Elevating M-Commerce: Exploring Trust and Purchase Intentions in Mobile App Shopping in Vietnam

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Abstracts: Mobile shopping has emerged as a significant part of the global e-commerce landscape. Given the growing prominence of the mobile e-commerce sector in Vietnam, conducting research this market is both timely and pertinent. Hence, this study focuses on examining the factors that influence the trust in mobile shopping apps and their intent to make mobile shopping purchases. The results show that user experience, online customer review and mobile app design significantly effect on trust in mobile shopping apps, subsequently, influencing purchase intention. However, it's noteworthy that attitudes towards social networking site (SNS) advertising do not have a significant effect on trust in mobile shopping apps.

Keywords: Mobile Shopping, Online Customer Review, App Design, SNS Advertising Attitude, Trust.

1. INTRODUCTION

Modern advancements in science and technology, coupled with the essential role of the internet, have precipitated a significant transformation in global consumer shopping behavior. Increasingly, consumers are shifting away from traditional in-store shopping in favor of online purchases through their smartphones and tablets. Notably, mobile shopping has become a substantial component of the global e-commerce landscape. In 2023, mobile e-commerce sales reached a whopping $2.2 trillion, making up 60% of all global e-commerce sales, according to Statista. Mobile shopping has been steadily growing, going from 56% in 2018 to an expected 62% by 2027. What's even more impressive is that mobile e-commerce sales are growing even faster. Statista predicts they will reach a substantial $3.4 trillion by 2027, which is a significant jump from the $982 billion recorded in 2018 [1].

Mobile phone usage in Vietnam has witnessed a significant surge. As detailed in a report by VietnamNet, the nation presently boasts over 150 million mobile phone subscribers, accounting for nearly 70% of the total population. Notably, one of the most prevalent functions of mobile phones in Vietnam is their use in e-commerce activities. Vietnam holds the position of the second-largest e-commerce market in Southeast Asia, second only to Thailand. Forecasts indicate a sustained growth in the number of e-commerce users in Vietnam from 2023 to 2027, with an anticipated surge of 15.5 million users, equivalent to approximately 24.61%. Consequently, researching Vietnam’s mobile e-commerce market is both timely and pertinent [2].

The topic of the influence of online shopping continues to garner significant attention from researchers worldwide, including those in Vietnam. Online shopping, a form of e-commerce allowing customers to purchase products or services via the internet, is a subject of extensive research, predominantly focusing on consumer behavior [3]. Several factors, such as website quality, perceived ease of use, perceived benefits, and web design, have been found to impact online shopping trust [4]. Additionally, online trust strongly influences e-commerce knowledge, reputation, and perceived technology, which, in turn, affect online shopping intentions [5]. Notably, most research has concentrated on the broader e-commerce market, with limited attention given to the mobile e-commerce sector.

Given the importance of trust as a determinant of customer purchasing intentions, it is surprising that there has been relatively little research focusing on trust in mobile shopping apps within the context of mobile consumers and the factors influencing their trust levels. Moreover, research specifically examining the Vietnam mobile e-commerce
market remains scarce. Consequently, this research aims to address these gaps by pursuing the following objectives: Firstly, this study focuses on the trust in mobile shopping apps, providing valuable insights into enhancing purchase intentions in mobile shopping. Secondly, it examines the factors that influence trust in mobile shopping apps. Finally, this study investigates how user experience, attitudes towards social networking site (SNS) advertising, online customer reviews, and mobile app design collectively influence purchase intentions through mobile app shopping, with mobile consumer trust serving as a mediating variable among Vietnamese consumers.

2. LITERATURE REVIEW AND HYPOTHESES

2.1. User Experience

Researchers have provided different definitions of user experience. Gube's research [6] defines it as the users' emotional response when interacting with a system, which ultimately influences an app's success based on its usability and usefulness [7]. Kim and Sullivan [8] propose that experience can stem from repeated purchases of a particular brand or service. Additionally, other studies have highlighted that a positive experience with a website satisfying customer need contributes to greater company success [9].

Previous research demonstrates a strong relationship between user experience and trust. For instance, Hao [10] conducted a survey of online shopping customers in Malaysia to examine the influence of online experience on trust, purchase intention, and word of mouth. The study revealed that experience significantly impacts customer trust toward online purchasing intentions. Similarly, other studies demonstrated a significant positive relationship between online shopping experience and online brand trust [11].

H1: User experience for mobile apps has a positive effect on trust in mobile shopping apps.

2.2. Attitude Toward SNS Advertising

Advertising is defined as a means to introduce products and services to customers in order to differentiate them from other brands [12]. Kim and Moon [13] also observed that advertising plays a crucial role in spreading a company's advanced technology to the market. In the digital age, there has been a significant shift in advertising from traditional paper-based methods to digital platforms and web advertising. Social networking service (SNS) have gained popularity in the online selling industry due to their cost-effectiveness and ability to reach a larger customer base through internet services [14].

For advertising to be effective, mass media channels must be utilized to communicate with customers and provide detailed product information. Recent data from Ngan [15] reveals that the majority of Vietnamese internet users prefer platforms such as YouTube (92%), Facebook (91.7%), Zalo (76.5%), Instagram (53.5%), and TikTok (46.6%). Furthermore, prior research underscores the role of Facebook in facilitating online recommendations [16]. Additional studies have emphasized how effective advertising can influence customer behavior, enhance product awareness, and elucidate the connection between brand trust and advertising. They highlight that a straightforward message fosters greater trustworthiness [17]. Moreover, it has been established that the clear and concise delivery of advertising content increases the trust of the target audience [18].

H2: Attitude toward social networking service (SNS) advertising has a positive effect on trust in mobile shopping apps.

2.3. Online Customer Review

Online customer reviews are a form of product information and evaluation generated by customers after making a purchase, which they can then post on the website of an online store or a third-party platform [19]. These reviews serve as a reliable source of information where customers can access real experiences and personal opinions shared by other consumers [20]. By relying on these reviews, customers can make informed decisions about their
purchases. A high-quality review, meeting certain expectations, provides clear and comprehensive insights into the product and its intended goals [21].

Online customer reviews essentially represent an electronic form of word-of-mouth, where product experiences are shared on the internet or through third-party platforms [22]. According to an annual local customer review survey, 88% of respondents read reviews to assess the quality of a business. Furthermore, 85% of consumers reported reading up to 10 reviews for a product, and 72% agreed that positive reviews significantly influence their trust in a business [23]. Research consistently indicates that the quality of online reviews strongly affects purchasing intentions [24].

H3: Online customer reviews have a positive effect on trust in mobile shopping apps.

2.4. Mobile Apps Design

Graphic design encompasses the overall visual appeal of a website, including elements such as images, fonts, lines, and colors. Studies have shown a positive relationship between effective graphic design and customers’ intention to shop [25]. According to Cyr [26], the quality of a website’s structure and design significantly impacts its performance in online retail, as well as key factors related to information trust. Content design, which includes company and service information, product details, and policies, can have a positive influence on customer trust.

Previous research has consistently demonstrated that web design has a powerful and positive impact on customers’ trust perceptions [27]. High-quality websites enhance the understanding of the seller’s message, reduce service-related issues, strengthen the seller-customer relationship, and ultimately lead to higher customer loyalty [28]. Website quality, encompassing both information quality and system quality, is positively related to trust among potential and repeat customers [29].

H4: Mobile app design has a positive effect on trust in mobile shopping apps.

2.5. Trust in Mobile Shopping Apps

Trust can be defined as the willingness of consumers to rely on other parties and make themselves vulnerable during a process, with the expectation that these other parties will adhere to acceptable practices and deliver the promised products and services [30]. According to Kotler and Armstrong [31], trust is a perception that arises from specific reasons. It can be built through factual knowledge or by considering the opinions of others. Previous research has found that brand trust, characterized by cognitive and emotional aspects, indirectly influences online customer ratings and purchase willingness, which reflects repurchase intentions [32]. Similarly, the perception of trust emerged as a key predictor of online customer purchase intentions [33].

Prior studies indicate that trust in online stores and e-marketplaces significantly impacts online purchase intentions by reducing transaction risks [34]. Consequently, customers tend to return to platforms where their needs are met, and where they feel satisfied. Ha and Janda [35] demonstrated a statistically significant influence of trust on online purchase intentions through websites. Moreover, a high level of trust is associated with a greater intention to make online purchases [26].

H5: Trust in mobile shopping apps positively affects repurchase intentions through mobile app shopping.

3. RESEARCH METHODOLOGY

3.1. Sampling

To investigated the conceptual models and test hypotheses, data was gathered from Vietnam. From the 300 questionnaires distributed to the respondents, 282 valid responses were received. The sample comprised 57.8% females and 42.2% males. The largest portion of respondents fell within the 19-28 age group (49.6%), while 17.7%
were under 19 years old, and 14.9% were in the 29-45 age range. In terms of education, 33.0% were college or university students, and 27.3% held undergraduate degrees. Concerning occupation, the majority of respondents were students (29.4%), followed by office workers (16.0%), civil servants (11.9%), and those in their own businesses (11.7%).

Among the mobile apps used for shopping activities, Shopee was the most popular, chosen by 54.6% of respondents. Others preferred different apps such as Lazada, Tiki, Sendo, and Good Market for their shopping needs. Regarding the frequency of shopping per month, 39.4% shopped over 3 times, while 35.1% shopped 2-3 times, and 25.5% shopped once. In terms of mobile shopping experience levels, both advanced and basic experience groups had similar percentages at 41.8% and 41.5%, respectively, while beginners made up 16.7% of respondents. When it came to the amount of money spent on mobile shopping apps per month, the majority spent less than $20 (33%), followed by $20-$40 (30.1%), and $41-$120 and $121-$200 at 18.1% and 13.1%, respectively. A small percentage, 5.7%, spent more than $200 shopping online through a mobile app.

3.2. Measurement

All items were assessed using five-point Likert scales, with responses ranging from 1 (strongly disagree) to 5 (strongly agree). The majority of these scales and items were adapted from existing sources, with some modifications tailored specifically for this study. Items pertaining to the mobile app shopping experience were borrowed from Morgan-Thomas et al. [36], such as the statement, ‘This mobile shopping app setup can be personalized to my needs.’ Attitudes towards SNS advertising were measured based on items developed by Saroğlu [37], for instance, ‘SNS advertising of these apps is informative.’ Online customer reviews were assessed using items from Guo et al. [38], including statements like ‘I find online reviews believable.’ App design evaluation was grounded in items from Cyr [26], with questions like ‘I can easily navigate this mobile shopping app.’ Mobile shopping trust was gauged using items adapted from Kim et al. [39], including ‘I believe these mobile shopping apps are reliable.’ Finally, purchasing intention was determined based on items from Hausman and Siekpe (2009), including ‘I intend to make purchases through this mobile shopping app.’

3.3. Reliability and Validity of Measurement Items

In line with the two-stage model validation approach proposed by Anderson and Gerbing [41], we first assessed the measurement validity of each construct included in the structural model before proceeding to estimate and test the proposed structural relationships. Convergent validity was established when the path coefficients from latent constructs to their respective observable indicators were statistically significant (i.e., t>2.0). To assess convergent validity, we conducted a confirmatory factor analysis (CFA) using AMOS 21.0. The results are presented in Table 1, showing that all items displayed significant loadings on their corresponding latent constructs.

Following the guidelines of Fornell and Larcker [42], in order to demonstrate discriminant validity across all possible pairs of constructs, the average variance extracted (AVE) should exceed .50. Our study's constructs met this criterion, providing evidence of discriminant validity (see Table 1). The comparative fit index (CFI) and Tucker–Lewis Index (TLI) values, standing at .94 and .92, respectively, exceeded the recommended threshold of .90 for model fit. These indices indicate a good model fit.

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### 3.4. Hypothesis testing

To examine the structural relationships, we estimated the hypothesized model, and the results are presented in Table 2. The overall fit of the structural model was highly acceptable, with comparative fit index (CFI) and Tucker–Lewis Index (TLI) values at .94 and .93, respectively, exceeding the standard threshold of .90 for model fit. We examined the hypotheses using structural equation modeling estimation.

All hypotheses, except for H2, received support (see Table 3). H1 proposed an effect of user experience on mobile shopping app trust, and it was found to be statistically significant (β = .09, t = 2.12). This suggests that as consumers perceive user experience more positively, their trust in the mobile shopping app increases. However, H2, which posited the impact of SNS advertising attitude on trust, did not receive support (β = -.07, t = -1.19). This result indicates that SNS advertising attitude does not significantly affect trust in the mobile app.

On the other hand, H3, which proposed the effect of online customer reviews on mobile app trust, was supported (β = .57, t = 8.44). It was found that higher levels of online customer reviews lead to increased trust in the mobile app. H4 suggested an effect of mobile app design on mobile app trust, and this hypothesis was also significantly supported (β = .56, t = 8.77). This finding underscores the importance of mobile app design in shaping overall trust in the app. Lastly, H5 posited the impact of mobile app trust on purchase intention (β = .79, t = 22.71), indicating that as consumers perceive the mobile app as more trustworthy, their intention to make a purchase through the app increases.

### 4. DISCUSSIONS AND IMPLICATIONS

This study explores how user experience in mobile apps, attitudes towards social networking site (SNS) advertising, online customer reviews, and mobile app design collectively shape purchase intentions via mobile app shopping among Vietnamese consumers, with mobile consumer trust acting as a mediating factor. This study provides both theoretical and practical implications. Firstly, despite the significant growth of mobile shopping as a crucial component of the global e-commerce landscape, there is very little research specifically dedicated to the mobile e-commerce sector. This study fills this gap by focusing on the e-commerce sector, particularly shedding light on the factors that impact trust in mobile shopping apps. Establishing a strong level of trust not only increases the probability of drawing in and retaining customers but also bestows a valuable edge in the highly competitive mobile e-commerce market. This study aims to enrich our comprehension of these factors and their critical role in the achievement of mobile e-commerce.

Secondly, this study specifically focuses on the Vietnam mobile e-commerce market. Vietnam stands as the second-largest e-commerce market in Southeast Asia, presenting significant growth opportunities in the coming years. By identifying the factors that influence trust in mobile shopping apps and purchase intentions in this market,
businesses can not only customize their mobile shopping apps and marketing efforts to align with consumer preferences but also valuable insights for global companies seeking to enter or expand their operations in Vietnam. Thirdly, this study emphasizes the crucial role of both user experience and mobile app design in bolstering trust in mobile shopping apps. This finding aligns with previous research [27], which similarly highlighted app design as a key factor influencing purchase intentions. User experience and mobile app design play a vital role in building trust from the start. They shape initial impressions, usability, transparency, and reliability, leading to satisfaction and loyalty. In a competitive market, prioritizing user-centered design is a key differentiator, attracting and retaining customers who seek a positive and trustworthy experience.

Furthermore, the study discovered that attitude toward SNS advertising did not exert a significant influence on trust in mobile shopping apps. This finding contrasts with prior research [13]. One possible explanation is that respondents in this study may not have considered or remembered SNS advertising as a substantial factor affecting their trust in mobile shopping apps. Additionally, it's plausible that respondents in this particular study were less influenced by SNS advertising, with online customer reviews and mobile app design playing a more prominent role in shaping trust. Lastly, this study underscores the pivotal role of online customer review in shaping the trust in mobile shopping apps. This finding aligns with Tuan's [3] research, which also explored reviews as a significant factor influencing customer purchase intentions. Positive online customer reviews have the potential to enhance a country's attractiveness, draw more tourists, and bolster its reputation. Effectively managing online reviews is paramount for companies, as it enables them to maintain a positive brand image, engage with customers, gain a competitive advantage, and cultivate enduring customer relationships. Such effective management of online customer reviews not only benefits the mobile e-commerce market but also contributes positively to the local economy in Vietnam.

4.1. Limitation and Future Research

While this research holds significant theoretical and managerial implications, it is essential to acknowledge its limitations and recognize potential areas for further investigation. Firstly, our study concentrated on the Vietnamese context, and future research should aim to encompass a more diverse range of countries to comprehensively explore the factors influencing mobile app trust and purchase intention. Subsequent empirical endeavors should delve into cross-country variations among the variables examined in our current study.

Furthermore, it's important to note that all the measures employed in this study relied on survey responses from a single respondent. As such, it's possible that the reported relationships may be affected by common method bias. While self-report methods are commonly used in marketing research, primarily due to the lack of objective performance data, it's imperative to exercise caution when interpreting the research findings.

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