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**| RESEARCH ARTICLE**

**Consumer Trust in Mobile Phone Industry: Comparative Study on Traditional Commerce & E-commerce**

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**| ABSTRACT**

This paper aims to determine the factors that influence consumers' decision-making prior to purchasing mobile phones in e-commerce platforms and retail establishments, otherwise known as traditional commerce. Although previous studies have been conducted in understanding consumer trust, this research specifically focuses on a specific industry only, which was a decision made in order to narrow down and better understand the consumer buying behavior, as opposed to having multiple industries which would result in inaccurate findings. Variables used were determined based on related literature leaning towards comparative research, as well as consumer buying behavior. Several methods, including descriptive statistics and independent t-test calculations, have been conducted by the researchers to come up with a conclusion that can assist consumers in having ample knowledge before purchasing a mobile phone on different commerce platforms. The researchers concluded that Traditional commerce is much preferable by the consumers with regards to these factors; credibility perceived ease of use, and satisfaction.

**| KEYWORDS**

Consumer trust, e-commerce, traditional commerce, purchase behavior, mobile phone industry, purchase intention, commerce, physical store, credibility, perceived usefulness

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**1. Introduction**

Business commerce aims to provide a lot of opportunities for people who want to earn money on their own. Maximizing every opportunity is a must. From a business perspective, you must utilize every commerce instrument that is present right now. Traditional commerce takes place in a face-to-face set-up located in a brick-and-mortar store, also known as a physical store. It also provides more personalized services giving the customer all the usage of its senses before making a purchase. Interaction and customer relationships are also provided by traditional commerce, which gives more sentimental value to the customer that cannot be matched by the amount of money. Having traditional commerce as your tool in business brings you a hefty financial cost. Factors such as rent space, employees, logistics you will need to consider before establishing a traditional commerce platform.

In the Philippines, the mobile phone business began to emerge in the 1990s. Fixed operators like PLDT were in the telecommunications business. The vast majority of mobile communications use unprotected frequencies, like a walkie-talkie. Later on, using GSM technology, a mobile phone the size of a one-liter bottle was introduced. GSM technology's provision of short message service promoted the usage of mobile phones. According to PSA, the average yearly household income in Metro Manila is P460,000, making it the highest in the country. In the Philippines, Oppo is regarded as the most popular brand, rather than Samsung or Apple. Oppo's popularity stems from the fact that it is the most searched brand in the Philippines. The price ranges from 4000 to over 5000 pesos, making it more accessible to Filipinos. Purchasing it in either a physical store or an online store causes everyone to question if one market is more reliable than the other. The researchers want to know if customers trust

traditional or e-commerce platforms when buying mobile phones, which is more trustworthy and reliable.

The purposes of this study can be divided into a number of factors; the first being to explain the difference between traditional commerce and electronic commerce, in which either one can be more trustworthy and reliable from the perspective of the consumers. Secondly, it is to understand the factors that affect the trust of consumers in purchasing mobile phones on both traditional commerce and E-commerce, with the goal of distinguishing those factors so that future consumers may have prior knowledge before purchasing on those different varieties of commerce platforms. Lastly, it is to determine the underlying problems that exist in both traditional commerce and E-commerce with regard to their product authenticity and mode of transactions. By doing this, the researchers determined the gaps and misunderstandings that consumers encounter when buying goods on different business platforms. The researchers wanted to determine the difference between e-commerce and traditional commerce reliability when it comes to consumers purchasing mobile devices and how the different platform of purchasing affects their buying intention. Mobile phone companies and other retailers can refer to the study and make it an affirmation on establishing which type of business they should pursue in the future. Other researchers can use this as a reference for understanding different consumer behavior in both electronic commerce and traditional commerce to determine if the sentiments of consumers in a different industry are similar to the researchers' findings. Lastly, this study was also aimed to determine which areas are in need of an in-depth understanding regarding the external factors that affect customer purchase decisions and buying decisions to both e-commerce platforms and traditional retail stores.

## 2. Literature Review

### 2.1 Traditional Commerce

Social shopping networks offer a completely different scenario for retaining e- customers due to the high number of their social connections. Users can now engage with companies and with other users; as a result, it is important to investigate how external stimuli affect users. This paper proposes that the social stimulation (sPassion) has a beneficial impact on the organism (state of flow), resulting in positive responses from users (flow consciousness, confidence, and loyalty) using the Stimulus Organism Reaction mechanism and Flow Theory as a starting point (Herrando, C., Martinez, J.J,2017). The observational results indicate that committed consumers are more likely to undergo a state of flow, so as a result, they are more aware of this ideal experience, which leads to an improvement in trust. The lack of trust is the most frequently cited reason why consumers do not purchase (Grabner-Krauter & Kaluscha (2003); Kim et al. (2015); Lee & Rha (2016). Using the theory of reasoned action and theory of planned behavior models, the study examined potential antecedents of trust (trust distribution, network performance, projected costs, security, and privacy), moderators (demographic factors), and intermediaries (initial trust) that will influence behavioral intention to use mobile banking according to (Boal, N.C., 2017). These are all the approaches that the researchers used to establish a new report on the habits of non-users of online banking.

P.J. Kitchen (2017) analyses research and concludes that consumers of new social media have more critical reactions than users of traditional media. This could be attributed to the spontaneity and accessibility of internet users, as well as the potential for word-of-mouth to be exposed to wider dissemination, as opposed to more traditional WOM reportage, where feedback from others is needed. The results of the study conducted by Maia, C., & Lunardi, G., (2017) indicate that the three factors that affect consumer participation in social commerce; are confidence, perceived utility, and information quality, with trust on the website, is the most significant predictor." In terms of features, the results indicate that more costly goods and products categorized as computers and devices use internet reviews, feedback, and suggestions more often than books, travel, home appliances, and fashion items. Aydin, A. E., (2018) conducted a study of the processing fluency of the customers with regard to the thinking style and purchase intention. The findings indicate that the cognitive method used during a selection activity has an impact on the processing fluency one encounters. As anticipated, both the judgment criterion and the presentation style have an impact on fluency. Processing fluency increases with intuitive judgment and effective format because they enable customers to make decisions based on gut feelings, while rule-based assessment and analytical format actually require extensive elaboration. Previous research has shown that many factors impact consumer habits while acquiring a smartphone. These variables might be phone characteristics or external influences coming from retail shop offers. The current study seeks to determine whether there is a significant correlation between the understandings of knowledgeable consumers and the factors (Price, Advertisements, Offers in Retail Stores, Add-on Accessories Given, and After Sales Service) that heavily influence the consumer's choice when purchasing a Smartphone (U.K., Sarma et al., 2019). Furthermore, the researchers found that after-sales support is not a factor that influences knowledgeable consumers' purchasing intentions. Future studies may be conducted by including other variables that were not previously examined, as well as using bigger sample sizes to reduce the possibility of mistakes.

Similarly, to grasp a further comprehension of social commerce, the study *Social Support, Sole Credibility, Social Influence and Impulsive Purchase Behavior in Social Commerce* (2019) points out that social commerce secures the utilization of social media tools as well as OSNs or online social networks to conduct the transactions of products. Hence, when customers are affianced in e-commerce, they are able to adhere to their personal OSN relationships in which they can uncover, recommend, share, and even

rate products. The use of social commerce is not only limited to this. Additionally, customers are also able to share shopping knowledge, opinions, ideas, and information. Further, the authors of this study also outline several advantages social commerce extends to users. For instance, through the means of social commerce, practical shopping advice can be successfully obtained, thus enabling customers to discover their interest in products bargains and therefore enhance their shopping performance (Hu, Chen, Davison, 2019). In parallel, the same study argues that social commerce holds potential, which is recognized by industrial practitioners. Furthermore, there is an escalating amount of users who tend to disseminate and exchange shopping information and purchase products recommended by their friends. Thus, it is advisable that social commerce can substantially impact a customer's purchase behavior.

## **2.2 Commerce**

The term is described as the systematic exchange of goods, services, and anything of good value or money's worth among business entities. It encompasses all practices that either directly or implicitly contribute to the exchange system of monetary assets in the market (Chin, P.n., 2020). There are two market platforms that are currently circulated by a lot of consumers, which are the Traditional commerce and E-commerce platform -- also known as online stores. Traditional commerce, also known as retail or brick and mortar stores, has been in the market for a long time. It is quite necessary to determine the factors that influence the trust of consumers in order to thrive in the market. According to the study conducted by Balaji, K., & Maheswari, R. (2021), the results empirically showed that customer's attitudes are dependent on store attributes and proportions, which play an important role in delivering greater value for customers and confirming—once a customer joins the supermarket, he or she can make a transaction fueled by successful store attributes. Supermarket retailers can maintain their stores by reflecting on the above characteristics, which would have a favorable mindset for customers, thus building trust in customers in the market.

On the other hand, E-commerce rises in the market as it meets the convenience satisfaction of the consumers and its credibility. It is important to measure and understand the impact of antecedents of initial trust, the influencing impact of trust, and the possible influence of demographic factors on user's personal intention and other factors that affect the perception of consumers to use E-commerce related platforms since more consumers are in-depth of using their mobile devices to make purchases online (Chiu, J.L., Bool, N.C. and Chiu, C.L. (2017). Based on the conclusion formulated by the researchers, the initial trust has an impact on the decision-making of customers online. The antecedents of trust like security on online payment also impact the trust of consumers in E-commerce platforms. E-Word of mouth is also mentioned by Chowdhury, T.A., & Naheed, S., (2020), which also builds the trust of e-consumers in online shopping. Credibility and convenience are the main factors that could make E-commerce platforms thrive in the following years, as the consumers demand ease of transactions nowadays.

## **2.3 E-Commerce**

Online shopping platforms called electronic commerce have increased to the point where more than half of all purchases made by shoppers who shop online and offline are now made online, as stated by UPS (2016). According to 451 Research (2018), a forecast predicts that electronic commerce will increase to a global market share of more than 17% by 2022. Moreover, the rise in electronic commerce due to the lockdown in several countries because of the Covid-19 pandemic will increase electronic commerce even after the lockdown measures done by WARC (2020). The rapid increase in mobile phones is a primary factor of mobile commerce, and general internet commerce users are using E-commerce applications. An investigation towards the power of influence between mobile and E-commerce by Madden et al. (2016) found that there are complicated circumstances wherein credit cards promote electronic commerce services while previous electronic commerce and online purchase activity drive mobile commerce acceptance. Moreover, the investigation found out that the higher respondent incomes are correlated negatively with mobile commerce adaptation. Consumers who are mobile phone users spend numerous hours using their phones. Far more than using computers is a phenomenon that indicates a dramatic increase in smartphone users across the geography and industry. The impact of perceived purchase behavior on smartphone applications affects application ratings and value in influencing the behavior of the consumers, based on the behavioral experiment of mobile consumer consumption principles by Zolkepli et al. (2020).

The factors and characteristics that influence the consumer's participation in electronic commerce are conducted in exploratory, descriptive research during the qualitative stage to analyze relevant factors by Maia et al. (2017). The findings of the research show that three factors influence consumer engagement in social commerce. The three factors are confidence, perceived utility, and information quality, with trust in the website being the most important predictor. Moreover, the findings also show that more expensive and classified products that use ratings, recommendations, and comments online have more intensive consumer participation due to reliability and trust. Gautam et al. (2017) assess the factors that affect electronic commerce usage from the consumer perspective, a quantitative analysis of usability issues of electronic commerce portals, where findings indicate which aspects are most relevant to consumers. The research findings indicate that consumers place a higher emphasis on navigation issues, ease of use, content, architecture, and the organization of the web portal usability. Quantifying and comprehending the effect of initial trust, sustaining trust, and the potential effects of demographic influences on customers' perceptions of using the e-commerce channel is a study conducted by Chiu et al. (2017). The research findings showed that the challenges and factors

influencing trust and behavioral intention showed that initial trust had a substantial impact on behavioral intention to use online or mobile banking services and other types of electronic commerce platforms that have adopted mobile banking as a mode of payment.

Additionally, the study *Evaluation of Quality of the e-Commerce Service* (2018) tackles the facets that affect a customer's satisfaction with 'e-shops.' More so, the research lists various advantages of e-commerce such as it being time-efficient, convenient for the customers, saving more money, and apparently, it generates a wider choice of products as compared to traditional commerce. To simply put, the study states that it is essentially 'uncomplicated.' To add, the research also mentions how easy it is for customers to purchase items at any time of the day. More so, it can also be done practically anywhere- this then, as the study points out, is one of the key advantages of e-commerce. Aside from this, there are also various price ranges and promotions that exist in online shops and not in physical stores. Not to mention that e-commerce is able to largely contribute to global sales. This means that there is an opportunity for suppliers to sell their products even outside their native country or into a larger market. Hence, e-commerce fundamentally holds no borders. In contrast, the study also mentions the disadvantages that e-commerce possesses. One example would be the inability to closely inspect or compare products. This extends to the inability to test a product or directly inquire about concerns regarding the product. Furthermore, with no direct contact with the seller, there is a present risk of confronting dishonest suppliers and thus consequently receiving faulty products. Another disadvantage is the additional delivery fee and the insufficiency to immediately verify the product in accordance with its description.

## 2.4 Perceived Usefulness

The 2019 study of Hussein, Baharudin, Jayarman, and Kiumarsi looks through the lens of perceived usefulness (PU) to analyze and find meaning in the relationship of the significant advantage and information intensity with the means to carry out B2B e-commerce. To clarify, the study explains that B2B e-commerce is distinguished as technological tools empowered by the internet that grant industries to run their electronically- specifically through telecommunications networks and shared value chain. In turn, the research emphasizes that the use of B2B e-commerce plays a vital role in the growth of the economy. Aside from this, the study defines PU as the extent to which business owners or managers assume that integrating a particular system would improve the job performance of the industry. Moreover, PU is considered as an aspect that instantaneously impacts the intentions to endorse a system. Furthermore, perceived usefulness can be analyzed by monitoring the influences of B2B e-commerce on performance with regards to the speed and productivity of the job performance. The authors of the study have also uncovered that once a company is able to comprehend and see the relative advantage of any form of innovation, then the adoption of this advancement increases. Therefore, this means that relative advantage is projected to have a positive effect on perceived usefulness (PU).

In parallel, the study *The Impact of Perceived Usefulness of Online Reviews, Trust and Perceived Risk on Online Purchase Intention in Emerging Markets: A Mexican Perspective* (2020) studies the influence of perceived usefulness of online reviews, trust, and potential risk. To further understand, the researchers explain that the advancement of technology allows customers to increase their search options and information within the online market through online reviews. Online reviews are described as the total sum of opinions from other consumers towards a product or service. This enables one to have information before actually purchasing a certain product. These online reviews are chartered by three aspects; (1) quantity, (2) quality, and (3) credibility. Therefore, the reviews published by previous customers contribute to the quality and clarity of information posted about the product- this, in turn, is a factor that affects the purchasing behavior and decision of consumers (Ventre & Kolbe, 2020)

**H1: There is a significant difference in perceived usefulness between the two platforms when it comes to consumers' trust in mobile phone purchase decision-making.**

## 2.5 Perceived Ease of Use

Perceived ease of use is where technology meets the needs of the people, thus, creating ways to utilize the internet (Jurnal Komunikasi Indonesia, 2018). It was mentioned in the article of the Jurnal Komunikasi Indonesia (2018) that perceived ease of use was one of the influences seen in their purchasing intention. This reveals that in different generations such as Gen X and Gen Y, perceived ease of use was mostly influencing Gen X while it least influenced Gen Y. To further explain the study, perceived ease of use has become one of three motivations to either accept or decline new technology. The study also shows that perceived ease of use goes hand-in-hand with perceived usefulness when it comes to consumer attitude towards one product.

In another study, *The Effect of Perceived usefulness, Perceived Ease of Use, and Trust on Repurchase Intention on E-commerce Shopee* of Wafiyah and Kusumadewi (2021), perceived ease of use is when a person feels confident on using a certain system and that it is easier for them to utilize in their technology. It gives them a much better time using their device as the system is easy enough for them to understand without having to rely on other things such as manuals to learn more about the item. The study finds out the effect of perceived ease of use on repurchase intentions, and that ease of use increases the chance of repurchase intentions.

Furthermore, the article reveals that perceived ease of use has a positive and significant effect on repurchasing intentions and that ease of use is what creates consumer trust and loyalty.

**H2: There is a significant difference in perceived ease of use between the two platforms when it comes to consumers' trust in mobile phone purchase decision-making.**

### **2.6 Credibility**

The main measure that projects on user inclination to arrogate m-commerce is credibility. Thus, under this context, credibility constitutes the credibility of the vendor standard, which is designated on reputation and responsiveness (Shamsudin, Khairul & Salem, 2018). The reputation or the brand image of an industry reflects the name construction of the products where there is a higher chance that the consumer would tend to believe in the brand they are amicable with. On the other hand, responsiveness portrays the generated feedback while users embrace m-commerce. The authors point out that relationships can be structured through the enhancement of brand image and, in turn, enabling the customers to be 'part' of the brand. As a result, credibility should have the capability to impact the intentions of the customers towards adopting m-commerce. Therefore, credibility constitutes a positive and substantial relationship with m-commerce adaption.

In relation to this, a 2020 study discusses that source credibility is defined as the degree to which the speaker is viewed to be a credible source of information and thus may be trusted enough to proffer objective opinion with respect to the product (Tan & Liew, 2020). Moreover, the study mentions that source credibility is considered as a construct that's composed of message trustworthiness and source expertise. This means that matching and assigning an agent or a medium to particular roles that line up with social presumptions also makes it possible for consumers to attribute higher source credibility towards the medium of the product and their message. For instance, a similar study that the authors tackled was when a male virtual assistant was assigned to advise on motorcycles and a female virtual assistant to advise on solarium escalated perceived proficiency of the agents and their messages (Beldad, 2016). In light of this, the authors find that there is a significant relationship between credibility and the purchase intentions of customers. Therefore, the perceived credibility of product endorsers impacts personal attitude, the conviction of the audience, and value structures- all of which result in influencing the purchase intention.

**H3: There is a significant difference in credibility between the two platforms when it comes to consumers' trust in mobile phone purchase decision-making.**

### **2.7 Propensity to Trust**

The study of Lee, Ahn, Song, and Ahn (2018) revolves around trust and distrust in E-commerce. It discusses that trust is the key ingredient when it comes to sustainable transactions. It explains that the buyer is the trustor, and the trustees are the intermediaries and the seller. The study mentions that trust plays a vital role in the sustainability of e-commerce transactions. This shows that the level of trust the buyer has is critical as transactions in the e-commerce industry rely on heavy uncertainty as the industry focuses more on the human-computer relationship rather than a human-to-human relationship. Alongside the role of trust, there is the role of distrust as it is vital in a sense that it builds up when information is insufficient in a product, therefore the lack of trust of the buyer thus, the hesitance of buying a certain product.

In relation to this, the study of Aslam, Hussain, Farhat, and Arif (2019), mentions that customer loyalty and trust are the key factors when it comes to long-term profitability and growth for organizations. Companies have difficulties when it comes to gaining a customer's trust and loyalty; however, once gained, it becomes beneficial to the company. Trust is a belief that develops over time towards e-commerce and different e-service providers (Aslam, Hussain, Farhat, & Arif, 2019). The study itself attempted to analyze the different factors that influence e-commerce trust and their impact on e-commerce loyalty.

**H4: There is a significant difference in propensity to trust between the two platforms when it comes to consumers' trust in mobile phone purchase decision-making.**

### **2.8 Satisfaction**

A Study of Relationship Among Service Quality of E-Commerce Websites, Customer Satisfaction and Purchase Intention (2020) focused on analyzing the effect of the quality of online services of e-commerce markets on the satisfaction of customers and their purchase intention. The authors of this study state that customer satisfaction is essentially achieved once a customer's expectations have been reached or exceeded. In light of this, when customers are disappointed, the image or reputation of the company pays the price (Dhingra, Sanjay, Gupta, Shelly, Bhatt & Ruchi, 2020). Previous studies have also confirmed that there is a beneficial relationship between service quality and the satisfaction of consumers. Another study postulates that customer satisfaction is capable of conciliating the impact of website service quality on the purchase intentions of customers- these may either be positive or negative effects (Ambarwati, Sati & Ramelan, 2020). In light of this, indicators in the online market should aim to enhance and

assess measures in their logistics that would empower them to further carry out customers satisfaction and loyalty (Gajewska, Zimon, Kaczor & Madzik, 2020). Therefore, studies support that the overall quality of service positively impacts customer satisfaction and their purchasing intentions.

**H5: There is a significant difference in satisfaction between the two platforms when it comes to consumers’ trust in mobile phone purchase decision-making.**

**2.9 Consumer Trust**

The study of Wilson (2020) assesses the variables that impact customer loyalty. The article states that trust could be defined as people’s willingness to conduct transactional activities. This shows that customer trust and loyalty becomes a factor in repurchasing intentions. A company’s success in selling its products lies in customer loyalty and trust, as these two are a pair when it comes to their willingness to re-buy the same services and products that are offered. With this, it becomes crucial as this helps establish the company in the market and their success in the industry. Furthermore, the article of Tandon, Miuttal, & Manohar (2020) concludes that trust in online shopping leads to repurchasing a product and that the foundation of customer trust, touch, and feel is absent, which makes trust crucial as it solely relies on what is given online. To further discuss the study, it also revealed that different shopping policies given by the company are also considered when it comes to customer trust as these policies benefit the customer, such as free shipping and the like.

The study of X, Yan (2018) tackles different factors that affect the consumer’s purchase intention when shopping online in shopping malls. The study states that the provision of vouchers and discount coupons given in e-commerce portals, as well as recommendations and ideas from friends and relatives, are some of the key causes promoting online shopping rather than visiting to deliver a genuine shopping experience to the many people that use e-commerce websites is considered a typical problem. Regardless of the fact that purchasing online is far more simple and convenient, it lacks the ability to provide a true try-on shopping experience, a factor that affects consumers' trust. Therefore, the statement provided in the study proves that e-commerce and traditional shopping have a significant difference in influencing consumers’ purchasing intention depending on the mediating factors that affect consumer trust. In this study, although Traditional Commerce and E-Commerce are platforms where we can buy mobile phones, there are still preferences with the consumers since they are spending an immense amount of money. There will be significance and difference. Therefore This may result in a broader purchasing decision made by the customers because it affects their trust in whether one is reliable.

**H6: There is a significant difference in the consumer’s trust when it comes to mobile phone purchase decision-making between traditional and electronic commerce.**

**2.9.1 Theoretical Framework 1**

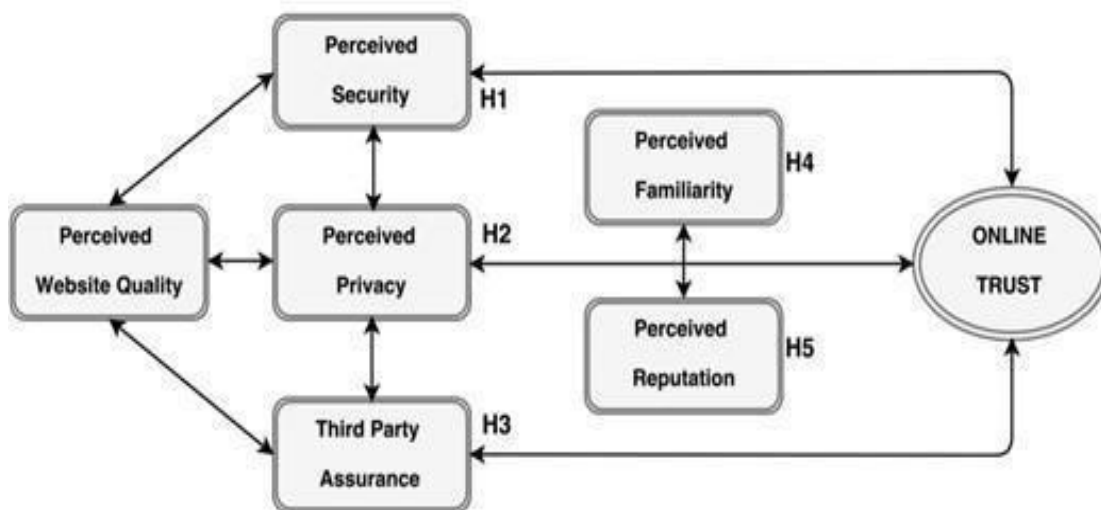
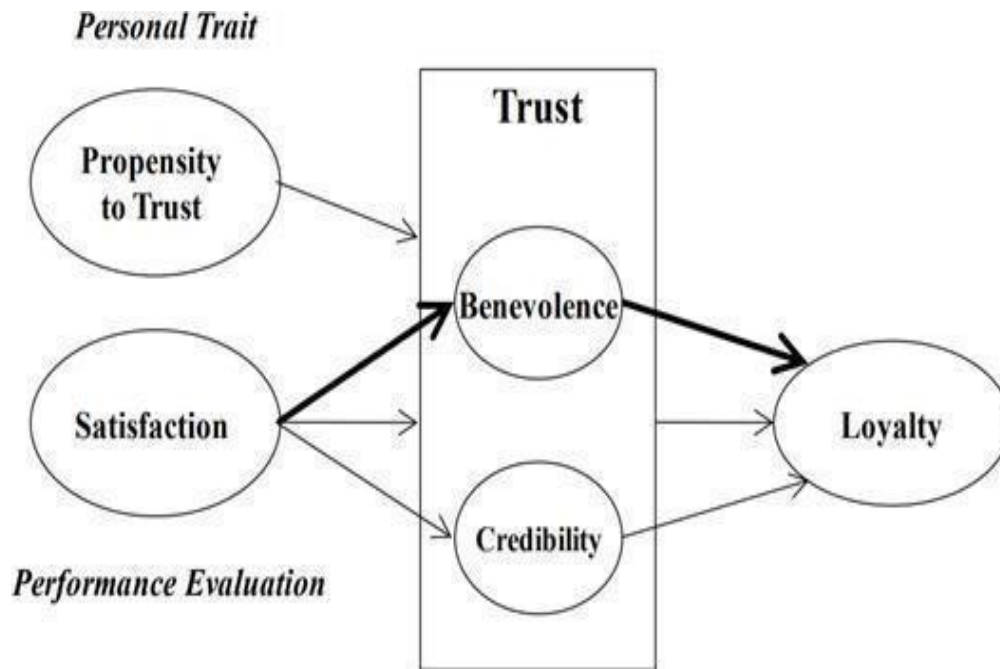


Figure 1. Hypothesized model of the determinants of consumer trust in B2C e-commerce

The construction of a cumulative concept for this empirical study was based on a thorough evaluation of past studies in the area of E-commerce trust. The study's premise is separated into seven sections, each of which will be statistically examined to determine the constructs' reliability and validity, as well as which specific aspects generate client trust in B2C e-commerce. The hypothesis presented for this empirical study is tested using bivariate correlation statistics. A hypothesized model is constructed for this study in order to gain a better understanding of the factors of customer trust in the e-commerce environment, as well as to answer the research concerns previously mentioned (Fig.1). As particular variables that affect client trust, this model uses security, privacy, familiarity, website, guarantee, customer service, control, and information.

The study is anchored on the Hypothesized Model of the determinants of consumer trust in B2C e-commerce (Bojang Isamaila, Medvedev Maxim A, Spasov Kamen B, Matvevnina Arina 1, 2017). The model applied to the researcher's study would emphasize comparing traditional commerce and e-commerce in the mobile phone industry. Each variable stated in the model highlights the tool that would determine customers' preference, which of the two are most reliable and trustworthy when it comes to purchasing mobile phones.

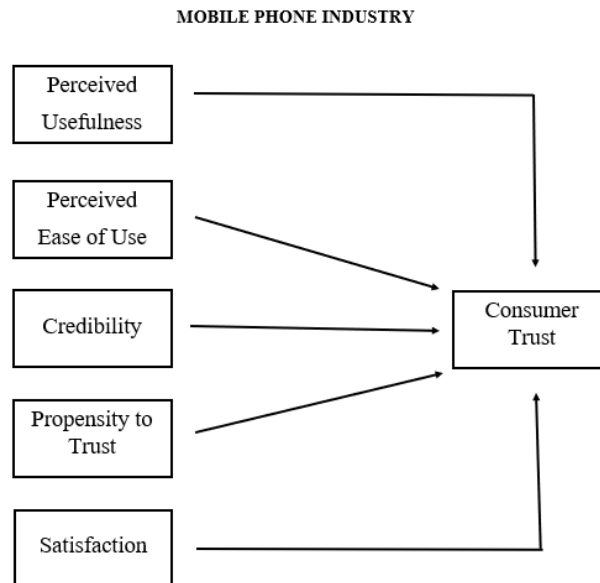
**2.9.2 Theoretical Framework 2**



Typically, the services provide a checking account with standard features such as internet banking and a credit line. Furthermore, most clients have a long-term relationship with the bank, which is legally formed by a checking account contract. Likewise, regular services like money transfers, withdrawals, and investments on a low and routine level dominate the underpinning connection. Several services are offered as self-services and are frequently performed by various workers (e.g., ATMs, online banking). In retail banking, complex and tailored services (for example, expert advising on options and future warrants) do not play a prominent role. As a result, the connection isn't really personalized, and it's rarely linked to a specific employee. As a result, the trust in your retail bank is an appropriate application area for evaluating the function of faith in a service organization in this particular client scenario.

The study is anchored on the Framework of Personal Trait, Performance Evaluation of (Dr. Roland Kantsserger Dr. Werner H Kunz 2010). The model is applicable in the researcher's study because it depicts several variables in traditional commerce. The variables highlighted the impacts on customer trust, which determines customer preference in purchasing mobile phones. The variables presented in the framework are anchored in the researcher's study because it would select the customer's choice.

### 2.9.3 Conceptual Framework



The researchers' conceptual framework was proposed with the following variables: perceived usefulness, perceived ease of use, credibility, the propensity to trust, and satisfaction, were anchored to a single receiver, consumer trust, in a way that it can showcase their connection on determining if these based factors affect the purchasing decision in buying mobile phones. The framework is on related literature of the most prevalent factors affecting purchasing decisions among consumers in both platforms, as well the factors present in both the Hypothesized Model of the determinants of consumer trust in B2C e-commerce (Bojang Isamaila, Medvedev Maxim A, Spasov Kamen B, Matvevnina Arina 1, 2017) and the Framework of Personal Trait, Performance of Evaluation (Dr. Roland Kantsserger, Dr. Werner H Kunz 2010). It is worth noting that this framework, unlike previous studies, is applied specifically to the mobile phone industry only. The proposed framework aided the researchers' study to formulate the conclusion of the research and determine the factors that consumers consider to be the most relevant when it comes to purchasing mobile phones between the two platforms mentioned in the study.

## 3. Methodology

### 3.1 Subject of the Study

The respondents of this study were Male and Female individuals from the age group of Generation Z to the Early Millennials, divided into two groups (ages 20 - 25 and ages 26 - 30), who are online shoppers and people who go to retail stores to purchase mobile devices. The respondents of the study can be students or working professionals with the capacity to shop online & visit grocery stores and malls. The respondents are limited within the region of Metro Manila, while the generated number of respondents needed for the questionnaire was 175, which was calculated using the Power Analysis. The traditional commerce questionnaire consisted of 110 respondents, while the e-commerce questionnaire totaled 55 respondents.

### 3.2 Data Collection Procedure

The researchers formalized two survey questionnaires, one each for Traditional and Electronic Commerce, respectively, which were inputted onto a Google Form to be distributed online. The questionnaire formalized 6 questions for every variable present in the conceptual framework. The researchers incorporated a notice of RA No. 10173, otherwise known as The Data Privacy Act of 2012, which values anonymity, confidentiality, and most of all, that all data gathered from the respondents would be for the use of academic purposes only. The researchers would disseminate the questionnaires on social media platforms, like Facebook, Instagram, etc. An extensive analysis of the data was performed during the completion of the target respondents needed for the questionnaire. Afterward, the researchers were to discuss and present the findings of the study.

### 3.3 Research Instruments

The researchers handed out a 4-point Likert scale survey questionnaire that focused on the independent variables that were previously stated in the researcher's hypothesis. The questionnaires were divided into two categories: one for respondents coming from traditional commerce and one coming from electronic commerce. The survey questionnaire had a pre-qualifying question



that asked about which mode of purchase do they usually go to, and from there, it determined which survey would be handed out to them. The 4-point scale would include a range of choices, with Strongly Agree being the highest and Strongly Disagree being the lowest.

**3.4 Data Analysis**

The researchers use two different statistical tools, as suggested by the statistician. One tool will be descriptive statistics to summarize given data sets, particularly the use of variability, mean median and mode, and standard deviation. Additionally, the researchers will also use the advanced statistical method of Inferential Statistics, particularly the t-test. It will be used to compare the two main variables of traditional commerce and electronic commerce.

**4. Results and Discussion**

**4.1 Demographics**

**Table I. Age**

Category	Age		Total
	20 - 25	26 - 30	
E-Commerce	56	9	65
Traditional Commerce	106	4	110
<b>TOTAL</b>	162	13	175

Table I shows the result of the distribution of respondents by age. The target respondents are the people that are 20-25 and 26-30 years old.

In this study, the total respondents are one-hundred seventy-five (175), in which the respondents of e-commerce are 65 in total, 56 people are ages 20-25, and 9 people are ages 26-30. Furthermore, the respondents of traditional commerce are 110 people in total, 106 are ages 20-25, and 4 are ages 26-30. To conclude, the respondent's ages 20-25 are 162 while the ages 26-30 are 13 respondents.

**Table II. Sex**

Category	Sex		Total
	Male	Female	
E-Commerce	32	33	65
Traditional Commerce	44	66	110
<b>TOTAL</b>	76	99	175

Table II shows the result of the distribution of respondents by gender. In this study, the total respondents are one-hundred seventy-five (175), of which 76 are male, 32 males are e-commerce, and 44 are traditional commerce users. On the other hand, 99 are female respondents, 33 females are e-commerce, and 66 are female traditional commerce users.

4.2 Variables Used

**Table III. Traditional Commerce**

<b>Variables</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Interpretation</b>
Perceived Usefulness	3.6182	.50650	Strongly Agree
Perceived Ease of Use	3.3273	.54367	Agree
Credibility	3.6636	.47463	Strongly Agree
Propesntiy to Trust	3.3455	.59719	Strongly Agree
Satisfaction	3.5909	.49392	Strongly Agree

\* Range: 1.0-1.75 Strongly Disagree; 1.76-2.50 – Disagree; 2.51 - 3.25 Agree; 3.26 - 4.0 Strongly Agree

**Table IV. E-Commerce**

<b>Variables</b>	<b>Mean</b>	<b>Standard Deviation</b>	<b>Interpretation</b>
Perceived Usefulness	3.2923	.45836	Strongly Agree
Perceived Ease of Use	3.2923	.45836	Strongly Agree
Credibility	3.3846	.49029	Strongly Agree
Propesntiy to Trust	3.2462	.53124	Agree
Satisfaction	3.2769	.57303	Strongly Agree

\* Range: 1.0-1.75 Strongly Disagree; 1.76-2.50 – Disagree; 2.51 - 3.25 Agree; 3.26 - 4.0 Strongly Agree

**Breakdown of Table III and IV**

Perceived Usefulness

Variable	Mean	Standard Deviation	T-value	P-value	Significance
E-Commerce	3.2923	.45836	4.258	.000	Significant
Traditional	3.6182	.50650			

\* Significance at .05 level

Perceived Ease of Use

Variable	Mean	Standard Deviation	T-value	P-value	Significance
E-Commerce	3.2923	.45836	4.258	.664	No Difference
Traditional	3.3273	.54367			

\* Significance at .05 level

Credibility

Variable	Mean	Standard Deviation	T-value	P-value	Significance
E-Commerce	3.3846	.49029	3.712	.000	Significant
Traditional	3.6636	.47463			

\* Significance at .05 level

Propensity to Trust

Variable	Mean	Standard Deviation	T-value	P-value	Significance
E-Commerce	3.2462	.53124	1.106	.270	No Difference
Traditional	3.3455	.59719			

\* Significance at .05 level

Satisfaction

Variable	Mean	Standard Deviation	T-value	P-value	Significance
E-Commerce	3.2769	.57303	3.826	.000	Significant
Traditional	3.5909	.49392			

\* Significance at .05 level

**Comparison of Total T-Value and P-Value**

Construct	T-Value	P-Value
Perceived Usefulness	4.258	** .000
Perceived Ease of Use	.434	.664
Credibility	3.712	** .000
Propensity to Trust	1.106	.270
Satisfaction	3.826	** .000

\* Significance at .05 level

HYPOTHESIS	t-value	p-value	
<i>H1: There is a significant difference in perceived usefulness between the two platforms when it comes to consumer's trust in mobile phone purchase decision-making.</i>	4.258	.000	<0.05
<i>H2: There is a significant difference in perceived ease of use between the two platforms when it comes to consumer's trust in mobile phone purchase decision-making.</i>	0.434	.664	P >0.05
<i>H3: There is a significant difference in credibility between the two platforms when it comes to consumer's trust in mobile phone purchase decision-making.</i>	3.712	.000	P <0.05

<i>H4: There is a significant difference in propensity to trust between the two platforms when it comes to consumer's trust in mobile phone purchase decision-making.</i>	1.106	.270	<i>P&gt;0.05</i>
<i>H5: There is a significant difference in satisfaction between the two platforms when it comes to consumer's trust in mobile phone purchase decision-making.</i>	3.826	.000	<i>P&lt;0.05</i>
<i>H6: There is a significant difference in the consumer's trust when it comes to mobile phone purchase decision-making between traditional and electronic commerce.</i>			

**4.3 Hypothesis Testing**

All hypotheses, except for H6, were assessed with the help of an independent t-test to determine if the variables used in the study were significantly different or not. The researchers found out that there is a significant difference in the study since customers preferred traditional commerce as useful (t = 4.258, P =.000, at 0.05 significance level) in terms of purchasing mobile phones. When it comes to purchasing mobile phones, customers are inclined to purchase in the traditional commerce setting since it possesses credibility (t=3.712, P =.000, at 0.05 significance level) and satisfaction (t = 3.826, P =.000 at 0.05 significance level). The researchers found out that there is a significant difference between the two variables. The researchers confirmed that ease of use (t = 0.434, P =.664 at 0.05 significance level) has no difference between the two main variables. Researchers identified that propensity to trust garnered (t =3.826, P =.270 at 0.05 significance level) has no difference between the two main variables; customers provide their trust to both platforms as they purchase mobile phones.

**4.4 Data Interpretation**

The final hypothesis, H6, was derived to further discuss the distinction between the variables and how they relate to consumer trust. Results show that there is a significant difference in the consumer's trust in mobile phone purchase decision-making between traditional and electronic commerce. A lot of factors needed to be taken into consideration for this study, but the underlying fact is that majority of the respondents stated that E-Commerce and Traditional Commerce are trustworthy based on the results gathered. Therefore, the researchers' study is aligned with the concept of (Flavián et al., 2006; Keating et al., 2003), which stated that trust and loyalty are factors that need to be considered in an organization's success and sustainability over time. It has been prevalent that the relevance of e-commerce and traditional commerce for making purchases is growing. Researchers have been looking into how online loyalty differs from conventional loyalty. In the online behavior of consumers, there is a high level of loyalty. Authors looked at 44 papers in this area for a meta-analysis of empirical studies on online loyalty (Toufaily et al., 2013)

Customer nowadays values their shopping experience. The study's findings stated that there is a satisfaction shopping for traditional commerce. The study of Collier and Bienstock (2006) stated that customer experience is the ultimate reason why consumers opted to go for traditional commerce. Collier and Bienstock (2006) also put out a proposal, Order timeliness and order condition can represent the outcome of a service encounter. Getting the merchandise delivered in good condition and in a timely manner based on the convenience of the customer is really the key to building efficacy and satisfaction.

The researchers found out that perceived ease of use in terms of interface & transaction has no difference, on the study of (Harris and Goode, 2004). With that, it is therefore concluded that they oppose the results of the researcher's study, and it stated that the aesthetics of the website positively affects customers' online experience, usability perception, and subsequent behavior. Usability in user interfaces relates to the simplicity of the interface, the perceived ease of navigating, and the convenience of executing a transaction. Navigability and aesthetics are key parts of the shopping experience and hence usability in the context of this study, where buyers are looking at fashion products.

The researchers determined that there is a significant difference in terms of buying mobile phones in traditional commerce. The results show that customer is more inclined to their purchase when it comes to buying their mobile phone on traditional commerce. The usage of word-of-mouth marketing may be one of the factors why buying in traditional stores is helpful for customers as they are informed by the sales agent. The study of (Gvili and Levy, 2016) supports the idea that purchasing mobile phones in traditional stores is more credible and flexible with the use of effective word of mouth marketing.

#### 4.5 Analysis

Based on the results gathered, the findings confirm the studies of Grabner-Krauter & Kaluscha (2003); Kim et al. (2015); and Lee & Rha (2016), in which they previously stated that the overall lack of trust is a significant factor in the purchasing decision for consumers. With this study, it can apply both to traditional and electronic commerce settings, with the Propensity to Trust factor having recorded a Strongly Agree and Agree to both types of commerce, respectively. A previous study conducted by Maia et al. (2017), stating that perceived utility was a primary influence for social consumer engagement, was also proven to be in line with this study's findings, with respondents strongly agreeing that Perceived Usefulness was an influential factor in their consumer's trust. Additionally, as suggested by Hussein, Baharudin, Jayarman, and Kiumars (2019), perceived usefulness also impacts the overall performance of a company, therefore having a relationship among all the other factors of the conceptual framework. Moreover, as mentioned by the 2018 study in Indonesia, perceived ease of use compliments perceived usefulness. Further, the study states that perceived ease of use is already considered as a factor that affects the intentions of consumers to either make use of or reject new technologies. In light of this, perceived ease of use along with perceived usefulness come hand-in-hand when influencing the attitude of a customer towards a certain product.

The results also showed that the respondents strongly agreed to both credibility and satisfaction variables regardless of commerce setting. As stated from Kunz, Werner & Kantsperger, Roland. (2010), credibility is related to the trust and satisfaction of the consumers, which proves that consumers are willing to purchase mobile phones as long as retail stores or e-commerce dealers are trusted and verified. It also indicates that consumers have received great satisfaction and trust regarding product handling, legitimacy, and service quality when purchasing mobile phones from both E-commerce and Traditional platforms. Furthermore, credibility, as pointed out in the study of Shamsudin, Khairul, and Salem (2019), is one factor that contributes to the reputation of a company; this is also one element that is needed to gain a customer's trust. In particular, the credibility of a company is able to positively influence a buyer's purchasing behavior towards products or services. Relating to this, studies such as Ambarwati, Sati & Ramelan (2020) also support that customer satisfaction also plays a key role in terms of the company's performance. The study also outlines that when customer satisfaction is achieved, the performance of the company is considered to be productive and of quality. More so, Lee, Ahn, H., Song, and Ahn, C. postulate that trust is another key aspect with regards to maintaining transactions in e-commerce. Additionally, loyalty and trust are also key ingredients to generate and guarantee customer satisfaction as it also aids in the long-term enhancement and profitability for industries.

Overall, perceived usefulness, credibility, and satisfaction were the factors that determined the favorability of consumers' trust between purchasing from traditional commerce or e-commerce, with the former coming out as prevalent. This can be attributed due to the advantages of traditional stores in terms of useful factors; display, store layout and structure, credibility in positive word-of-mouth marketing and store information, and satisfaction when it comes to the helpfulness of customer service provided by physical stores.

#### 5. Conclusion and Recommendation

From the findings and statistical significance gathered from this study, the researchers concluded that consumers would prefer purchasing mobile phones in the traditional commerce setting, with perceived usefulness, credibility, and satisfaction is the primary factors that influence consumers' trust in purchase decision-making into being in favor of traditional stores. This is likely due to the fact that consumers can perform a more thorough inspection of the product to verify its authenticity and legitimacy in traditional commerce settings, as they are not limited by digital and virtual capacities. Therefore, they can be able to have a more firm grasp of the product's usefulness to them while verifying its credibility through product and branding inspection of the store and determining their satisfaction with the product after they have physically seen it. Coherently, while perceived ease of use and propensity to trust had no significant difference in their results, this does not undermine that they are not unimportant to traditional and e-commerce. Perceived ease of use would be more advantageous in the e-commerce setting due to the faster and more convenient purchasing and conducting transactions. The researcher's study would also be able to significantly improve the process of understanding consumer trust when making purchasing decisions. While the researchers limited the study to focus on a specific industry only, specifically when purchasing mobile phones, other researchers can open up a similar study focusing on different products or other industries to compare it with similar ones such as this. With respondents either agreeing or strongly agreeing to the factors listed in this study, future researchers can explore other factors influencing consumer's trust and see if they can achieve a different response.

Researchers conclude that most respondents prefer purchasing their desired mobile phones on e-commerce merchants in terms of ease of the check-out process, credibility, customer service, and satisfaction. However, e-commerce got a lower score in the propensity to trust variable compared to traditional commerce, which indicates that it is preferable to purchase mobile phones from retail stores if the product posted online lacks the necessary information. Therefore, it is recommended to purchase mobile phones from e-commerce merchants if consumers prefer to have reliable and fast transactions and retail stores if consumers want to inspect the legitimacy of their product.

While the researchers limited the study to focus on a specific industry only, specifically for mobile phones, other researchers can open up a similar study focusing on different products or other industries to compare it with similar ones such as this. Future researchers can explore other factors influencing consumer's trust and see if they can achieve a different response. Also, more studies could be added to explore the relationship of other factors not mentioned in the researcher's study in traditional and e-commerce mobile phone purchasing. It is worth mentioning, however, that the scope of the study was rather limited since the researchers focused on the region of Metro Manila. This was decided due to the region being the technological and economic hub of the country, where most forms of traditional and electronic commerce transactions take place. For future studies, the researchers recommend that they test out their study to include the Greater Manila Area or other major commercial areas within the country in order to figure out if the sentiments of the general population not included in this study are the same as those living within the National Capital Region. For foreign researchers, studies like these can also be conducted in urban metropolitan areas in their respective countries as well, provided that there is a strong presence of both traditional and electronic commerce.

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