

Investigate The Effect of Consumer's Initial Trust, Risk Anxiety on Purchase Intentions: A Psychological Perspectives from Online Yoga Training

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ABSTRACT

The purpose of the study is to examine consumers' initial trust on online yoga training. In addition, the moderating effect of Uncertainty Avoidance and Perceived Usefulness were examined. The present study also assesses the risk anxiety in online purchase and its effect on consumers initial trust building. Building initial trust among consumers happened to be the bigger challenge for online sellers. Online sellers aim to reduce the switching cost and perceived risk of the online buyers. From the literature it is evident that majority of the research has studied consumers Initial trust using the technology acceptance model and has rarely discussed how initial trust grows towards purchase intention. Argument quality and source credibility found to be the significant element in measuring the consumer's initial trust. Therefore, the present study investigated the initial trust building among online consumers. A structured questionnaire was distributed to online consumers who avail online yoga training. About 240 valid responses were received. The data were analysed using SPSS and research model was examined empirically using structural equation modelling with the PLS software. Variables such as Argument Quality, Source Credibility, Initial Trust, Risk Anxiety, Purchase Intention, Uncertainty Avoidance and Perceived Usefulness were used in the present study. Convenience Sampling technique was adopted. The findings of the study reveal that the Argument Quality, Source Credibility, Perceived Usefulness have a positive significant influence on initial trust in online yoga training platforms. Risk anxiety significantly affects the consumer's initial trust. Initial Trust significantly mediates between argument quality and Source Credibility on consumers' Purchase Intention. Also, we found that uncertainty avoidance and Perceived Usefulness, had a direct impact on initial trust. Finally, the present study may help managers of online yoga training firms to foster the development and build initial trust in their communities.

Keywords: Initial trust, Risk Anxiety, Argument Quality, Source Credibility, uncertainty avoidance, Perceived Usefulness

Introduction

Consumers buying goods and services through Online firms are increasing day by day due to various factors. As a post pandemic effect, people are health conscious and concerned more towards fitness. There are many online sellers for health care related products. Especially offering fitness programs such as yoga training in online mode becomes very prevalent. Reliability about online learning, online transaction and payments, etc are important concerns of consumer. According to Paysafe insight reports (2022), "70% of internet users are concerned about the secured online transactions and payments. This is particularly true for first-time customers, who will perceive a larger level of danger because they have never previously interacted with a website. Therefore, it is crucial for online firms to reduce the consumers perceived risk by gaining initial trust. Also, due to many players in online yoga training, cheap switching costs for consumers, it is highly challenging for online service firms to retain the customer base consistently.

Building Initial trust in online yoga training is something very essential for the online service provider. Because, if the initial trust has been built then the sales can be increased. Technology acceptance model helps to understand the consumers initial trust and how it is influenced by various factors such as information quality, website quality, perceived usefulness, structural assurance, etc. will make the online firms to make strategic plans.

Elaboration-likelihood model also helps to understand the various routes of online service user attitudes. This model argues that highly capable consumers able to devote time to process information and shaping their attitudes.

Also, when the consumers are not motivated and having low abilities, then the information's are not processed. Therefore, the present study aims to assess the effects of Argument quality, source credibility, Uncertainty Avoidance and Perceived Usefulness, on consumers initial trust. Also, how the initial trust leads to purchase intention.

Literature Review

The present study reviews the research papers related to factors argument quality, Source Credibility, Risk Anxiety, Perceived Usefulness and Uncertainty avoidance on Initial trust and Purchase Intention. Sharma, et al (2020), studied the effect of Yoga training during the COVID-19 lockdown" and focused on the necessity of yoga practise at work. According to Brinsley et al, (2021), examined the perceived advantages and disadvantages of practicing yoga in person versus online. Comparing how well each structure was thought to produce universal benefits of yoga practice was a secondary goal. Also, studied about online yoga instruction and found that the perceived advantages of online yoga were comparable to those of in-person yoga.

Bidwell et al, (2012), found in his study that the practice of yoga improves quality of life in women with asthma. According to Ampoyas-Hernani, M. R., & Hernani, E. V. (2020), studied Online Yoga as Public Health Support during covid pandemic and found that online yoga platforms certainly essential in times of crisis to encourage the practice of yoga.

Chen, Y. H., & Barnes, S. (2007), studied about customers initial trust and buyer behaviour of online consumers. The study discovered that the key drivers of first internet trust are perceived usefulness, perceived security, perceived privacy, perceived excellent reputation, and readiness to customize. The study found that in order to build consumers initial trust in online buying, it is essential to test the trust propensity factors with consumer perception.

Hu, X., Wu, G., Wu, Y., & Zhang, H. (2010), found that initial trust of consumers is impacted by web assurance in online buying. The results of the study reveal that the factors such as privacy and security assurance enhance initial online trust in consumers.

Zhou, T. (2011), This study aims to investigate the impact of initial trust on user adoption of mobile banking. The findings reveal that structural assurance and information quality impacts initial trust, whereas perceived usefulness is highly influenced by information and system quality. Both criteria, initial trust of consumers and perceived utility, influence the intention to utilise mobile banking.

U Tudevdağva, (2021), analyse the factors impacting students' behavioural intentions to use technology in formal education. Additionally, SERVQUAL dimensions, system quality, and instructor materials quality aspects have been added. The study results reveal that the gender differences between the three subdimensions of this model's three subdimensions and the extent to which COVID-19 has an impact on them all vary.

Anxiety conceptualized as the process of uncertainty perception of online service buyers and will reduce the dimension of e-trust between sellers and buyers (Hwang, Y., & Kim, D. J. (2007). Humphreys, A., & Thompson, C. J. (2014), Theorized the institutional and ideological structures that shape consumers' risk perceptions and reestablish consumers' trust in expert systems.

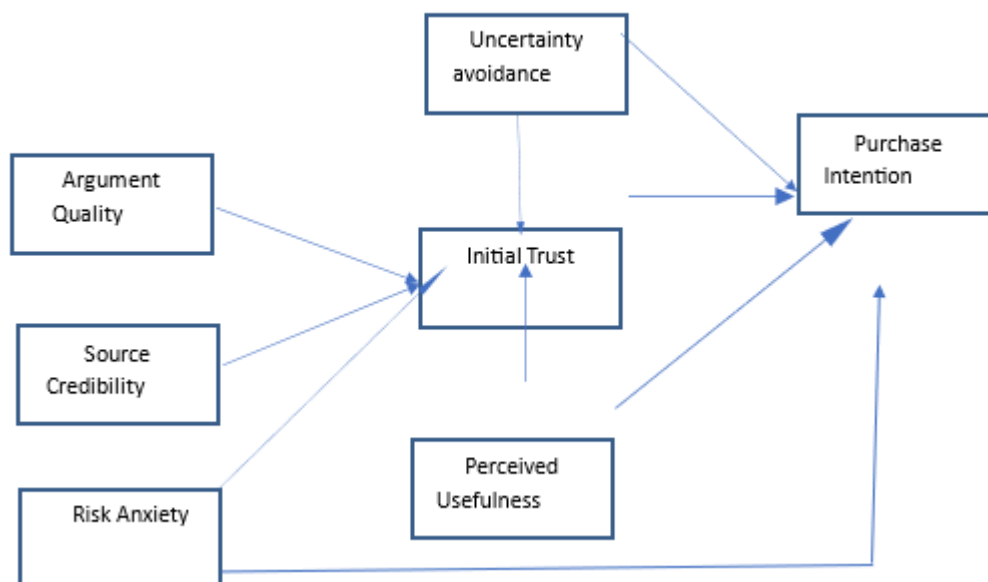
According to Social cognitive theory, the anxiety reduction will increase consumer self-efficacy in computer usage and relate to the overall e-trust of consumers in completing the transaction (Hwang, Y., & Kim, D. J. (2007).

From the literature, it is evident that Online consumers' Initial Trust research to know its future potential, to find the effectiveness of it in after online training session. However, lack of information and the changing needs of people may have limited those studies. This study focuses on Argument Quality, Source Credibility, Initial Trust, Uncertainty Avoidance, Perceived Usefulness and Purchase Intention. This study also addresses whether the Uncertainty Avoidance have any moderating role in influencing Purchase Intention of the consumers.

Objectives of the Study

- To study the factors that affect initial trust building on online yoga training
- To investigate the influence of argument quality and source credibility on consumer initial trustbuilding on online yoga training.
- To assess the effect of risk anxiety on initial trust
- To study the effect of risk anxiety on purchase intention
- To assess the mediating effect of consumers initial trust building on purchase intention.
- To examine how uncertainty avoidance and perceived usefulness moderates between initial trust and purchase intention.

Research Framework



Research Hypothesis

- H1- Argument quality positively affects consumers' initial trust.
H2 -Source credibility positively affects consumers' initial trust.
H3- Perceived Usefulness moderates the effects of initial trust on PurchaseIntention.
H4- Uncertainty Avoidance moderates the effects of initial trust on PurchaseIntention.
H5- Initial Trust positively affects Purchase Intention.
H6- Risk anxiety affects Initial trust
H7- Risk anxiety affects purchase intention
H8-Initial Trust positively mediates between Argument Quality and PurchaseIntention.
H9- Initial Trust positively mediates between Source Credibility and PurchaseIntention.
H10- There is a significant model fit among the variables of the study.

Methodology

The present study is based on descriptive and cross-sectional research design. A structured questionnaire was distributed to online consumers. About 240 valid responses were received. The data were analysed using SPSS and empirically the research model was examined using structural equation modelling with the PLS software.

Questionnaire items for the study variables has been adopted from Bhattacharjee and Sanford (2006), Lim et al. (2017), Jian Mou, Dong-Hee Shin & Jason Cohen (2017), Yoon (2013).

Data analysis and results

The collected responses were analysed using SPSS and PLS SEM tools. Cronbach alpha test was used to check reliability of the instrument and it was found that the instrument was reliable with a value of 0.920.

DESCRIPTIVE STATISTICS

	N	Mean	Standard Deviation	skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Std.Error	Statistic	Std.Error
Argument Quality	240	4.6823	0.52932	-1.939	0.157	3.801	0.313
Source Credibility	240	4.5563	0.62166	-1.560	0.157	1.908	0.313
Uncertainty Avoidance	240	3.6271	0.74457	0.109	0.157	-0.546	0.313
Initial Trust	240	4.6167	0.54833	-1.547	0.157	1.898	0.313
Purchase Intention	240	4.5656	0.60948	-1.780	0.157	3.692	0.313
Perceived Usefulness	240	4.6667	0.50813	-1.738	0.157	2.411	0.313
Risk Anxiety	240	4.6317	0.51623	-1.536	0.157	2.898	0.313

The above table shows the mean and standard deviation for both the independent and dependent variables.

Correlation analyses is done to check the association of variables and the results found to be positively correlated. Regression analysis is done to check the prediction or the level of influence of independent variable on dependent variables. Results of the regression analysis indicate that the R square value of 0.538, 0.455, respectively.

MEDIATING ANALYSIS:

Mediation analysis is done to assess the mediation role of Customer recovery Satisfaction and Emotional forgiveness in achieving the Repurchasing intention of the customers. The results show that there is a significant mediation of Customer argument quality and initial trust in influencing the decisions of customer repurchase intention. There is a direct significant effect between initial trust and purchase intention, with inclusion of the mediator the relationship was still significant. Therefore H1, H2 and H6 are supported.

MEDIATOR:

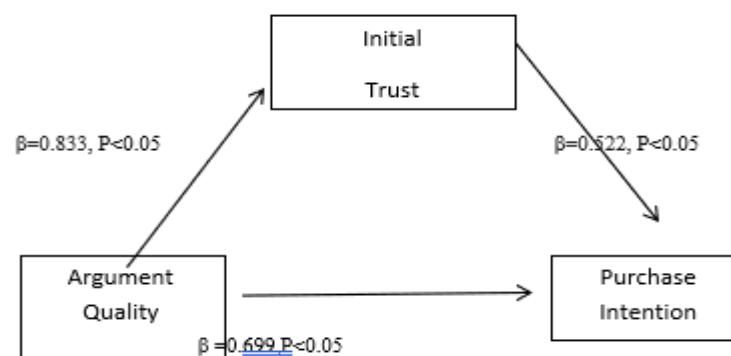


Figure 1: Mediator 1

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Model : 4
Y : PUR
X : IV
M : TRU

Sample
Size: 240

*****
OUTCOME VARIABLE:
TRU

Model Summary
R      R-sq      MSE      F      df1      df2      p
.5797  .3360    .1998  120.4420  1.0000  238.0000  .0000

Model
      coeff      se      t      p      LLCI      ULCI
constant  1.7870  .2598   6.8780  .0000  1.2752  2.2989
IV         .6135  .0559  10.9746  .0000  .5034  .7236

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HYPOTHESIS 6: To study the Mediating effect of Initial Trust between Argument Quality and Purchase Intention. Initial Trust mediates between Argument Quality, Source Credibility and Purchase Intention since the Independent and Dependent variable have more direct effect on each other.

MEDIATOR 2:

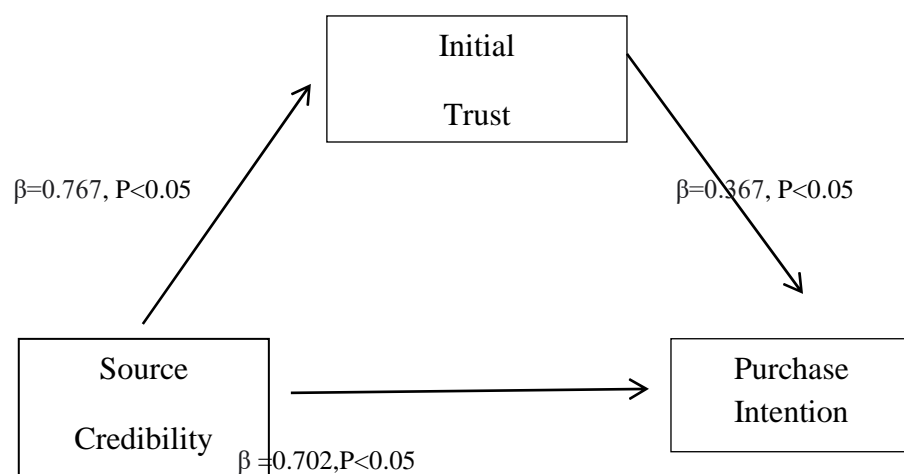
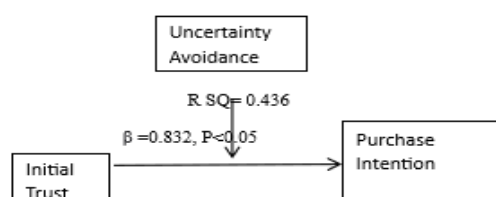


Figure 2. Mediator

HYPOTHESIS 7: To study the Mediating effect of Initial Trust between Source Credibility and Purchase Intention. Initial Trust mediates between Source Credibility and Purchase Intention since the Independent and Dependent variable have more direct effect on each other.

MODERATION ANALYSIS:



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Model : 1
Y : PUR
X : TRU
W : MV

Sample
Size: 240

*****
OUTCOME VARIABLE:
PUR

Model Summary
R      R-sq      MSE      F      df1      df2      p
.660   .436   .212   60.716   3.000   236.000   .000

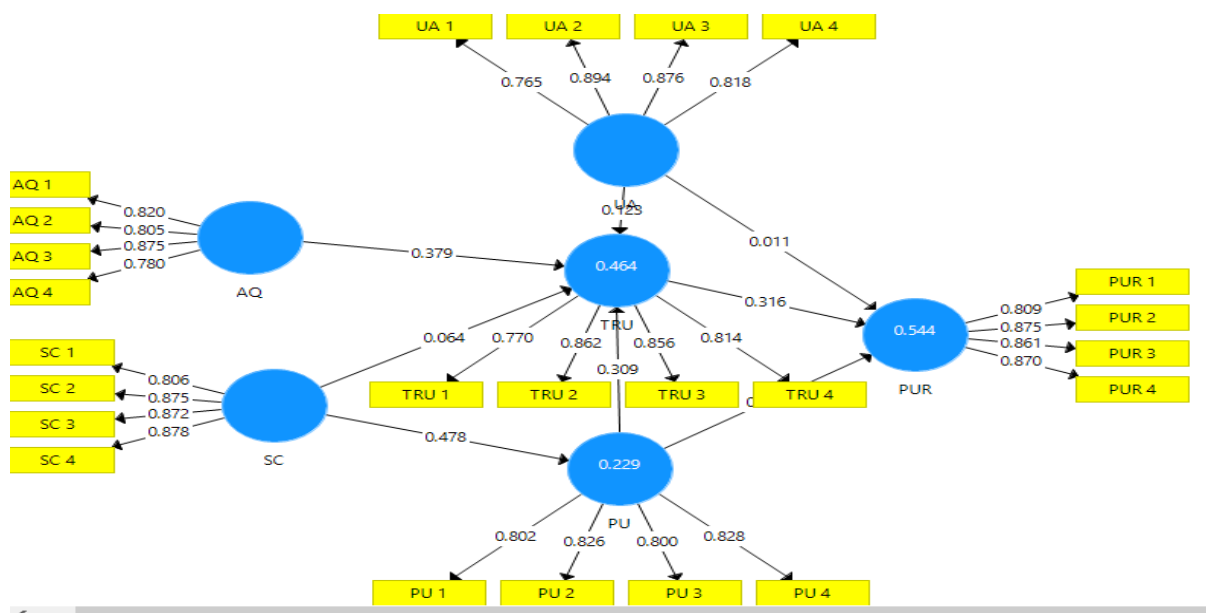
Model
      coeff      se      t      p      LLCI      ULCI
constant -1.078   1.886  -.572   .568   -4.794   2.637
TRU       .931    .424   2.198   .029    .096    1.765
MV        .795    .489   1.626   .105   -.168    1.759
Int_1     -.101   .108  -.937   .349   -.314    .112

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Hypothesis 4: Uncertainty Avoidance moderates the effect of initial trust on purchase intention. Uncertainty Avoidance has 44% significant moderating effect. From the results, it is found that Uncertainty Avoidance moderates the impact of initial trust on Purchase Intention.

STRUCTURAL MODEL:

Structural model assesses the relationship among the latent variables. Here the hypothesis testing and mediation analysis is done using structural model.



Hypothesis 8: There is a significant model fit among the variables of the study.

The PLS-SEM was applied to analyze the collected data. It assesses the relationship between latent variables. Hypothesis testing and mediation analysis is done using the above structural model. The R square value for each variable is found to be significant. Thus Hypothesis 8 is accepted.

Discussion

The results of the study specifies that, Argument Quality, source credibility are the major influencing factors that predicts initial trust of the online consumers for yoga training. The present study has made valuable theoretical contribution. Literature shows that there is a lack of research in connecting initial trust, risk anxiety and purchase

intention. The present study fills the gap by studying risk anxiety, argument quality, source credibility as independent variables in this model. Also, perceived usefulness and uncertainty avoidance used as a moderating variable to measure the influence on initial trust and purchase intention.

This study has several managerial implications that may infer from the results of the study model. The results show that by improving the argument quality, source credibility there is a high probability of improving the initial trust which in turn increases the purchase intention of customers. Also, by reducing the risk anxiety, the initial trust can be improved and results in purchase intention. This can result in the increase of Net Performing Score of the online yoga training service provider. Since the online yoga training firms gives more importance to the health and wellness of customers, the firms can appeal more to the reduction of stress and anxiety in order to retain their customer base.

The yoga training firms may work towards reducing the risk anxiety in terms of yoga practice in online and to build trust. Once the risk anxiety is controlled, the customers tend to rely and make use of the online yoga training by trusting the service providers. This will also prevent the negative word of mouth about the services of the company. The research also suggests that within the model, Argument Quality and Source Credibility are influencing factors. Therefore, managers and trainers should consider these aspects in order to increase the effectiveness on online yoga training provided by the service firms online.

Limitations And Future Scope of The Study

The current study has certain limitation and the future study may consider to work towards that. This study includes few factors such as argument quality and source credibility as the predictors of initial trust of consumers. Future research may assess the effects of other factors such as personal innovativeness and self-efficacy on user behavior. Further, the future research may include large sample sizes to better understand the impact of various variables those helps in finding initial trust building on online yoga training. The Yoga training segments in other Indian cities can be studied using the same methodology.

CONCLUSION

The study assessed the factors influencing online consumers build their initial trust in online yoga training program. The research also suggests that within the model, Argument Quality and Source Credibility are influencing factors. Risk anxiety affects initial trust significantly. Usefulness significantly influences on consumers' trust in online yoga training platforms. Initial Trust significantly mediates the effect of argument quality and Source Credibility on consumers' Purchase Intention. Also, the study found that uncertainty avoidance and Perceived Usefulness, directly impacts customers initial trust. Also, the study provides underpinnings that can help managers of online yoga training platforms to effectively influence the development of online trust. Therefore, managers and trainers should consider these aspects in order to increase the effectiveness on online yoga training offered by firms.

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