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# The Psychological Antecedents of Consumer Trust in Consumer-to-Consumer (C2C) E-Commerce: A Systematic Literature Review

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## ABSTRACT

The present study is a systematic literature review research of psychological antecedents of consumer trust in consumer to consumer (C2C) e-commerce. After conducting a literature search in 5 electronic databases (ScienceDirect, ResearchGate, GoogleScholar, Garuda and Psycnet), authors found 10 articles published between 2009 and 2020. The review revealed several psychological antecedents of consumer trust in C2C, there are perceived of website quality, natural propensity to trust, trust among members in C2C community, other's trust of buyer/seller, virtual community quality, perceived risk, perceived security protection, perceived privacy protection, cognitive trust, technology readiness, and fear of opportunism. In conclusion, psychological antecedents have the most important part in C2C. These results provide new insights toward theoretical understanding, and also provide useful guidance for C2C web providers.

**Keywords:** *Psychological antecedents, Consumer trust, Customer to customer (C2C) e-commerce*

## 1. INTRODUCTION

During the Covid-19 pandemic, there has been an increase in online sales in almost all countries [1]. There have been online purchasing behavior changes in Germany by 30%, UK 46%, and the US 52% [2]. Indonesia also reported that there has been an increase in online sales since January 2020 [3].

One of the platforms used in online sales is the consumer to consumer (C2C) e-commerce platform. In Indonesia, C2C has been growing rapidly [4]. C2C that includes the use of chat rooms, web forums, online auctions, and third-party consumer lists, is proven to be more popular than business-to-consumer (B2C) e-commerce [5]. However, there have been numerous cases of fraud and service failure that provide negative publicity and could weaken the company's reputation as a market leader [6]. Yanchun et al. [7] also mentioned with the amazing of C2C growth in China, online trust has become the most important problem, as online fraud is one of the most important antecedents that can delay the development of C2C in China [8]. Pono et al. [6] also mentioned that fraud cases directly affect public trust negatively, especially in the online selling process on C2C sites.

According to Beldad et al. [9], online transactions that are intangible can be affected by some problems that can lead to consumer's reluctance to engage in any form of online transactions, because computer-mediated transactions can create fear and anxiety. With credit card fraud, merchandise errors, and other security issues contributing to consumer

reluctance to buy, the online purchase has a greater risk and uncertainty [10,11,12].

Online trust is one of the most important factors because online environments such as C2C present a feeling of uncertainty that can prevent consumers from making online purchases to become loyal customers [13]. Trust can be influenced by many factors [14], which has led researchers to conduct further exploration to get the additional focus of attention recently [15].

In this study, the authors want to find out more about the psychological antecedents that affect consumer trust in online purchases. Kotler and Armstrong [16] stated that consumer behavior is influenced by consumer psychology. According to Kotler and Armstrong [16], psychological antecedents are become the most attention factor on a marketer, because the marketer cannot control consumer psychology. Mou et al. [17] also mentioned that the factors that affect trust in online purchases are individual factors.

Authors used PICO (Participant, Interest, and Context) to find the research question. Participants in this study focused on online consumers who have made transactions on C2C. The Interest of this study is about online consumer trust. And the context in this study is to understand the psychological antecedents that influence consumer trust in C2C. Thus, the research question of this study is what psychological antecedents that affect consumer trust in C2C e-commerce?

## 2. LITERATURE REVIEW

Punyatoya [18] defines consumer trust as a psychological state of online consumers that consists of the intention to accept vulnerability based on positive expectations of the online seller's intention or behavior. According to Bart et al. [19], online trust includes consumers' perceptions of how the website will meet expectations, how trustworthy the website's information is, and how trustworthy the site commands.

Punyatoya [18] proposes that consumer trust has two dimensions, cognitive and affective trust. According to Lewis and Weigert [20], trust develops from a rational thought (cognitive-based), linked with one's feelings, instincts, and intuitions (affective-based). Trust in the cognitive dimension is when individuals choose whom they will trust, in what way, and under what circumstances, and base these decisions on what they trust to be good reasons. The cognitive dimension in a trust is defined as the trust held by consumers that online sellers have the competence and can be relied on to fulfil their promises [18]

While the cognitive dimension refers to how a person develops "good reasons" that others can be trusted [18], the affective dimension refers to the "emotional bond" of trust that exists between parties [21]. In the field of sociology, Lewis and Weigert [20] explain that trust is built on an emotional basis that complements its cognitive base, this is what is called the affective component of trust. Morrow et al. [21] defined affective trust as instinct, intuition, or a person's feeling about a person, group, or organization that can be trusted. Punyatoya [18] defines affective trust as an emotional bond between consumers and companies, in which consumers trust online sellers based on instinct, intuition, or feeling generated by the level of care and attention shown by online sellers.

The literature study conducted by Chen [22] comprehensively leads to five relatively exclusive sources of trust, namely trust based on customer characteristics, website characteristics, calculus, institutions, and knowledge. According to studies in psychology and sociology, individual characteristics are considered as the main source that can influence the formation of an individual's trust in others [22]. A study shows that the quality of the website affects consumers' trust, intention, and positive attitudes towards the website [23]. The next factor that can influence consumer trust is calculus-based trust. A study shows that calculus-based trust is the main source from which initial trust can be developed [22]. For example, reputation usually serves as an important thing for large companies, where if the trust collapses, the company's reputation can be down throughout the consumer network [22]. The next factor is institution-based trust. Institutional-based trust is related to situational normality and structural assurance [22]. Situational normality defines as the trust that may occur because the situation is normal or ordinary, or that everything appears to be in the right order [20]. Shapiro [24] defines structural assurance as structural protections such as regulations, guarantees, and legal assistance. Regulations such as company policies regarding

privacy and security allow people to feel sure about their expectations of the future behavior of others [22]. In a consumer market environment, the familiarity between buyers and sellers through positive repeated interactions can increase the buyer's trust in the seller. In e-commerce, increased consumer knowledge and familiarity about the website can enhance these consumer predictions about future seller actions [25].

In an e-commerce environment, consumer trust is the most important part of the success factor [13, 26, 27, 28]. Several studies show that online trust influences online purchasing decisions [29, 30, 31, 32], intention to buy [33], satisfaction [34], and customer loyalty [35, 36, 37]. Trust is also the main key to building relationships with consumers [38].

## 3. METHOD

This study uses a systematic literature review method. Authors only use articles that discuss psychological antecedents that affect consumer trust in C2C. This study only used articles with abstract, full text, and included in Q1, Q2, Q3, and Q4 (international journals), and S1 and S2 (Indonesian journals). The databases used in this study are PsycNet, GoogleScholar, ScienceDirect, ResearchGate, and Garuda. The keywords used for screening articles are "trust", "psycholo\* antecedents", and "e-commerce consumer to consumer (C2C)". The screening process was limited to scientific articles published in English or Indonesian. Thus, other language articles are in exclusion area. Articles that are not in Q1, Q2, Q3, and Q4, and S1 and S2 criteria are in the exclusion area. Articles published before 1995 are in the exclusion area because 1995 was the beginning of the internet commercialization for public use. The authors used a quality assessment from Nguyen et al. [39] that combines and adapts the quality assessment from Macpherson and Holt [40] and Wong et al. [41]. The screening process includes a review of theory, methodology and methods, analysis, relevance, and contribution (Table 1). The article must meet at least the first set of criteria and meet at least one of the quality criteria at level 3 to be analyzed further [41].

## 4. RESULTS

The result of this study has obtained 10 articles that meet the inclusion area. The result of this study has been summarized in Table 2 that contains sources, year of publication, journal title, number of samples, participants, methods, research locations, outcomes, and conclusions.

This study found 1,118 articles obtained through the databases of Science Direct (422), Researchgate (120), Google Scholar (155), Garuda (257), and Psycnet (164). The authors then screened duplicate studies and got 1,057 articles. 1,047 articles were in the exclusion criteria so that only 10 articles are the subjects of this study.

The articles used in this study published between 2009 and 2020. A total of 10 articles (100%) used in this study used quantitative methods. Based on the type of sample used, 6 articles (60%) used internet users in general as a participant,

and 4 articles (40%) used university students as a participant. Most of the articles published in the field of information technology and e-commerce. 6 articles (60%) were concerned with the information technology field, and 4 articles (40%) were concerned with the e-commerce field. In terms of regional focus, most of the study used in this study are from China with a total of 6 articles (60%), the USA with a total of 3 articles (30%), and Indonesia with 1 article (10%).

**Table 1 Quality Assessment**

Content	Level			
	0 = Absent	1 = Low	2 = Medium	3 = High
Theory	The article does not provide enough information to assess this criterion	Inadequate literature review	Acceptable literature review	Excellent literature review
Methodology and Methods	The article does not provide enough information to assess this criterion	Not fully explained, difficult to replicate	Acceptable explanation and replicability	Clear explanation and excellent records for audit trail
Analysis	The article does not provide enough information to assess this criterion	Insufficient data, Weak connection in research design	Appropriate data sample, Adequate analysis but weak explanation	Adequate data sample, Data and results strongly support arguments, Good explanation
Relevance (findings, theories, methods)	The article does not provide enough information to assess this criterion	Little relevance	Broad relevance	Integration of the findings, theories and methods
Contribution	The article does not provide enough information to assess this criterion	Makes little contribution to the body of knowledge	Makes an important contribution to the body of knowledge	Makes a highly significant contribution to the body of knowledge

Based on 10 articles selected according to the inclusion area, we found 11 psychological antecedents that affect trust in C2C. These psychological antecedents are perceived of website quality (21.5%), natural propensity to trust (15.79%), other's trust of buyer/seller (10.53%), trust among members in C2C community (10.53%), perceived security protection (10.53%), virtual community quality (5.26%), perceived risk (5.26%), perceived privacy protection (5.26%), cognitive trust (5.26%), technology readiness (5.26%), and fear of opportunism (5.26%). We also found that age as a moderator influences trust in the perceived of website quality, and other's trust of buyer/seller.

**5. CONCLUSIONS**

This systematic literature review research discusses the psychological antecedents that affect consumer trust in C2C. Based on 10 articles that have obtained through 5 databases (ScienceDirect, ResearchGate, GoogleScholar, Garuda, and Psycnet), consumer trust in C2C is influenced

by several psychological antecedents, such as perceived of website quality, natural propensity to trust, trust among members in the C2C community, other's trust of buyer/seller, virtual community quality, perceived risk, perceived security protection, perceived privacy protection, cognitive trust, technology readiness, and fear of opportunism are discussed in detail in the discussion. Although, there are still some other important things that need to be explored in further research. To fully understand the psychological antecedents that affect consumer trust in C2C further research is needed, especially regarding the personalities of consumers in different groups (gender, ethnicity, social class, and age).

**6. DISCUSSIONS**

The purpose of this study is to find out what psychological antecedents that affect trust in C2C. After screening articles through 5 databases (ScienceDirect, ResearchGate, GoogleScholar, Garuda, and Psycnet) and getting a total of 1,118 articles, the authors finally got 10 articles that meet

the inclusion criteria. Based on the results of these 10 journals, the authors found 11 factors that are psychological antecedents that affect consumer trust in C2C. Authors also found age as a moderator between perceived of website quality and other's trust of buyer/seller.

### ***6.1. Perceived of Website Quality***

A study conducted by Yoon and Ocenna [42] shows that the effect of perceived of website quality on consumer trust in C2C is moderated by age. Yoon and Ocenna [42] mentioned that only users around 20 were affected by perceived of website quality. Users over 30 and 40 are not affected by this factor. This is because the younger generation is more familiar with the internet environment. A study by Jones and Leonard [43] states that when consumers do not know each other's sellers, consumers tend to focus on the website quality that is included in social signals. A study conducted by Chen et al. [44] also stated that perceived of website quality positively moderates the relationship between trust in the website and trust in sellers. However, in Leonard and Jones [45] study showed that there was no significant effect between perceived of website quality and consumer trust.

**Table 2 Article Summary Analyzing the Psychological Antecedents of Trust in Consumer to Consumers (C2C) E-Commerce**

Number	Sources	Journal Title	Journal Reputation	Number of Samples	Participants	Methods	Research Location	Outcomes	Conclusion
1	Lu et al. (2010).	Electronic Commerce Research and Applications	Q1	n = 376	University students	Quantitative	China	Trust among members in C2C community Natural propensity to trust	When individuals have trust between members of the C2C community in general, the individual will also trust the community provider (website).
2	Yoon & Osema (2015).	International Journal of Information Management	Q1	n = 94	Internet users in Columbia, Missouri (US)	Quantitative	US	Natural propensity to trust Perceived of website quality Other's trust of buyer/seller Age	Age moderates consumer trust in C2C.
3	Luo et al. (2020).	Technological Forecasting & Social Change	Q1	n = 565	Fish Ponds members and have been doing transactions at Xianyu for more than 6 months	Quantitative	China	Virtual community quality	When the quality of the virtual community is high, it will also increasing consumer trust in C2C.
4	Zhao et al. (2020).	Journal of Global Information Management	Q2	n = 403	University students	Quantitative	China	Perceived security protection Perceived risk Perceived privacy protection	Trust arises when perceived risk is low, and when perceived security and privacy protection are high.
5	Alfina et al. (2014).	Journal of Computer Science	Q4	n = 114	Indonesian Kaskus users	Quantitative	Indonesia	Cognitive trust: Ability Benevolence Integrity Natural propensity to trust Other's trust of buyer/seller Perceived of website quality	Factors that influence Indonesian consumer trust in C2C are the ability and integrity of the C2C website. Natural propensity to trust, and other's trust of buyer/seller influence trust.
6	Leonard & Jones (2019).	Journal of Computer Information Systems	Q2	n = 242	University students	Quantitative	US	Natural propensity to trust Other's trust of buyer/seller Perceived of website quality	Natural propensity to trust, and other's trust of buyer/seller influence trust.
7	Chen (2009).	International Journal of Electronic Commerce	Q1	n = 389	Internet users	Quantitative	China	Trust among members in C2C community	Trust among members in C2C community significantly contributes to the trust of site providers.
8	Liu et al. (2012).	Journal of Electronic Commerce Research	Q1	n = 512	Taobao.com, Eachnet.com, and Paipai.com users	Quantitative	China	Technology readiness: Optimism Insecurity	Feelings of optimism positively affect trust, while feelings of insecurity have negative effects on trust.
9	Jones & Leonard (2014).	Journal of Computer Information Systems	Q2	n = 62	University students	Quantitative	US	Perceived of website quality Fear of opportunism	Perceived website quality and fear of opportunism affect consumer trust.
10	Chen et al. (2019)	International Journal of Electronic Commerce	Q1	n = 294	Taobao.com users	Quantitative	China	Perceived security protection Perceived of website quality	Perceived security protection has a stronger impact on C2C consumer trust than perceived website quality.

This study shows that perceived website quality has an influence on consumer trust because the website quality becomes the first impression which in turn makes consumers trust in the seller. So, in this case it is important for C2C electronic sales service providers to always update the features on the website quality.

### **6.2. Natural Propensity to Trust**

Leonard and Jones [45] study shows that natural propensity to trust influenced consumer trust in C2C. With the increasing use of C2C as a consumer choice for transactions, Leonard and Jones [45] explain that this can allow consumers to rely on their natural trust behavior. A study conducted by Lu et al. [46] also showed a positive relationship between a natural propensity to trust and consumer trust in C2C. This also supports the theory about personality significantly influences individual attitudes towards other subjects [46]. Whereas a study conducted by Yoon and Ocenna [42], found that the natural propensity to trust did not significantly affect consumer trust in C2C. This study hypothesizes that the natural propensity to trust affect trust in C2C because individual perceptions, intentions, attitudes, and motivations are influenced by personality [42]. However, the results are not following the hypothesis. This study concludes that the natural propensity to trust is one of the psychological antecedents that can influence consumer trust. It's because the natural propensity to trust is an attitude that is influenced by personality [46]. This study suggests further research about this antecedent by adding individual characteristics as a moderator.

### **6.3. Other's Trust of Buyer / Seller**

The results of Yoon and Ocenna [42] study state that other's trust of buyer/seller only affects trust in C2C for 40 years and above consumers. Consumers who are around 40 years old tend to have difficulty finding additional information via internet or other sources so they tend to depend on other's trust. Meanwhile, Leonard and Jones [45] found that other's trust of buyer/seller affects consumer trust in C2C. However, the results of this study show a negative relationship. The result didn't same as the initial expectations of researchers who hypothesized that there is a positive relationship between other's trust of buyer/seller and consumer trust in C2C. Leonard and Jones [45] mentioned the need for further research on this antecedent and focus more on who provides recommendations, such as friends, parents, siblings, strangers, athletes, celebrities, and others.

This study concludes that the influence of other's trust of buyer/seller has different effects, this can be moderated by age, individuals who provide recommendations, and level of the closeness of individuals who provide the information. Further research is needed regarding this factor by adding a moderator(s) that can influence this variable.

### **6.4. Trust Among Members in The C2C Community**

Lu et al. [46] mentioned that there are causal antecedents that have a positive relationship to trust among members in the C2C community, that it can ultimately affect consumer trust in C2C. The causative antecedents that have a positive relationship are familiarity and perception of similarities between members in the C2C community. Lu et al. [46] stated that in an e-commerce environment when individuals tend to have many common characteristics between one member and another, it will help to build trust, even if they are not communicated directly. Chen et al. [44] also found a significant influence between trust among members in the C2C community and consumer trust in C2C. If Lu et al. [46] stated that the antecedents that cause trust among C2C members are familiarity and perception of similarity, in contrast to Chen et al. [44], which states that the antecedents that cause trust between C2C members are the information and emotional interactions between C2C members. Chen et al. [44] suggest that information and emotional interactions are the main contributing antecedents for mutual trust among members in the C2C community. Overall, the existence of social interaction and relationships between members is very important for C2C website providers.

### **6.5. Virtual Community Quality**

Research by Luo et al. [50] mentioned that the high quality of virtual communities tends to affect consumer trust in C2C more than perceived website quality. According to Luo et al. [50], this can happen because high virtual community interaction can place more emphasis on social activity among members and pay less attention to the quality of the website. Thus, C2C website providers should innovate interesting features that can improve the quality of the community, such as uploading product photos with reviews, discussions between community members about trends or phenomena, etc.

### **6.6. Perceived Risk**

A study conducted by Zhao et al. [47] found that perceived risk has a negative relationship with consumer trust in C2C. When consumers have a low perceived risk, consumers tend to have high trust in C2C. Thus, C2C website providers should provide features that can reduce consumer's perceived risk, such as guarantees from website service providers, the existence of applicable laws, and so on. This is in accordance with institutional factors that affect online consumer trust described by Chen [22].

### **6.7. Perceived Security Protection**

A study from Zhao et al. [47] stated that perceived security protection is the strongest antecedent in consumer trust in C2C compare to perceived risk and perceived privacy protection. Zhao et al. [47] mentioned that C2C consumer trust in China is strongly influenced by how much the

website provides strong security protection. This can happen because in the last 10 to 20 years, there were tend to be a lot of “wild” and fake e-commerce websites. A study conducted by Chen et al. [44] on users of C2C websites in China also states that perceived security protection tends to have a stronger influence on C2C consumer trust than perceived of website quality. Although the perceived security protection factor appears only in 1 journal from China, this study argues that this factor can also affect almost all C2C websites all around the world.

### **6.8. Perceived Privacy Protection**

A study conducted by Zhao et al. [47] stated that perceived privacy protection has a positive relationship with consumer trust in C2C. With the high level of perceived privacy protection, consumer trust in C2C will also be increasing. This study argues that if C2C website providers can continue to improve consumer security protection, it can also improve the C2C reputation, which can also increase consumer trust [22].

### **6.9. Cognitive Trust**

A study conducted by Alfina et al. [48] on Indonesian C2C consumer, resulting in cognitive trust as an antecedent that positively and significantly influences consumer trust in C2C. In this study, Alfina et al. [48] state that there are several dimensions of cognitive trust, including ability, kindness, and integrity. However, in this study, only ability and integrity have a positive influence on consumer trust in C2C. Even though the study is from Indonesia, this study suggests that all sellers on the C2C all around the world can increase their knowledge about the products they sell, and be more honest with buyers about the condition and quality of products to increase consumer trust.

### **6.10. Technology Readiness**

A study by Lu et al. [49] revealed the influence of technology readiness on consumer trust in C2C. Lu et al. [49] explain that there are several dimensions of technology readiness, namely optimism, innovation, insecurity, and discomfort. Lu et al. [49] found that the optimism dimension was the antecedent that had the most positive influence on consumer trust in C2C. Thus, C2C consumers who have a sense of optimism for technology tend to perceive that C2C websites are trustworthy. Meanwhile, innovation does not have a significant effect on consumer trust in C2C. The dimension of feeling insecure has a negative influence on consumer trust in C2C. These findings illustrate that when C2C consumers feel insecure in the technology environment in general, the less likely to trust the C2C websites.

### **6.11. Fear of Opportunism**

A study conducted by Jones and Leonard [43] shows that fear of opportunism is one of the antecedents that affect

consumer trust in C2C. Jones and Leonard [43] provide advice to sellers on the C2C website to find out how to display good product photos so that consumers can ensure that the quality contained in the photos matches with the product description. Jones and Leonard [43] also mentioned that sellers must provide comprehensive information about any problems with the product before the transaction occurs to reduce buyer fear. Further research is needed on this antecedent, mainly by adding a moderator of other individual characteristics such as age, culture, social class, etc. Thus, future research can get more focused results regarding the characteristics of individuals who tend to have a fear of the online sales environment. So, the practical advice presented will be more in line with target consumers.

## **7. SUGGESTIONS**

### **7.1. Suggestions for Future Studies**

Research on the psychological antecedents that influence consumer trust in C2C is still limited. Further research is needed to explore the psychological aspects that affect consumer trust in C2C. Authors suggest investigating more on personal characteristics, and personality factors because as mentioned by Ryckman (cited in Yoon & Ocenna) [42], that personality can influence individual perceptions, intentions, attitudes, motivations, and behaviors. Meanwhile, research on consumer personality and trust in C2C is still very limited. There is limited research examining the impact of moderators on the relationship between psychological antecedents and consumer trust in C2C. Thus, more research is needed on the role of moderation in this research topic. Further research is suggested to add data collection techniques, such as snowball sampling or other sources.

### **7.2. Suggestions for Practical**

Based on the results of this study, the perceived of website quality is an important antecedent of consumer trust in C2C [42]. Therefore, C2C website providers should often survey C2C consumers to find out their experience in accessing the websites. So that C2C website providers can develop the quality of the website periodically to increase consumer's perceived of website quality and trust. The presence of a virtual community of C2C shows a significant and positive relationship to consumer trust in C2C. C2C website providers may consider adding virtual communities on their websites, because, in addition to increase the consumer trust, the presence of this virtual community can also increase purchase intention [50].

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