

## **Abstract**

E-Commerce (Electronic-Commerce) is a purchasing method via internet and communication technologies. The interactions occurring between sellers and buyers are virtual, buyers have to be able to trust the online information offered by sellers in their websites. This research aimed at studying the factors relating to trust toward Thailand e-commerce web sites, forming models of trust and creating the tool to evaluate the level of trust of Thailand's e-commerce system.

The literature review included the human beings' perception theory, the attitudes of human beings toward electronic media. The previous research on human beings' perception of the web interfaces and the formats which influence the e-commerce trust were reviewed to formulate the framework of the research, which covered the important elements of interface influencing the level of trust in e-commerce business. The online questionnaire which contained a list of factors relating e-commerce trust was created to survey the level of trust of each factor. The questionnaire was evaluated by the psychologists for its content validity. The twenty questionnaires were piloted for its reliability. The Cronbach's coefficient alpha was 0.896. There were 420 respondents, who the researcher actually knew and emailed for asking helps. Most respondents were students who have experienced in using the Internet for more than five years; 199 of them were people who have experienced in online purchasing and the rest were the persons who had no experience of buying any e-commerce products.

The results revealed that the seven web sites used in the current research shared seventeen factors of the web interfaces relating to trust. The analysis of the rating scores of trust indicated that there were no significant differences of those seven websites based upon the shared interface factors. However, those web sites had the different levels of trust regarding all interface factors which each web had. In addition, the analysis of mean rating trust scores of all interface factors between the experienced and non-experienced online-buying respondents revealed that there were fifteen interface factors which the experienced and non-experienced online-buying

respondents rated differently and the other fifteen factors which the experienced and non-experienced online-buying respondents did not rate differently. Since the experienced and non-experienced online-buying respondents rated the interface factors differently, two trust models of interface factors for experienced and non-experienced online-buyers were developed. The results of factor analyses of interface factors for experienced online-buying users showed that the seventeen factors were reduced into six factors which constituted the trust model, and regarding the data from non-experienced online-buying respondents the seventeen factors were also reduced to the other six factors constituting the trust model. Some of these six factors of both two models were the same and others were different. Therefore the use of these two models depends on target users.

In this study the twenty-six interface factors were selected for creating the tool for aiding users to evaluate trust of e-commerce web sites. The other four factors were not chosen due to the technical limitation. The aiding tool for evaluating web trust will extract the interface features (factors) and display them to users. The tool will provide the rating score of each factor which other users have evaluated web sites. Users can evaluate web sites by their own ratings, or they may agree those rating scores due to the bandwagon effect. Developers of e-commerce web site can use this tool to evaluate their webs and improve the web sites in order to increase trust of their webs.

Nevertheless this current research used the e-commerce websites of book. The further studies should be done with more variety of e-commerce websites. Those web sites which will be studied in the future should have the shared thirteen factors which could not be analyzed in this current study.