



# The Factors Impact on Online Purchase Intention: Evidence from Intermediate Role of Customers' Trust

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## ABSTRACT

This study examines the influence of trust factors, perceived scale, perceived reputation, and perceived risk in the online purchasing intentions of consumers in Hanoi. The quantitative method used in the research is based on a survey of 200 consumers in Hanoi. PLS-SEM analysis results show that the customer trust factor has a direct relationship with the online purchasing intention of consumers in Hanoi; Perceived reputation has a negative impact on the online purchasing intention of consumers in Hanoi but has no relationship with customer trust. The factors of perceived reputation and scale positively correlate with customer trust and consumers' online purchase intention in Hanoi. Besides, the result also demonstrated the intermediate role of customers' trust in the relationship of perceived reputation, perceived scale, and online purchase intention. However, this result cannot find the indirect link between Perceived Risk and Online purchase intention through the customers' trust. The theory discussion and managerial implications are also included in this study.

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**KEYWORDS:** Perceived reputation, Perceived scale, Perceived Risk, Customers' Trust, Online purchase intention, Hanoi.

## 1. INTRODUCTION

According to the 2022 e-commerce white paper of the Ministry of Industry and Trade, despite the significant impact of the Covid-19 pandemic on the economy, Vietnamese e-commerce still grew by 16%, and retail revenue reached 13.7 billion USD in 2021; this shows that this is an industry that is growing strongly and has excellent potential in the near future. In addition, the proportion of internet users participating in online shopping reached 74.8%, showing that online shopping has become a famous and popular trend in Vietnam for most online purchases since there are many promotional programs and lower prices than traditional shopping channels. Despite the development, Vietnamese e-commerce still has some factors that hinder customers' purchasing intentions. Customers are concerned about product quality not matching advertising (68%), worrying about personal information being disclosed (58%), and lacking trust in sellers (more than 40%). Therefore, building trust and ensuring quality is necessary for businesses on e-commerce platforms to encourage consumers to participate in online shopping.

According to Tan and Guo (2005), consumers view the internet as chaotic. A purchase should only be made if the benefits outweigh the risks. Grabner-Krauter and Kaluscha (2003) believe that lack of trust is the main reason consumers

do not participate in online shopping. Therefore, building trust is one of the most critical factors for success in the online business environment. However, the overview shows very few studies analyzing trust and risk perception factors in online purchases, especially in Vietnam. This study focuses on researching the influence of trust and risk perception factors on the online purchasing intentions of consumers in Hanoi.

## 2. LITERATURE REVIEW

### 2.1 Online shopping

Online shopping is a process customers carry out with virtual stores/online stores on websites. During this shopping process, the buyer and seller/salesperson do not contact each other directly, and all transactions are carried out through the website (Kolesar & Galbraith, 2000; Lester et al., 2005).

There are many different concepts about online shopping. Studies show that online shopping is how consumers purchase online goods or services (Hasslinger et al., 2007; Li & Zhang, 2002; MasterCard, 2008). The common point between the concepts is that online shopping is purchasing goods or services online. Therefore, online shopping is also known as internet shopping (Lui, 2012). In this article, the author approaches online shopping from the perspective of the Internet.

According to Kotler (2002), Consumer buying behavior is all the actions consumers exhibit while investigating, purchasing, using, and evaluating goods and services to satisfy their needs." Along with environmental influences and individual differences, purchase intention is a decisive factor influencing consumer buying behavior. Researching consumers' purchasing intentions, several studies (Ajzen & Driver, 1992; Pierre et al., 2005; Schlosser et al., 2006) argue that intention has a broader meaning of behavior and will often positively impact an individual's actions. According to Ajzen (1991), when people have stronger behavioral intentions, they tend to perform the behavior. Keller (2001) pointed out that purchase intention can be an essential indicator to predict consumer behavior. Therefore, studying consumer buying intentions is vital for every business person. Online transactions include three main steps: obtaining information, exchanging information, and purchasing (Pavlou, 2003). When a consumer obtains and exchanges information, it is considered that he or she intends to use the website to make online purchases. Online purchase intention is when consumers are willing and intending to engage in online transactions (Pavlou, 2003).

### 2.2. Theory of Rational Behavior (TRA)

The theory of rational behavior (TRA) was developed by Fishbein and Ajzen (1975). The theory asserts that people often consider outcomes before taking different actions and choose to take actions that will lead to their desired outcomes. Intention is the connecting tool between attitude and behavior. Behavior is determined by a person's intention to act in a given context. Intention is the cognitive representation of willingness to act. Fishbein and Ajzen proposed that an individual's intention to perform a behavior is influenced by attitude toward the behavior and subjective norms.

Attitude is an individual's positive or negative feelings about performing a specific behavior. Attitude describes the degree to which an individual evaluates the consequences of an action as positive or negative.

Subjective norms are viewed as the influences of the social environment on individual behavior. These are an individual's beliefs about how others perceive their actions. Subjective norms represent an individual's self-perception that people critical to their decision-making expect them to perform or not perform a particular behavior. In other words, individuals perform actions stemming from a specific cause, which is the expectation of positive results of the action and the belief that people around them support their actions.

According to the theory of rational behavior, attitudes toward behavior are formed by two factors: (1) the individual's beliefs about the consequences of the behavior (which is the belief that the behavior will bring about positive results) outcome has specific properties); (2) the person's evaluation of this outcome (value refers to the characteristics of the action's outcome). Subjective norms are formed by two factors: (1) beliefs about whether influential people think this

individual should perform the behavior (feelings or beliefs about whether people around us agree or disagree with our behavior) and (2) motivation to comply with these influencers (whether the individual's intention or behavior is influenced by the thoughts of those around him or not). ).

According to Lutz (1991), there are two critical propositions associated with the theory of rational behavior: (1) to predict a person's behavior, it is necessary to measure that person's attitude toward performing this behavior, and (2) in addition to attitudes toward behavior, the theory of rational behavior also refers to the factor of subjective norms as an agent influencing behavior since it measures social influences on someone's behavior..

### 2.3. Factors affecting customers' trust and purchasing intention

Trust is essential in creating good relationships between buyers and sellers (Bradach & Eccles, 1989). Trust can create expectations of successful transactions and be more critical in the online environment because of the higher perceived risk when buyers do not have direct contact with the seller or the product they intend to buy (Jarvenpaa et al., 2000; Pavlou, 2003; Verhagen et al., 2006).

In previous studies, trust is approached from three main perspectives: characteristics of online sellers, characteristics of the website, and characteristics of customers (Chiu et al., 2009). In particular, trust in the scale and reputation of online sellers has a more significant impact than trust in customer characteristics (Shao et al., 2005). Within the scope of this research, the authors focus on studying customer trust with the impact of online sellers' characteristics according to scale and reputation. According to Chiu et al. (2009), size and reputation reflect the seller's characteristics. Shao et al. (2005) also showed that the characteristics of online sellers impact trust. Jarvenpaa et al. (2000) argue that the Internet creates a "level playing field" for large and small retailers and retailers with and without reputation. Therefore, consumers perceive differences in size and reputation among Internet stores, influencing customers' trust in online shopping. On that basis, the authors examine the relationship between customers' perception of the scale and reputation of online sellers and customer trust.

An online retailer's reputation is similar to a brand's, including name, logo, design, and signs to identify products among suppliers (Bennett & Gabriel, 2001). The seller's reputation is not only related to the business's image but also depends on customer reviews and perceptions (Bennett & Gabriel, 2001). Previous studies show that consumers trust online retail websites if they believe the business has a good reputation (Bennett & Gabriel, 2001; Jarvenpaa et al., 2000; Teo & Liu, 2007). Therefore, the proposed research hypothesis is:

*H1: Perceived reputation of the seller/business has an impact on the trust of online shoppers in Hanoi.*

*H2: Perceived reputation of the seller/business has an*

*impact on online purchasing intentions of customers in Hanoi.*

There are many bases to determine the actual scale of an enterprise, with some viewpoints based on the number of employees and capital determining scale (Government, 2009), while some viewpoints do not believe that enterprise-scale needs to be determined through actual production capacity - the number of products that the enterprise can meet (Jarvenpaa et al., 2000). Most consumers believe that a large company can satisfy their wants and needs better. In building consumer trust, consumers' perception of the size of an enterprise has a more significant influence than the actual size of the enterprise (Jarvenpaa et al., 2000). According to Jarvenpaa et al. (2000), consumers tend to trust and buy products on the web if they know the scale of the supplying business. Therefore, the proposed research hypothesis is:

*H3: Perceived scale of the seller/business has an impact on the trust of online shoppers in Hanoi.*

*H4: Perceived scale of the seller/business has an impact on online purchasing intentions of customers in Hanoi.*

Kotler (2002) believes that during the purchasing decision process, customers often try to find information to reinforce their ideas and minimize the risk or fear of making the wrong decision. The consumer's goal here is to reduce the feeling of loss and increase understanding, and this is because the consumer is more concerned with avoiding the feeling of loss when doing something wrong than maximizing benefits when buying (Mavondo (2005). Customers' risk perception is related to the subjective feeling of making an incorrect decision, which can lead to wrong purchase intentions in the future. Accordingly, the feeling of Subjective perception is understood as a sign expressed in the customer's mind during their decision-making process (Chellappa, 2005; Schiffman & Kanuk (2000). Kotler (2002) points out that risk perception is a subjective tool to measure a mental feeling. That feeling in the mind is the basic premise to develop into purchase intention. Thus, perception Risk perception has an impact on consumers' purchase intention. Buyers often need help wanting a product or service but are hesitant to buy because it involves the risk of loss (Pandit et al., 2008; Roselius, 1971). Hsin Chang and Wen Chen (2008) demonstrated that perceived risk has an inverse relationship with online purchase intention. Tuu and Olsen (2012) pointed out that companies must focus on strategies that reduce customers' perceived risk, likely increasing their purchase intention. On that basis, research hypotheses H5 and H6 are proposed:

*H5: Perceived risk has an impact on the trust of online shoppers in Hanoi.*

*H6: Perceived risk has an impact on online purchasing intentions of customers in Hanoi.*

#### **2.4 The relationship between trust and online shopping intention**

There are many different definitions of trust. According to Madhok (1995, p.119), trust is a party's perception of the possibility that the other party will not act in its self-interest. Gefen et al. (2003) show that the expectation that the individuals or companies we interact with will not take advantage of them to force us to depend on them. It is the belief that stakeholders will behave ethically, reliably, by social norms, and deliver on their commitments.

Some studies have proven that the trust factor directly impacts online purchase intention. Gefen and colleagues (2003) combined the trust factor with TAM. They discovered that the influence of trust on online purchase intention is equivalent to the two main variables of TAM: perceived usefulness and perceived ease of use. The results of this study also show that trust plays a vital role in customers' online purchase intention, especially the trust of repeat customers (customers who have previously purchased online) has an influence more significant than potential customers (Chen, 2009; Winch & Joyce, 2006). Meanwhile, based on the theory of reasoned action (TRA), Pavlou (2003) showed that trust is also intermediate factor in predicting customers' purchasing intentions (Jarvenpaa et al.; Verhagen et al., 2006; Bart et al., 2005). Wen et al. (2011) also found similar results to Pavlou (2003) on the relationship between trust and online purchase intention.

Previous studies show that consumers' trust in an online sales website is an essential factor affecting their online shopping intention (Monzuwé et al., 2004; Pavlou, 2003; Wen et al., 2011; Chen & Chou, 2012). Besides, previous studies have also demonstrated that customer trust positively influences purchase intention and show the intermediate role of customer trust (Yoon, 2002; Grabner-Krauter & Kaluscha, 2003; Pavlou, 2003; Gefen & Straub, 2004; George, 2004). Based on the above analysis, hypotheses are proposed :

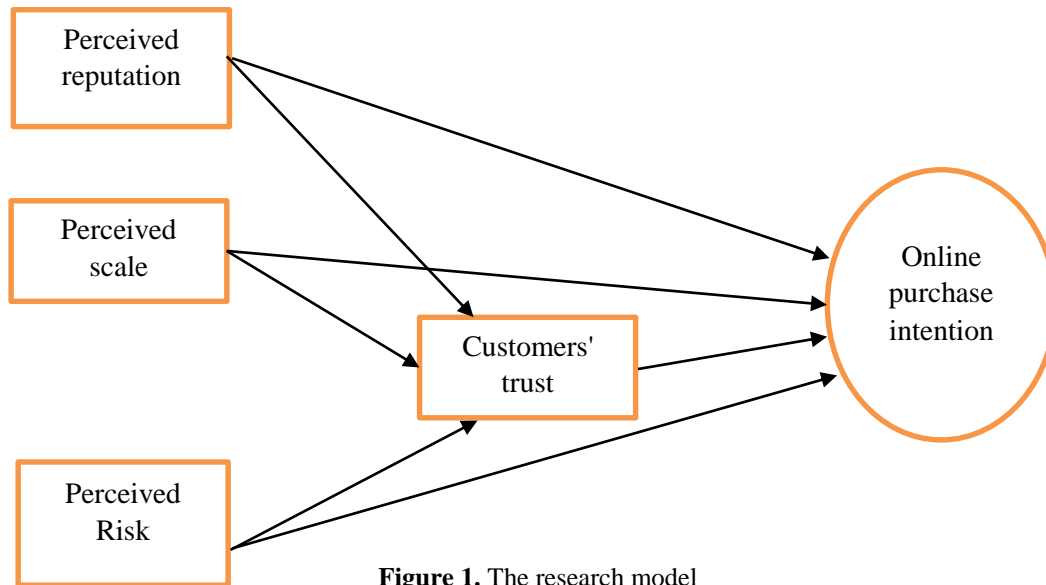
*H7: Customers' trust in an online sales website affects their shopping intention.*

*H8: Perceived reputation has an indirect effect on online purchase intention through consumer trust in an online sales website*

*H9: Perceived scale has an indirect effect on online purchase intention through consumer trust in an online sales website*

*H10: Perceived Risk has an indirect effect on online purchase intention through consumer trust in an online sales website*

Figure 1 shows the research model proposed by the authors.



**Figure 1.** The research model  
**Source:** Proposed by the authors

### 3. RESEARCH METHODS

#### 3.1. Research sample

Sampling in the study was carried out using the random method. To ensure the representativeness of the research sample, the authors selected the sample based on geographical criteria.

Regarding the size of the research sample, according to Hair and colleagues (1998), for EFA exploratory factor analysis, the minimum sample size is five times the total observed variables in the scales. The questionnaire of this study includes 21 observed variables used in factor analysis. Therefore, the minimum sample size needed is  $21 \times 5 = 105$  observations. To ensure the reliability of the investigation results, the author built an initial sample size of 200 observations. Among the returned ballots, incomplete ballots and blank answers will be discarded and not used in the data entry process. Therefore, the number of questionnaires that met the requirements used for analysis left 165, reaching a

rate of 82.5% compared to the total number of questionnaires issued.

#### 3.2. Scale of factors

The survey questionnaire was built based on observed variables measuring research concepts in the model. The questions in the survey were carefully checked and compared according to the process to ensure semantic consistency between the original English version and the Vietnamese translation. Respondents will tick the answer that best corresponds to their level of opinion for those statements. All observed variables in the components use a 5-level Likert scale, with choice one being "completely disagree" and choice five being "completely agree" with the stated statement.

According to the study's questionnaire, the total number of observed variables is 21. Table 1 explicitly presents each factor's observed variables according to the proposed model.

**Table 1:** Scale of factors in the research model

Coding	Observed variables	Source
<b>Perceived reputation (CND)</b>		
CND1	The website/store I intend to choose is very famous	Jarvenpaa et al. (2000)
CND2	The website/store I intend to choose is very reputable	
CND3	The website/store I intend to choose is well known	
<b>Perceived scale (CNQ)</b>		
CNQ1	The website/ store I intend to choose is that of a large enterprise in the market	Doney & Cannon (1997)
CNQ2	The website/store I intend to choose is a small market store (inverse)	
CNQ3	The website/store I intend to choose is one of the largest online sales websites	
<b>Customers' trust (NT)</b>		
NT1	I believe that purchasing online will be in my best interest	Jarvenpaa et al. (2000)
NT2	I believe that online shopping is trustworthy in transactions	

<b>NT3</b>	I believe that online sellers will deliver on their commitments.	
<b>NT4</b>	I trust the information provided by online sellers	
<b>NT5</b>	I am willing to provide personal information to online sellers	
<b>NT6</b>	Overall, the websites/online stores are trustworthy	
<b>Perceived Risk (RR)</b>		
<b>RR1</b>	I think online shopping will incur risks because I may not receive the product.	Forsythe et al. (2006)
<b>RR2</b>	I think online shopping is risky because it can cause me financial loss.	Corbitt et al. (2003)
<b>RR3</b>	I think online shopping is risky because it is difficult to check the actual product.	Forsythe et al. (2006)
<b>RR4</b>	I think online shopping is risky because it's impossible to touch and feel the product	
<b>RR5</b>	I think online shopping is risky because I cannot try the products.	Corbitt et al. (2003)
<b>RR6</b>	I think online shopping is risky because the product may not meet my expectations	
<b>Online purchase intention (YDM)</b>		
<b>YDM1</b>	I am very likely to purchase online	Gefen & Straub (2004)
<b>YDM2</b>	I will consider purchasing online in the future	
<b>YDM3</b>	I plan to purchase online	

**3.3 Data analysis**

Primary data collected through questionnaires were analyzed using SPSS and SmartPLS software. The study uses partial linear structural model analysis (PLS-SEM). According to Henseler et al. (2012), the PLS-SEM model is evaluated through measurement and structural models. First, the measurement model is evaluated through reliability, convergent, and discriminant validity. Next, the study evaluates the structure of the model. It uses the bootstrapping method with 5,000 iterations to evaluate the importance of the

indexes and paths, values such as the variance inflation index (VIF), the influence ( $f^2$ ), out-of-sample prediction capacity assessment coefficient ( $Q^2$ ), and explanatory coefficient of independent variables on a dependent variable ( $R^2$ ).

**4. RESEARCH RESULTS**

**4.1 Demographic information**

After eliminating invalid survey forms from 200, 165 valid survey forms were used for the study, accounting for 82.5%. Customer demographic information is described in Table 2.

**Table 2.** Demographic information of the survey sample

Criteria		Frequency	Percent
<b>Gender</b>	Male	66	40%
	Female	99	60%
<b>Age</b>	18 - 25	104	63 %
	26 - 35	27	16,3%
	36 -54	18	10,9%
	Over 55	16	9,8%
<b>Residence</b>	Hanoi	165	100%
	Other provinces	0,0	0%
<b>Income per month (million VND)</b>	Below 5 million	101	61,2
	5 - 10 million	45	27,3
	11 - 15 million	12	7,3
	Above 15 million	7	4,2
<b>Total</b>		165	100,0

**4.2 The measurement model**

A total of 21 observed variables were included in 5 research variables. To analyze the reliability and accuracy of the

measurement model, the factor loading values, Cronbach alpha, and aggregate variance (AVE) need to be reviewed.

**Table 3.** Reliability and accuracy of the structural model

Variables	Criteria	Factor loading	Cronbach's Alpha	C.R	AVE
Perceived reputation	CND1	0.830	0.842	0.904	0.760
	CND2	0.892			
	CND3	0.891			
Perceived scale	CNQ1	0.880	0.737	0.883	0.791
	CNQ3	0.899			
Perceived Risk	RR1	0.840	0.891	0.920	0.698
	RR2	0.746			
	RR3	0.846			
	RR5	0.862			
Customers' trust	NT1	0.743	0.827	0.879	0.592
	NT2	0.789			
	NT3	0.744			
	NT4	0.825			
	NT6	0.743			
Online purchase intention	YDM1	0.914	0.909	0.943	0.846
	YDM2	0.931			
	YDM3	0.913			

The results in Table 3 show that observed variables with values less than 0.7 were eliminated from the model, including CNQ2, RR4, and NT5. Observed variables retained in the model all have higher factor loading values. 0.7, Cronbach's Alpha and C.R. greater than 0.7, and the AVE index greater than 0.5, so the data analyzed here ensures the necessary reliability as recommended by Hair et al. (2021)

Discriminant validity helps ensure differences and no correlation between the factors used to measure the factors. To measure discriminant value, the square root AVE of each measurement factor is greater than the correlation coefficients (latent variable correlations) between that factor and other factors, showing the discrimination and reliability of the measure factors (Fornell & Larcker, 1981). Table 4 shows that the discriminant validity of the model was assured.

**Table 4.** Fornell-Larcker Criterion discriminant values

	Perceived reputation	Perceived scale	Perceived Risk	Customers' trust	Online purchase intention
Perceived reputation	0.872				
Perceived scale	0.768	0.890			
Perceived Risk	0.665	0.669	0.835		
Customers' trust	0.627	0.622	0.507	0.769	
Online purchase intention	0.801	0.792	0.752	0.704	0.920

**4.3 Structural models Analyze**

First of all, it is necessary to consider the problem of multicollinearity. Table 5 shows that all VIF <3, indicating

no multicollinearity problem between the predictor constructs (Hair et al., 2021).

**Table 5.** Value of VIF, f<sup>2</sup>, R<sup>2</sup> and Q<sup>2</sup>

	Customers' trust				Online purchase intention			
	R <sup>2</sup>	Q <sup>2</sup>	f <sup>2</sup>	VIF	R <sup>2</sup>	Q <sup>2</sup>	f <sup>2</sup>	VIF
Perceived reputation	0,433	0.25	0.076	2.710	0.789	0.66	0.128	2.916
Perceived scale			0.065	2.731			0.098	2.909
Perceived Risk			0.005	2.013			0.197	2.023
Customers' trust							0.147	

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The results show that the R<sup>2</sup> values of the factors affecting trust are > 43% of the explanation level of the independent variable for the variation of the accepted dependent variable. Besides, the results show that the R<sup>2</sup> values of the factors affecting online purchase intention are > 78% of the explanation level of the independent variable for the variation of the accepted dependent variable. The results show that all

associations have a moderate influence level with f<sup>2</sup>> 0.02, indicating a reasonable effect size. All Q<sup>2</sup> values >0, indicating out-of-sample predictive power of the research variables in the structural model. The results of structural model evaluation, including path coefficients, t-values, and p-values, are presented in Table 6.

**Table 6.** Results for direct effects

Hypothesis		β	T - value	p- value	Result
H1	Perceived reputation -> Customers' trust	0.338	3.125	0.002	Accept
H2	Perceived reputation -> Online purchase intention	0.356	4.917	0.000	Accept
H3	Perceived scale -> Customers' trust	0.315	2.902	0.004	Accept
H4	Perceived scale -> Online purchase intention	0.316	4.018	0.000	Accept
H5	Perceived Risk -> Customers' trust	0.072	0.696	0.487	Rejected
H6	Perceived Risk -> Online purchase intention	0.304	4.371	0.000	Accept
H7	Customers' trust -> Online purchase intention	0.233	4.402	0.000	Accept

Hypotheses are supported when t value >1.96 and p<0.05. The results show that all 6/7 hypotheses are supported, specifically: Perceived reputation has an impact on customer trust (β = 0.338; t = 3.125; p < 0.01), Perception Reputation affects online purchase intention (β = 0.356; t = 4.917; p< 0.01), Perceived scale affects customer trust (β = 0.315; t = 2.902; p< 0, 01, ), Perceived scale has an impact on online purchase intention (β = 0.316, t = 4.018, p < 0.01). Perceived risk affects online purchase intention (β = 0.304, t = 4.371,

p< 0.01), and customer trust affects online purchase intention (β = 0.233, t = 4.402, p< 0.01). However, the study did not show any impact of the Perceived risk variable on the customer trust variable, so hypothesis H5 is not supported in this research model.

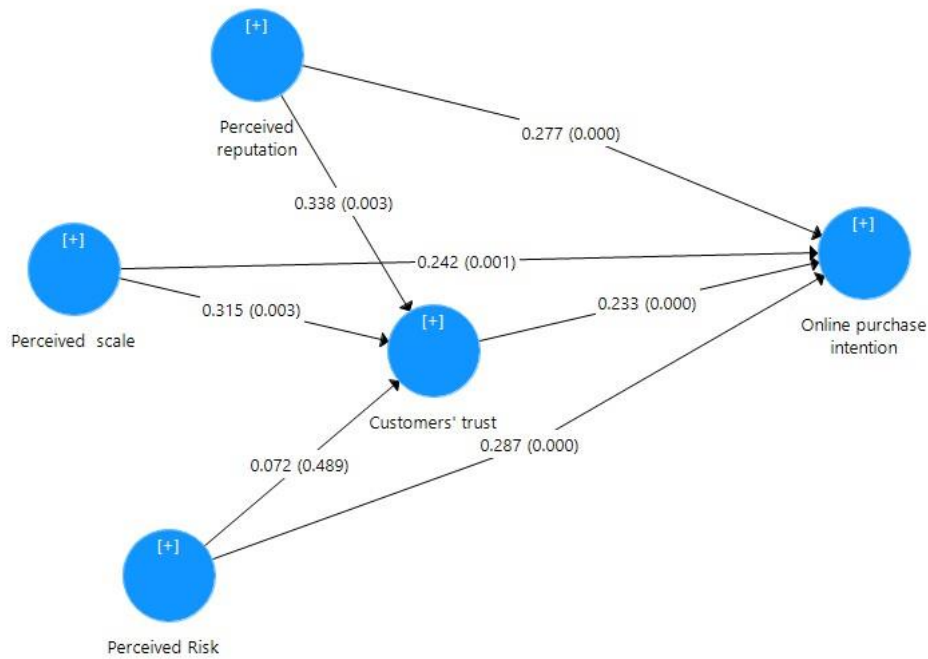
Besides, Table 7 tests the indirect relationship between the variables: Perceived reputation, Perceived scale, Perceived risk, and the variable Online purchase intention through the variable customer trust..

**Table 7.** Results for indirect effects

Hypothesis		β	T - value	P - value	Result
H8	Perceived reputation -> Customer trust -> Online purchase intention	0.079	2.281	0.023	Accept
H9	Perceived scale -> Customer trust -> Online purchase intention	0.073	2.453	0.014	Accept
H10	Perceived risk -> Customer trust -> Online purchase intention	0.017	0.707	0.480	Rejected

The results in Table 7 show that perceived reputation indirectly affects online purchase intention through the customer trust variable (β = 0.079, t = 2.281, p < 0.05), and the perceived scale has an influence indirectly affects online purchase intention through the customer trust variable (β =

0.073, t 2.453, p < 0.05). However, the study did not show the mediating role of the customer trust variable in the relationship between Risk Perception and Online Purchase Intention. Figure 2 shows the results of the PLS-SEM analysis of the research model.



**Figure 2.** PLS-SEM results of the research model

#### 4.4 Results discussion

The studies analyze the relationship between business characteristics, risk perception, online shopping trust and consumers' intentions in Hanoi. PLS-SEM analysis results show that Perception of Reputation, Scale, Risk, and Trust influences consumers' online purchase intention in Hanoi. The research results also show similarities and differences with other studies on the relationship between factors affecting the online purchasing intentions of consumers in Hanoi.

Research results show that Customer trust and Perceived risk impact the online purchasing intentions of consumers in Hanoi. This result is similar to the research results of Chen (2009), Jarvenpaa et al. (2000), Pavlou (2003), and Verhagen et al. (2006). Meanwhile, Gefen et al. (2003b) found no relationship between risk perception and consumers' online purchase intention. In online shopping, the buyer does not have direct contact with the seller or the product before purchasing. On the other hand, online shopping in Vietnam is in the development stage, so legal mechanisms to protect consumers' rights still need to be completed. Therefore, the research results show that online purchase intention is influenced by Customer trust and perceived risk, which is appropriate for online shopping in Vietnam.

Research results show no impact relationship between perceived risk and customer trust. This result is similar to Corbitt et al. (2003) research results. Meanwhile, research by De Ruyter et al. (2001) and Hsin Chang & Wen Chen (2008) proves that Risk Perception has a negative impact on Consumer trust. The sample population in this study, 63%, are young people between 18 and 25. Therefore, risk perception does not impact trust in the online shopping

behavior of consumers in Hanoi, which is consistent with the research context.

Research results show that perceived scale and reputation impact consumers' trust and online purchase intention. According to Doney & Cannon (1997), the perception of a large-scale business is the basis for customers to trust that the seller will fulfill their commitments. According to Chow & Holden (1997), the large scale also shows that the business has enough resources to perform good customer support services. Besides, Chiles & McMackin (1996) believe that companies with good reputations will refrain from taking actions that damage their reputation. Van den Poel & Leunis also believe that reputation is one factor that reduces customers' concerns about risks when transacting online over the internet. Through analysis, the research results on the relationship between Perceived Scale and Perceived Reputation that have an impact on the factors of customer trust and Online Purchase Intention of consumers are reasonable. This result is also similar to the research results of Jarvenpaa et al.(2000).

Research results demonstrate that perceived reputation and perceived scale indirectly influence online purchase intention through the variable of trust. This result is also similar to the research results of Jarvenpaa et al. (2000). However, the study did not show the mediating role of the trust variable in the relationship between Risk Perception and Online Purchase Intention.

#### 5. CONCLUSION

The study aims to evaluate the influence of factors affecting online consumer trust and purchase intention in Hanoi. Research results show that perceived reputation has the highest level of influence; second is the perceived scale



factor, and third is customer trust. In contrast, the perceived risk has the lowest level of influence on the online purchase intention of consumers in Hanoi and has no relationship with the Trust factor. According to research results, consumer trust in online purchasing behavior depends on customers' perception of the reputation and scale of the business.

On that basis, to promote the online purchasing intentions of consumers in Hanoi, online businesses need to focus on enhancing customer trust through branding and scale development. These are important goals for most businesses. Businesses must identify and express their core values through any elements they use to communicate with customers. In addition, online businesses must pay attention to network development and customer relationships and always find ways to improve products/services to meet market needs better than their competitors.

Researching and understanding consumers' online purchasing behavior helps businesses create better customer shopping experiences, optimize online marketing strategies, and predict trends. The research results are a helpful reference source for businesses doing business in the field of e-commerce in Hanoi field to improve product quality to impact customers' online purchasing intentions positively.

Despite scientific and practical contributions, the research has limitations, such as the research space being only conducted in Hanoi. There has yet to be a comparison between consumer demographic characteristics and online purchase intention. Subsequent studies will add factors such as attitudes toward behavior or the influence of mass media to have more evaluation criteria when considering factors affecting online purchase intention consumer.

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