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**| RESEARCH ARTICLE**

**Credible or Reliable Information: What affects Shopper's Trust and Buying Behavior?**

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**| ABSTRACT**

The advancement in technology and the changes in consumer behavior have led to the practice of purchasing items online and have recently received a lot of attention. Many consumers prefer to purchase online, while others remain hesitant. Information has traveled faster and become more available on the Internet as social media platforms such as Facebook, Twitter, and Instagram have increased in popularity in today's culture. However, not all information found online is reliable and credible. Consumers need to check the veracity of the information that is deemed useful in the decision-making process. This research aims to evaluate the effects of reliable and credible information on shopper trust and shopper trust to shopper's buying behavior. A total of 258 respondents were chosen using purposive sampling. The researchers used principal component analysis (PCA), where a set of data is summarized or "reduced" to a smaller set of features or variables. After applying PCA to obtain the questionnaire variables, the researchers used multiple regression analysis to consider the impact of independent variables on the dependent variables. The results show that reliable information and credible information affect shopper trust. Moreover, it was also confirmed in the analysis that shopper trust influences shopper's buying behavior. The results of the study will benefit business owners and marketing practitioners in crafting their communication materials and messages and consumers who heavily rely on information as part of their decision-making process.

**| KEYWORDS**

Credible information, reliable information, shopper trust, shopper's buying behavior

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**1. Introduction**

The habit of buying things online has gotten a lot of attention recently. Many individuals prefer to shop online, but others remain skeptical. Because of the rapid growth of social media, online business models have shifted away from traditional e-commerce, which focuses on the one-click purchase and one-way browsing, and toward social commerce, this allows consumers to digitize their purchase decisions by building two-way communication and strong collaborative relationships with other shoppers (Huang & Benyoucef, 2013). As social media platforms such as Facebook, Twitter, and Instagram have grown in popularity in today's culture, information has spread more quickly and become more available on the Internet. The development of massive amounts of data, as well as the creation and maintenance of complex social relationships, are all major features of modern social media platforms.

The method in which consumers or buyers of goods and services react or behave when purchasing something they enjoy can be defined as shopper buying behavior. When purchasing goods and services, shoppers exhibit a variety of buying habits, which are determined by the sort of thing he or she wishes to buy. Shopper buying behavior entails a lengthy procedure in which the shopper must first identify the goods, analyze their features, advantages, and cons, and then decide whether or not to purchase them. Shopper buying behavior may lead a shopper to choose product A over product B or decide whether to buy a specific item or leave this one alone, all based on the shopper's assessment of whether the product meets his or her wants and requirements. Consumers of goods and services may engage in various consumer purchasing behaviors that are unique to them. Consumer A's purchasing habits may differ from those of Consumer B, and this difference may influence a consumer's purchasing decision.

In today's generation, people's lifestyles have shifted. People now prefer online shopping rather than visiting crowded markets. Online shopping is a process in which shoppers purchase goods, services, and other items directly from a seller over the Internet. The Internet contains a lot of information, anyone can search for any information on the Internet, but not all the information is reliable and credible. Shoppers use the Internet to look for legitimate information about a specific item. Relevant information can assist shoppers in their buying behavior.

There are still some barriers that influence online shoppers' buying behavior, such as trust, information credibility, and reliable information. Trust isn't just a short-term issue, yet it hinders the shoppers for the long term and without realizing the potential of e-commerce. Shoppers had encountered buying in physical shops where disconnected trust was created. Moreover, shoppers tend to build online trust during the experience of regular buying in E-commerce (Bock et., 2012). According to Chen and Chou (2012), in order to build the shopper's trust, their satisfaction with the transaction and intention of repurchase must be greater.

The research aims to assess the significant influence of reliable and credible information on shopper trust. Additionally, it also intends to determine if shopper trust affects buying behavior. The results of the study will benefit business owners and marketing communications practitioners in crafting their promotional strategies, which must be anchored from reliable and credible information. On the other hand, consumers or shoppers will likewise find the results of this study beneficial, especially on the aspect of consuming the information that is trusted whenever they make a purchase decision.

## **2. Literature Review**

### **2.1 Credible Information**

Information online can influence an individual's beliefs, opinions, and behavior. Individuals may be exposed to persuasive communication, in which information is generated to influence their decisions (Fanoberova & Kuczkowska, 2016). It is the percentage of people who think the message is great, valuable, valid, and accurate. Lower quality information improves data evaluation, time, and effort by sifting out unnecessary information. However, a great kind of information benefits buyers who want useful information (Kang & Namkung, 2019).

Li and Suh (2015) found that two variables, mean reliability and information validity, have a great impact on the validity of social networking information. According to Hajli (2018), the reliability of the information on social media can influence the informal social reception of customers as a detailed electronic, verbal assessment (eWOM) of customers about an item using online media. Social media promoters are also considered an important aspect in assessing legitimacy, as De Veirman et al. (2017) stated. It's not really decided that if promoters reveal sponsorships in their Instagram posts, their facial validity will continue. Furthermore, when they publish a commercial article, their followers become skeptical, which reduces their credibility. Similarly, Keshavarz (2020) states that the way promoters create content and transmit it through online media can affect its validity.

### **2.2 Reliable Information**

reputable media content in the existing community, a significant amount of information becomes available on the Internet, resulting in a significant amount of information available on the internet (Xu et al., 2011). According to past research, credibility is an important aspect of building trust for both the companies involved and the people involved, which is seen as an important aspect of outreach, marketing, and engagement (Katawetawaraks & Wang, 2011; Li & Du, 2011). In addition, trust has become an important factor in digital transactions due to the increased and frequent interaction with strangers on the Internet. Sources should be aimed at providing reliable information. This includes the need for credible information, which leads to validity for knowledge and conciseness (Lucassen & Schraagen2012).

Shoppers are searching for product evaluations to restrict on-hand data to reduce the perceived chance associated with the online purchase and object vulnerability, in particular, while it's far tough to evaluate an object or provider primarily based totally on technical details (Hsieh & Tsao 2014). In addition, buyers sit up for online dealers giving all important and correct product data. Providing applicable data can help online shops in fixing clients` worries and tension approximately a selected object or online shopping (Vasic et al., 2019). Thus, clients want to choose a knowledgeable purchase choice, with the aim that they collect data approximately the object's features, costs, accessibility, and guarantees (Saxena, 2011).

### **2.3 Shopper Trust**

Trust is a crucial component that drives brand-customer connection in the web-based market since it lowers customers' perceived risk (Weisstein et al., 2016). Shoppers frequently consult online reviews and feel more confident after learning about product attributes (Akhtar et al., 2019). As a result, internet polls play an important role in validating buyers' fundamental assumptions and increasing their trust. The content of online reviews provides shoppers with considerable value and trustworthy information that influences shopper confidence in a brand's products and services (Boo & Busser, 2018). In today's online-driven buying

environment, such reviews expose customers' intellectual aspirations and dynamic ambitions by addressing perceptual familiarity and trust in brand contributions.

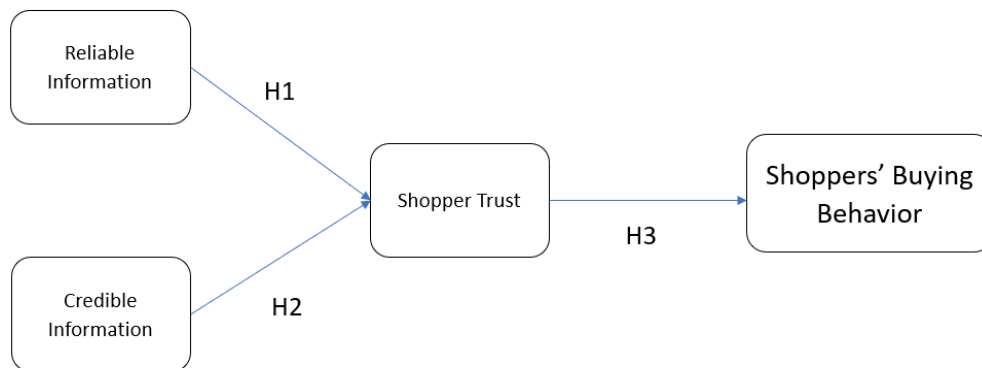
Shoppers' trust in an online merchant is divided into two categories: logical trust and emotional trust. When people choose who they trust based on their beliefs about reliability, capacity, and consistency, this is known as perception-based trust. When an individual decides to trust because of personal relationships and sentiments, this is known as affective-based trust (Dadzie et al., 2018). A solid, beneficial influence on the object of trust, which is affective-based trust, can also persuade believing behavior (Punyatoya, 2018). As a result, in addition to repurchasing products and services, customers who have a favourable impression of the company will suggest it to others. These informal community ideas are referred to as online surveys, and these reviews have a significant impact on purchasing behavior (Xhema, 2019).

#### 2.4 Shopper Buying Behavior

Buying behavior is influenced by a variety of external and internal factors, including attitudes, norms, and cultural demands such as convenience and privacy (Sundström et al., 2019). Six factors deter consumers from shopping on the internet, according to Daroch et al. (2021): concern about bank exchanges and confidence, conventional shopping being more helpful than web-based shopping, reputation, and services provided, insight, weakness, and deficient item data, and lack of trust. Furthermore, according to Limbu et al. (2011), some websites provide very little information about their organizations and sellers when it comes to online shops, making buyers wary of doing business with them. Consumers are wary of revealing personal information to online retailers because of the risk of fraud.

Customers can't see, touch, feel, smell, or try the products they want to buy when they shop online (Katawetawaraks & Wang, 2011; Al-Debei et al., 2015), making product inspection difficult and purchasing decisions difficult. Aspects such as detailed information, comfort, relaxed purchase, less time consumption, and ease of pricing comparison attract shoppers to buy online. (Agift et al., 2014). Different cognitive characteristics, such as discernment, inspiration, character, viewpoints, and feeling, have a significant impact on shoppers, according to Nazir et al. (2012).

#### 2.5 Conceptual Framework



**Figure 1: Conceptual Framework**

Based on the conceptual framework, the following hypotheses were drawn:

- H1: Reliable information affects Shopper Trust.
- H2: Credible information influences shopper trust.
- H3: Shopper trust impacts shopper's buying behavior.

### 3. Methodology

The research used a descriptive-correlational approach to test the relationship of the variables used in the study. This research design allows for the testing and prediction of expected relationships between and among variables; To examine the connections between and among two or more factors (Stangor, 2011). The researchers developed a survey questionnaire to data. The survey has been carefully created to meet the research requirements. The questionnaire is divided into two parts: the first part of the questionnaire addresses the demographic profile of the respondents. This section includes questions about gender, age, and occupation. The second part of the questionnaire included questions about the factors that influence the shopper's buying

behavior. The researchers used principal component analysis (PCA), where a set of data is summarized or "reduced" to a smaller set of features or variables. In PCA, a set of variables is replaced by a new set of artificial variables, called principal components, where and is numeric. Principal components retain most of the variance in the original data (James et al., 2017). After applying PCA to obtain the questionnaire variables, the researchers used regression analysis to consider the impact of these variables on the shopper's buying behavior.

**4. Results and Discussion**

**Table 1: Regression Summary Between Reliable Information and Shopper Trust**

N=258	Regression Summary for Dependent Variable: average trust (Spreadsheet2) R= .56327150 R <sup>2</sup> = .31727479 Adjusted R <sup>2</sup> = .29815848 F(7,250)=16.597 p<.00000 Std.Error of estimate: .52307					
	b*	Std.Err.	b	Std.Err.	t(250)	p-value
Intercept			1.849	0.280	6.607	0.000
Reliable 1	0.230	0.066	0.172	0.050	3.468	0.001
Reliable 2	-0.160	0.082	-0.127	0.066	-1.943	0.053
Reliable 3	0.164	0.073	0.124	0.055	2.258	0.025
Reliable 4	0.187	0.068	0.130	0.047	2.747	0.006
Reliable 5	0.175	0.073	0.114	0.047	2.417	0.016
Reliable 6	-0.011	0.067	-0.007	0.041	-0.169	0.866
Reliable 7	0.162	0.070	0.121	0.052	2.331	0.021

Since the value of R is equal to 0.56327150, it must follow that there is a moderate positive relationship between reliable information and trust. And since the p-value is less than 0.0000, it must also follow that the relationship between the variables is significant. Also, since the value of R<sup>2</sup> is equal to .31727479 or 31.727479%, it must follow that 31.727479% of the dependent variable (Trust) is predicted by the independent variable (Reliable), and in turn, there are other variables that predict the other 68.2725% of the dependent variable. The results confirm hypothesis 1 that reliable information affects shopper trust.

For each statement on reliable information, the following holds:

**Table 2: Effect of Reliable Information on Trust**

For every 1 point in	The value for trust will increase by
Reliable 1	0.172
Reliable 2	-0.127
Reliable 3	0.124
Reliable 4	0.130
Reliable 5	0.114
Reliable 6	-0.007
Reliable 7	0.121

This implies that if you increase the value for RELIABLE2 by one point, the value for TRUST will decrease by 0.127. Also, if you increase the value for RELIABLE6 by one point, the value for TRUST will decrease by 0.007. For the other values, the value of the trust will always increase.

Out of the seven values for **RELIABLE**, only 1, 3, 4, 5, and 7 have a significant relationship to **TRUST** since the p-values are all less than 0.05. However, we must note that the p-value for 2 is equal to 0.053, which is close to 0.05. One possible reason this happened is because of the number of respondents. If we increase the number of respondents, it is possible that the p-value will be less than 0.05.

**Table 3: Regression Summary Between Credible Information and Shopper Trust**

N=258	Regression Summary for Dependent Variable: average trust (Spreadsheet2) R= .45546347 R <sup>2</sup> = .20744697 Adjusted R <sup>2</sup> = .18850148 F(6,251)=10.950 p<.00000 Std.Error of estimate: .56245					
	b*	Std.Err.	b	Std.Err.	t(251)	p-value
Intercept			2.608	0.289	9.009	0.000
Credible 1	-0.023	0.081	-0.019	0.065	-0.286	0.775
Credible 2	0.200	0.078	0.137	0.054	2.545	0.012
Credible 3	0.099	0.074	0.075	0.055	1.348	0.179
Credible 4	0.067	0.086	0.049	0.062	0.783	0.434
Credible 5	0.008	0.079	0.006	0.057	0.098	0.922
Credible 6	0.245	0.064	0.142	0.037	3.852	0.000

Since the value of R is equal to 0.45546347, it must follow that there is a positive moderate relationship between credible information and trust. And since the p-value is less than 0.0000, it must also follow that the relationship between the variables is significant. Also, since the value of R<sup>2</sup> is equal to .20744697 or 20.744697%, it must follow that 20.744697% of the dependent variable (Trust) is predicted by the independent variable (Credible), and in turn, there are other variables that predict the other 79.2553% of the dependent variable. The results confirm hypothesis 2 that credible information affects shopper trust.

For each statement on reliable information, the following holds:

**Table 4: Effect of Credible Information on Trust**

For every 1 point in	The value for trust will increase by
Credible 1	-0.019
Credible 2	0.137
Credible 3	0.075
Credible 4	0.049
Credible 5	0.006
Credible 6	0.142

This implies that if you increase the value for CREDIBLE1 by one point, the value for TRUST will decrease by 0.019. For the other values, the value of the trust will always increase. Out of the seven values for **CREDIBLE**, only 2 and 6 has a significant relationship to **TRUST** since the p-values are all less than 0.05.

**Table 5: Regression Summary Between Shopper Trust and Shopper's Buying Behavior**

N=258	Regression Summary for Dependent Variable: Average Behavior (Spreadsheet2) R= .42117690 R <sup>2</sup> = .17738998 Adjusted R <sup>2</sup> = .15435690 F(7,250)=7.7015 p<.00000 Std.Error of estimate: .88159					
	b*	Std.Err.	b	Std.Err.	t(250)	p-value
Intercept			1.65	0.45	3.64	0.00
Trust 1	0.07	0.06	0.06	0.05	1.10	0.27
Trust 2	0.11	0.07	0.09	0.06	1.52	0.13
Trust 3	0.16	0.07	0.18	0.08	2.22	0.03

Trust 4	0.16	0.07	0.14	0.06	2.36	0.02
Trust 5	-0.06	0.07	-0.05	0.06	-0.87	0.39
Trust 6	0.12	0.07	0.10	0.05	1.77	0.08
Trust 7	0.13	0.07	0.09	0.05	1.87	0.06

Since the value of R is equal to 0.42117690, it must follow that there is a positive moderate relationship between shopper trust and behavior. And since the p-value is less than 0.0000, it must also follow that the relationship between the variables is significant. Also, since the value of R<sup>2</sup> is equal to 0.17738998 or 17.738998%, it must follow that 17.738998% of the dependent variable (BEHAVIOR) is predicted by the independent variable (TRUST), and in turn, there are other variables that predict the other 82.261% of the dependent variable. The results confirm hypothesis 3 that shopper trust affects shopper's buying behavior.

For each statement on shopper trust, the following holds:

**Table 6: Effect of Shopper Trust on Shoppers' Buying Behavior**

For every 1 point in	The value for behavior will increase by
Trust 1	0.06
Trust 2	0.09
Trust 3	0.18
Trust 4	0.14
Trust 5	-0.05
Trust 6	0.10
Trust 7	0.09

This implies that if you increase the value for TRUST5 by one point, the value for BEHAVIOR will decrease by 0.05. For the other values, the value of behavior will always increase. Out of the seven values for **SHOPPER TRUST**, only 3 and 4 have a significant relationship to **SHOPPERS' BUYING BEHAVIOR** since the p-values are all less than 0.05.

**5. Conclusion**

The study is anchored on 2 objectives, to evaluate the effects of reliable and credible information on shopper trust and the effects of shopper trust on shopper's buying behavior. The results revealed that reliable and credible information affect shopper trust. On the other hand, shopper trust influences shopper's buying behavior. Shoppers rely on the information before making a purchase decision. Shopper's buying behavior is affected by the amount of information that can be found online or offline. The advancement of technology, however, made online sources of information complicated due to the presence of misinformation, disinformation, fake news, and the like. As consumers, it is paramount that information is checked for its veracity in order to determine whether the information is credible and reliable. Bogus sellers are becoming rampant, fake products flood both online and offline marketplaces, and scammers have become aggressive and digital. With these, shoppers must be careful in their transactions, thus making it important to check the information that influences our trust and buying behavior.

The study did not specify a product category and did not limit the participation of respondents to one generation only. It did not include other factors that influence shopper trusts like misinformation, endorsers, and platform.

It is therefore recommended that other factors be included as independent variables and a comparative study be used to identify the similarities and differences of 2 generations as regards the factors affecting their trust and buying behavior.

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