchase. A pilot test was conducted with 30 respondents to test the readability and understandability of the questionnaire. Based on feedback, the whole questionnaire was translated into the respondents' native language by a professional bilingual expert to ensure that the translation was successful in eliciting consistent responses.

Using the simple random sampling process, the surveys were conducted in a Facebook community of 26,000 e-commerce buyers during the four weeks of June, 2020. This group namely E-Commerce Reviews, comprises of regular e-commerce customers who share their opinions regarding products and services of e-commerce marketplaces operating in Bangladesh, is a decent representation of the potential and active e-commerce users of the country. The data were collected using a Google Doc form shared in the Facebook community. Respondents could win up to BDT 5,000 in a lottery. Fortunately, the Google Doc included an auto-rejection section to filter out respondents who either do not purchase from the selected competent e-commerce marketplaces (Daraz, Pickaboo, Bagdoom) or do not purchase CE.

Eventually, a total of 400 respondents participated in the survey. However, 63 of them never bought from an e-commerce marketplace before (indicated by response to a filtering question) and were considered unfit for the survey. Hence, they were excluded from this study. Of the remaining

337 respondents (all actual buyers of CE on the chosen competent e-commerce marketplaces), 71.50% were aged between 16 and 25, 63.20% were students, 93.50% were males, and 74.48% bought CE from e-commerce marketplaces once or twice a month. The respondents are believed to be representative of the CE buyers of the selected e-commerce marketplaces.

## RESULTS

A two-step PLS-SEM approach was used to analyse the data. This included testing the measurement model in the first step and examining the structural relationships among the latent constructs in the second step. SmartPLS-2 software was used.

### Measurement Model

Adequacy of the measurement model was evaluated using reliability, convergent validity, and discriminant validity. Composite reliability (CR) values were used to test the reliability of the model. Table 1 shows that all the values of CR ranged from 0.905 to 0.955, exceeding the criterion 0.7 and satisfying the acceptable level.

Two criteria were used to test convergent validity. First, all indicator loadings should be significant and exceed a cut-off point of 0.7. Second, the average variance extracted (AVE) by each construct should exceed the variance due to the measurement error for that construct (i.e., AVE should exceed 0.50). All the values of factor loading exceeded 0.7 (see Table 1), indicating that convergent validity is acceptable.

A discriminant validity analysis was performed to reconfirm the validity of the model. First, the square root of AVE of each construct was compared to all correlations between it and other constructs. Results in Table 2 confirm that the square roots of AVE are high (Fornell & Larcker, 1981). Thus, the results are valid and acceptable. Second, all items corresponding to a specific construct have a higher loading with the appropriate construct than with any other construct. This further confirms the validity.

### Structural Model

The conceptual model was tested using 500 interactions of bootstrapping techniques using PLS-SEM. All the hypothesized relationships (except H9) were reported to be statistically significant. Table 3 shows the summary findings of hypotheses testing. Both integrity and benevolence were found to have a significant influence on the level of trust in competent intermediary ( $t = 9.558$  and  $7.480$ , respectively), indicating H1 and H2 are supported. Consistent with previous studies (e.g., Chen et al., 2015; Hong & Cho, 2011), trust in competent intermediary was found to have a strong positive effect on trust in CE sellers ( $t = 16.154$ ), supporting H3. Young consumers (e.g., aged 16 to 25) who trust the intermediary were found to have trust in sellers as compared to other age groups ( $\beta = 0.147$ ;  $p = 0.000$ ;  $t = 4.198$ ). This, therefore, supports H4. Male consumers were found to be more likely to trust the sellers (as compared to their female counterparts) if they already trust the competent intermediary ( $\beta = 0.088$ ;  $p = 0.000$ ;  $t = 3.965$ ). This supports H5. Trust in a competent intermediary was found to have a strong influence on repurchase intention ( $t = 14.460$ ) and e-WOM intention ( $t = 6.720$ ), supporting H6 and H8. Although trust in CE sellers was found to have some influence on repurchase intention ( $t = 2.603$ ), its influence on e-WOM intention was found to be insignificant ( $t = 0.110$ ). H7 is supported but H9 is not. Repurchase intention was reported to have a strong influence on the e-WOM intention of customers ( $t = 10.461$ ), showing that H10 was supported.

The estimated coefficients from the analysis are shown in Figure 2.

The results show that all  $R^2$  values exceeded 10% (0.10), indicating acceptable explanation power (Bock, Kankanhalli, & Sharma, 2006; Falk & Miller, 1992): 40% variance ( $R^2 = 0.40$ ) in repurchase intention; 66% variance ( $R^2 = 0.66$ ) in e-WOM intention; 60% variance ( $R^2 = 0.60$ ) in trust in competent intermediary; and 37% ( $R^2 = 0.37$ ) variance in trust in CE sellers.



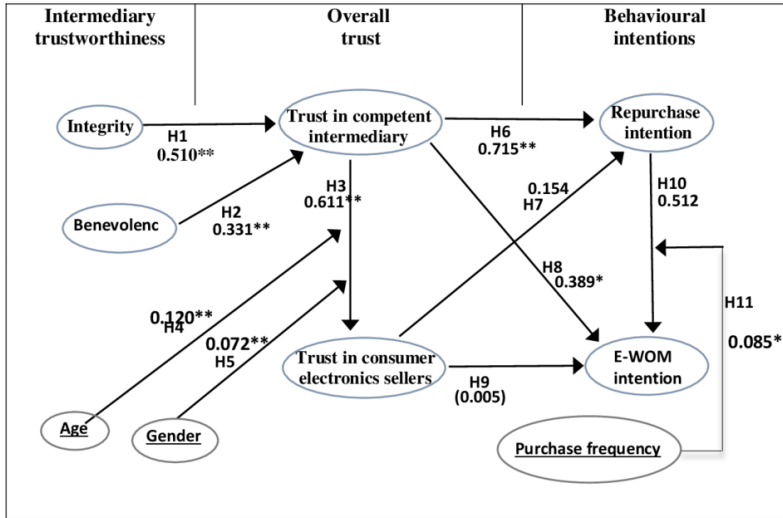
Table 1. Constructs, items, AVE, CR, and factor loadings

Constructs and Measurement	Loading
<b><i>Integrity (AVE = 0.712; CR = 0.925)</i></b> 1. I think online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) usually fulfil the commitments they assume. 2. I think the information offered by online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) is sincere and honest. 3. I can have confidence in the promises made by these Websites. 4. Online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) do not make false statements. 5. Online marketplaces are characterized by the frankness and clarity of the services they offer to the consumer.	0.882 0.902 0.875 0.732 0.815
<b><i>Benevolence (AVE = 0.676; CR = 0.913)</i></b> 1. I think the advice and recommendations given on online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) are made in search of mutual benefit. 2. I think online marketplaces are concerned with the present and future interests of their users. 3. I think online marketplaces would not intentionally do anything that would prejudice the user. 4. I think the design and commercial offer of online marketplaces consider the desires and needs of their users. 5. I think online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) are receptive to the needs of their users.	0.840 0.826 0.813 0.796 0.835
<b><i>Trust in Competent Intermediary (AVE = 0.772; CR = 0.91)</i></b> 1. Even if not monitored, I would trust online marketplaces (e.g., Daraz, Pickaboo, Bagdoom) to do the job right. 2. I trust online marketplaces. 3. I believe that online marketplaces are trustworthy.	0.787 0.917 0.907
<b><i>Trust in Consumer Electronics Sellers (AVE = 0.822; CR = 0.932)</i></b> 1. Even if not monitored, I would trust the community of sellers/vendors to do the job right. 2. I trust the community of sellers/vendors. 3. I believe that the community of sellers/vendors is trustworthy.	0.897 0.915 0.907
<b><i>Repurchase Intention (AVE = 0.784; CR = 0.916)</i></b> 1. If I could, I would like to continue using e-commerce Websites (e.g., Daraz, Pickaboo, Bagdoom) to purchase products. 2. It is likely that I will continue to purchase products from the online marketplaces. 3. I intend to continue purchasing consumer electronics from online marketplaces.	0.892 0.896 0.869
<b><i>Electronic Word-of-mouth Intention (AVE = 0.876; CR = 0.955)</i></b> 1. I would recommend online marketplaces to my friends on social media. 2. I would say positive things on social media (e.g., Facebook, Instagram, and Twitter) about online marketplaces. 3. I would use shares and comments on social media (e.g., Facebook, Instagram, Twitter) to encourage friends and relatives to visit online marketplaces.	0.935 0.927 0.946

Table 2. Discriminate validity

	Benevolence	e-WOM Intention	Integrity	Repurchase Intention	Trust in Competent Intermediary	Trust in Consumer Electronics Sellers
Benevolence	<b>0.822</b>					
e-WOM Intention	0.669	<b>0.936</b>				
Integrity	0.69	0.664	<b>0.844</b>			
Repurchase Intention	0.604	0.755	0.551	<b>0.886</b>		
Trust in Competent Intermediary	0.683	0.71	0.738	0.621	<b>0.872</b>	
Trust in Consumer Electronics Sellers	0.486	0.388	0.502	0.283	0.611	<b>0.906</b>

Figure 2. Estimated coefficients from the analysis



+  $p < 0.1$ , \*  $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$ .

Regarding a moderator, purchase frequency has been found to moderately affect e-WOM intention ( $\beta = 0.084$ ;  $p = 0.034$ ;  $t = 2.123$ ), supporting H11. The addition of the control variable (purchase frequency) to the proposed model resulted in the variance of e-WOM intention to increase slightly (from 0.684 to 0.693) and the variance of trust in CE sellers to increase (from 0.421 to 0.461). This

indicates that the control variable has some effect on e-WOM intention and trust in CE sellers. It was also tested, out of curiosity, whether occupation has any moderating effect in the trust transference process. However, the results were statistically nonsignificant.

**Table 3. Summary of Hypotheses Testing and Findings**

Hypotheses no.	Result
H1: Integrity, an element of intermediary trustworthiness, is positively related to trust in a competent intermediary.	Supported
H2: Benevolence, an element of intermediary trustworthiness, is positively related to trust in a competent intermediary.	Supported
H3: Trust in a competent intermediary will increase consumer trust in CE sellers.	Supported
H4: Young consumers (e.g., ages 16 to 25) are more likely to trust sellers if they trust the intermediary.	Supported
H5: Male consumers, as opposed to female consumers, are more likely to trust sellers if they trust the intermediary.	Supported
H6: Trust in a competent intermediary has a positive effect on repurchase intention.	Supported
H7: Trust in CE sellers has a positive effect on repurchase intention.	Supported
H8: Trust in a competent intermediary positively affects e-WOM intention.	Supported
H9: Trust in CE sellers positively affects e-WOM intention.	Unsupported
H10: Repurchase intention positively affects e-WOM intention.	Supported
H11: Purchase frequency moderates the influence of repurchase intentions upon electronic word-of-mouth intentions.	Supported

## DISCUSSION AND IMPLICATIONS

### Key Findings

This research examines the effect of trust and its elements on the repurchase and e-WOM intentions of consumers who purchase CE from competent e-commerce marketplaces (e.g., Daraz, Pickaboo, and Bagdoom). The study finds that the benevolence and integrity of a competent intermediary have a strong and positive effect on consumer trust in that intermediary, which is consistent with the findings from past studies (e.g., Flavián et al., 2006; Hong & Cho 2011). This implies that consumers trust an e-commerce website only when benevolence and integrity of the online intermediaries are present. Trust transference is also evident in the study results. A path coefficient of 0.649 shows that trust can seemingly transfer from the competent intermediary to the community of CE sellers. Indeed, if the competent intermediaries can acquire adequate amount of trust, they will be able to exert significant positive influence on the level of trust in the seller community. This result perfectly echoes the findings of Verhagen et al. (2006) and Hong and Cho (2011). However, the transferring of trust from intermediary to CE sellers is moderated by age and gender. The research findings confirm that. Thus, the interaction effects of age and gender need to be considered to generate higher level of trust in CE sellers.

Trust in a competent intermediary encourages consumers to return to the Website for making repeat purchases. The finding of this study, with the most robust coefficient (0.743) in structural model, confirms that trust in competent intermediaries positively influences repurchase intention of

consumers. This is consistent with the findings of the scholarly work of Hsu et al.'s (2015). Indeed, consumers of CE are very likely to return to a trusted Website to purchase electronics repeatedly. This trend is indicated by the highest mean scores of repeat purchase intention in the study. This finding echoes the claims of Chiu et al. (2009) that trust in the online vendor is positively related to customer repurchase intention. Trust in a competent intermediary also strongly suggests (with a path coefficient of 0.374 and significant p-value and t-value) that consumers are likely to persuade others by e-WOM. Therefore, trust in a CE seller is essential for a similar outcome. However, this finding seems to contradict with the claims of Hong and Cho's (2011).

Repurchase intention positively influences e-WOM intention, especially on social media platforms such as- Facebook, Twitter, and Instagram etc. A path coefficient of 0.518 and satisfactory p and t values support this claim. This implies that a satisfied and loyal customer contributes significantly to promote a particular website to their counterparts. However, trust in CE sellers does not have a significant effect on consumers' e-WOM intention ( $\beta = 0.034$ ). One possible explanation for this may be that trust in CE sellers does not always ensure active consumer engagement with social media platforms and e-commerce website.

### **Theoretical Contribution**

This research provides several contributions and implications for theory. First, literature has confirmed the influence of trust in an intermediary and trust in a seller on attitudinal loyalty and purchase intention of new shoppers (Hong & Cho, 2011; Kim et al., 2009). This study reports the positive impact of these two types of trust on the behavioural intentions of existing online shoppers in a B2C context. Second, although Chen et al. (2015) included some demographic variables in their model in the context of C2C online shopping, the inclusion of such control variables (e.g., gender, age, and purchase frequency) in the B2C context was lacking. This fact permeated this paper. Third, existing studies include WOM (e.g., Molinari et al., 2008) or WOM intentions (e.g., Kim & Park, 2013). Only Kim and Kim (2010) include the two types of trust and e-WOM intentions in their model (in a social media context). Limited studies, if any, have examined the influence of the two types of trust and repurchase intention on e-WOM intentions of existing online purchasers of a particular product category. Fourth, the majority of studies were conducted in Western countries. This study was based on the context of emerging market, which seems to open a new context for further research.

### **Implications for Practice**

In emerging markets like Bangladesh, due to huge competition, competent B2C e-commerce players strive to gain trust from their customers. In such situation, integrity and benevolence are vital constructs. In fact, managers of dominant B2C marketplaces can build customer trust by instilling the belief of integrity and benevolence. Additionally, they need to fulfil their commitments, provide honest and sincere information, and consider consumer welfare during giving recommendations to generate trust. Moreover, as the online seller community is invisible to the consumers, online marketplaces can make the intangible aspects of trust more tangible by mandating all CE sellers to provide a money-back guarantee and other post-purchase services, such as- dedicated helpline services for CE products to build consumer trust.

Building trust, however, will not be enough. There should be mechanisms in place to utilize the hard-earned trust of the customer. Repeat purchases must be made easier for returning customers as it encourages e-WOM, particularly via social media. Records of customers' past purchases and brand preferences may enable the marketplaces to provide efficient shopping experiences. Also, knowing customers' demographics, especially age and gender, may help marketers develop marketing campaigns that make the customers trust the sellers if they have trust in intermediaries. Repeat customers may be asked to share thoughts about the products and websites; and should be rewarded based on their purchase frequencies and commitment to the marketplace. This will help online marketplaces to compete with established click-and-mortar electronics stores. Moreover, practical buyer protection

terms should be included in the contract while recruiting sellers on the marketplace because continuous monitoring may not always be possible when the website is vast, and many sellers sell thousands of CE products daily.

Last, there should be options available for the customers to share their views and thoughts on social media platforms. For example, a call-to-action button can invite the customer to share their thoughts. Another example, a share button below the product's image, can make it easier for the customers to share the product's details with their friends and family. Managers may also create customer-reviewed communities on Facebook or other social media platforms to exploit the power of e-WOM.

## **LIMITATIONS AND FUTURE RESEARCH**

This study has aimed to close gaps in the literature and add insights. It provides useful insights for future researchers. It has strengthened the propositions made by previous studies regarding significant trust elements for an online intermediary. Competence, the third element of trust, was excluded from this study's model as it was used to mark a specific type of intermediary, namely, competent B2C e-commerce intermediaries. Although this factor did not prove to be a critical element for affecting trust in an intermediary in Hong and Cho (2011), further studies need to be conducted to measure the effects of trust antecedents on the trust of different online intermediaries.

This study focused on factors responsible for trust in online intermediaries. It did not study factors affecting trust in seller communities. Studying the antecedents of trust in specific types of seller communities may produce exciting findings, especially as the numbers and types of sellers joining online marketplaces are increasing every day.

Many researchers categorized word-of-mouth into either positive WOM or negative WOM. This study focused on positive e-WOM intention. It would be interesting to find the effects of trust on negative e-WOM intention. Lastly, conducting similar studies to further understand the facilitators of the trust transference process in a different environmental context may provide different findings due to distinct demographics of the market.

## **CONCLUSION**

This study examines the effects of intermediary trust and seller trust on repurchase intention and e-WOM behaviour in B2C context of CE products using PLS-SEM analysis while simultaneously considers the moderating roles of consumer demographics (e.g., age and gender) and purchase frequency in trust transference process. The results show that both integrity and benevolence significantly influence trust in competent intermediary, which in turn, exerts strong positive influence on trust in CE sellers, repurchase intention, and e-WOM behaviour. Although trust in CE sellers has a strong influence on repurchase intention, it rarely has any impact on e-WOM. In addition, whereas age and gender moderate the trust transference between competent intermediary and CE sellers, the purchase frequency affects e-WOM intention. This study not only strengthens the propositions made from previous studies regarding trust elements and trust transference but also addresses the need to examine antecedents of trust in specific types of seller communities. Finally, these findings contribute significantly to trust transference theory, and have important policy implications for B2C e-Commerce platforms and CE sellers.

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## APPENDIX 1.

Table 1. Key terms and definitions

Terms	Definitions
Consumer Electronics (CE)	CE, according to Techopedia (2019), refers to any electronic device intended to be purchased and used for daily and non-commercial/professional purposes by end-users or consumers
E-Commerce	E-commerce refers to any form of trade or exchange of goods or services using the internet (Ecommerce Guide, 2020).
Trust	Davis, and Schoorman (1995) defined trust as one party (the trustor) willingness to take a risk in the expectation that the other party (the trustee) will act in the trustor's best interests, especially when the trustee cannot be observed or monitored by the trustor.
Integrity	A characteristic of a trustee that enables the trustor to perceive that the trustee sticks to a set of adequate rules (Mayer et al., 1995).
Benevolence	The trustor's confidence in the trustee's goodwill motives and intentions, even in cases in which the trustee can exploit the trustor's vulnerability (Pavlou & Dimoka, 2006).
Competence	Consumers' belief in the ability and intelligence of the supplier to complete a transaction or agreement (Coulter & Coulter, 2002; Flavián et al., 2006).
Intermediary Trust	The confidence one feels regarding the safety and protection policies of the intermediary's Website (Verhagen et al., 2006).
Seller Trust	A consumer's belief that the transaction on a specific marketplace will be performed in a process that is consistent with his/her expectations (Pavlou & Gefen, 2004; Verhagen et al., 2006).
e-WOM	The statements shared on the Internet about a company or its products by the product's actual or potential consumers (Hennig-Thurau, Gwinner, Walsh, & Gremler, 2004).
Emotional Trust	Emotional trust is related to the emotional process of human minds (Kim & Park, 2013; McAllister, 1995).
Cognitive Trust	Cognitive trust is related to the cognitive process, rational expectations, and good reasons of doing something (Gefen, 2004; Johnson-George & Swap, 1982; Komiak & Benbasat, 2006).

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