

Public Abstract

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TRUST IN ELECTRONIC COMMERCE WITH AGE AND GENDER FACTORS

Electronic commerce (e-commerce) is a continuously evolving phenomenon. Since prior researches show that general lack of trust in e-commerce is a significant factor in inhibiting online purchases, the importance of trust in building and maintaining consumer relationship in e-commerce environment is widely recognized in the Information Systems literature. A key challenge for researchers is to identify antecedent variables that engender consumer trust in e-commerce including business-to-consumer (B2C) and consumer-to-consumer (C2C). Even though C2C has been found to be more popular than the B2C e-commerce counterpart, main stream tends to focus on B2C e-commerce without making a distinction between B2C and C2C e-commerce. A model of consumer-to-consumer e-commerce trust had been developed and which we tested in this study.

This study expected that two main influences : internal facts including natural propensity to trust [NPT] and perception of web site quality [PWSQ], and external facts including other trust of buyers/sellers [OTBS] and third party recognition [TPR] would affect trust of an individual in C2C e-commerce. This research extended this model of trust of an individual in C2C e-commerce to include age and gender as control variables.