Users' Trust In Electronic Commerce Applications

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Abstract. System security, Ease of Use, Information Clarity, Information Accuracy, Users' Support, and Services Responsiveness were identified as factors that may have a significant relationship with Users' Trust in using EC Applications. There are 330 questionnaires were distributed to young internet users, but 300 data were accepted meanwhile the remaining 30 data were rejected due to incompleteness of the data. The data of this study were analyzed using SPSS and Smart PLS software. The result of this study shows that System Security, Information Accuracy and Responsiveness has significant joint effect with Users' Trust while Ease of Use, Information Clarity and User Support did not show any significant relationship.
Keywords: Library Science**,** Information System Management, Electronic Commerce

1   Introduction

During Pandemic Corvid19 peoples have no choice to acquire certain products and services unless by performing Electronic Commerce (EC) transactions. EC becomes well developed due to the pandemic indirectly. EC is a faceless online business transaction over the Internet. Merchant and customer performed business transactions by exchanging digital information virtually. Recently, since the number of users in using Mobile Technology (MT) such as smartphones and computer tablets increased drastically, It's stimulating the evolution of web-based EC into EC Applications. Back in the day of EC started, consumers only could access and perform EC transactions through the merchant's website by desktop. Most EC website systems do not reach on mobile devices and some of EC websites have a poor user interface. The poor user interface was believed to be caused by the old smartphone operating system (old version of Android/iOS, etc…) and EC website system do not support each other. To overcome the issue, application-based EC was introduced ever since. EC Applications

is an application that is specifically designed to support EC activity on mobile technology. Nowadays, there are many types of EC applications that can be used by every internet user such as Online shopping apps, E-Hailing apps, Mobile Banking apps and any other applications that have purchasing features in its system (KC Laudon, 2017). In the sector such as retail, sales, and purchases, EC Applications have been used extensively. Based on the literature review, there are eight (8) main EC applications which consist of online marketing and purchasing, retail commerce, finance commerce, online manufacturing, E-Banking or mobile banking, online publishing, online booking and online auction (Dipak, 2017). Nature of EC is intangible because the transaction is faceless and everything conducted virtually over the Internet. Trust is slightly different in the nature of EC than normal business transaction understanding. For this study, the researcher describes EC Applications as a general type of EC. The study focuses on investigating user trust based on the impact of the quality of the EC application on users' trust.

2   Problem Statement

Trust is important in order to keep the user engaging with EC. Many experts agreed that not all of the EC customers had the same level of trust when it came to EC. According to the literature review, it is believed that trust is influenced by many factors. As mentioned by Choi (2014), in his study, there are 2 major factors that influence user trust in EC. There are Internal factors and external factors. External factors can be described as users' background, preference and knowledge in using the technology of EC. External factors are involving the infrastructure and environmental influence meanwhile, the internal Factors are all about the technology used and the actual system of EC applications itself. Based on study done by Thielsch et al, (2018), user trust in the IT system in the organization is closely related to service quality and system quality. Besides system quality and services quality of the EC applications, Information quality is also important when it comes to ensuring users trust (Nadia Jimenez, 2016). The quality of information presented on the EC application was also important when it came to gaining the trust of the user (Shahibi, 2010). In the previous study, the quality of customer services in the EC business was also predicted to have relationships with trust in EC (Panula, 2017). The findings described that it is possible to adapt the Information System Success Model (ISSM) variables in measuring user trust. Many studies use Information quality, service quality and system quality as a general in measure users' trust in using IT systems. Therefore, this study attempts to adapt dimensions of ISSM variables such as System Security, Ease of Use, Information Clarity and Information Accuracy, Users' Support and Services Responsiveness in identifying relationships with Users' Trust in using EC Applications. In this study, the researcher adapted variables from the previous study in order to develop the framework of this study in measuring user trust in using EC applications. Investigating the factors on trust among the young internet users in EC Applications is the purpose why the research was carried out. An understanding of the factors that influence user trust in the EC field could provide necessary action to be taken to enhance the EC applications. In order to attain the purpose of study, specific objective was established as follows: -

RO1: To investigate EC application trust factors among the young generation.

RO2: To investigate the joint effect of System security, Ease of Use, Information Clarity and Information Accuracy, Users' Support and services responsiveness on users' trust in using EC Applications.

3   Literature Review

Trust is about who can be trusted and why should be trusted. Trust involved confident in relying to other party and willingness to be vulnerable. In any business activity, main successful factor is determining by the trust. Although there are many studies has been made on trust but Online Trust it is still unpredictable and highly subjective. Previous study demonstrates the differences of opinion and experience among internet users in using the EC applications. However, in some cases, the user of EC applications may not know the business reputation, location, contact information, or the ownership of the EC platform, however, they still have trust in the services provided by EC (Ling et al. 2011).

Trust in Electronic Commerce Applications (EC Apps)

In a study made by Wang (2014), find that individuals who are using technology more often feel less vulnerable to risk or insecurity and tend to trust the mobile purchasing process more than the user who has less engagement with the technology. It was believed that the more time a user spent on technology the more familiarity the user has. Luhmann (1979), claims that familiarity is a precondition for trust. Gefen (2000) also proves that familiarity in online business significantly affects users' trust. The success of any business, neither online depending on trust. Therefore, serious concern on trust in online business is crucial and requires consistent attention by every researcher due to the dynamic evolution of the element of trust (Shahibi, 2010).Trust is hard to predict, however, numerous studies have been done in order to identify the element of trust in online business (Masrek, et. al. 2018; Wang, 2014). In recent findings regarding users' trust in EC applications, it shows that users trust has a significant relationship with users' loyalty and success in online business (Masrek, et. al. 2018). Trust can be perceived as being user aware of the EC system in uncertain and risky environments (Wang & Emurian, 2005). According to Thielsch (2018), trust relationships are involving two parties which are the trustor and trustee. The trustee in the context of this study is referred as EC Applications, as for the trustor for this study is defined as the user of the EC applications.

Electronic Commerce Applications (EC Apps)

EC Applications is a software application for supporting any online transactions on smartphones and any other mobile technology (Dehlinger and Dixon, 2011). Different from Web-Based EC systems, EC Applications do not require its users to access the system by using web browsers. One of the most common EC Applications today is Mobile Banking. The application is used for making any transaction with banks remotely. Next is Commercial EC Applications. Its applications provide facility in promoting, purchasing, and conducting after sale service. Commercial EC applica-

tions are highly growth and it can be found by the existence of digital malls such as Lazada, Shopee, Amazon, Google Shop and many more. It also allowed selling and promotion of products among their consumers Customer to Customer/C2C). Commercial EC Applications also can be in the form of financial support applications, online customer services, as well as marketing and promotional purposes (Dipak, 2017). Financial support applications are commonly used in business organizations or personal. Financial support applications also can be defined as any application that was used to support financial or keep track with every transaction in the organization, for example, e-Wallet, Touch-n'-Go, PayWave and many others (Nazareth, 2017). In new development, social media has been adapted as part of EC application for online business which is known as Social Commerce. Facebook, Instagram, YouTube, and other social media is commonly used as a medium for promotion and sales of products among the internet users nowadays. Even social media can support EC activities, it is not considered as EC applications (Kim, 2013), this is because Social Media lack financial support and transaction system and might not have any of those systems at all compared to EC applications (Dipak, 2017). Based on that, this concluded that EC Applications is mobile application software that allows the user to access any online business activity using mobile devices without necessarily accessing the EC website using an internet browser.

System Security

System security is a generic term when it comes to Electronic Commerce. Numerous studies show that system security plays an important role in developing trust among the users of EC Applications (Masrek, et. al. 2018). This was believed that the security of the system is crucial as EC Applications are mainly involved with payment and transaction processes. Other than the payment process, system security can be related to users' data protection and privacy (Shahibi, 2010). Unauthorized person must not be accessible to customers' personal information and bank details. The security system guaranteed consumers account privacy during the data transmission process. In order to provide the customer with the safest possible in EC experience, the host of EC should protect their server from hackers by using any online security hosting. This was believed to enable the users to have full confidence when interacting with the applications. However, in social science study, the users' perceptions towards security rather than actual security artifacts is the one that mainly influences the trust (Chellappa and Pavlou, 2002; Jae Choi, 2014). Thus, the study of security in the EC field has shown a positive relationship with trust (Jae Choi, 2014). It still requires in-depth study as the users' trust is rapidly changing from time to time as being claimed from previous research.

Ease of Use

Ease of use can be defined as the capability of the product or system used to achieve specific goals with effectiveness and efficiently as intended. Ease of use is often related to users' satisfaction (Delone and McLean, 2016). In information System research, ease of use related to the user conveniences for downloading, uploading and navigating in the system. In examining the ease of use, it covers user's preferences in the interface design and the content of the applications. It is important in EC applications to have a simple and smooth interface to ensure the users' can easily navigate the software in order to perform the necessary task in the applications. Besides design, ease of use is also related to procedure or process in the system. Inconvenience interface design and confusing content will lead users or customers to leave EC applica-

tion before they make any purchase. Finally, it will be weakening the trust of the user in using the system. Based on the literature review of the previous study, it was believed that System Security and Ease of Use of the system has a relationship with user trust. In view of that, the following hypothesis is postulated:

H1: System Security has a positive effect on Users' Trust

H2: Ease of Use has a positive effect on Users' Trust

Information Accuracy

EC is an information-based business transaction. Everything is relying on information exchange between merchant and consumers. To enhance customer loyalty in EC, the quality of the information provided over the internet is very important (Shahibi, 2010). The success of EC is related to the quality of information. DeLone and McLean (2004), mentioned that information quality is proven to significantly influence the success of the online business. One of the aspects of information quality is information accuracy (Delone and McLean, 2016). It was believed that information presented over the internet influenced users' decisions before the user actually commit to making purchases during online shopping (Kang and Namkung, 2019). Information and content presented in any EC Applications is known as the main communication between customer and online businesses. It is a greater possibility for the customer to perform online business transactions if the information provided is accurate (Floh and Treiblmaier, 2016). Information accuracy can be described as the authenticity of the source of the information presented in the applications. Accurateness of the information provided by the online vendor may affect user trust in conducting business online with the vendors (Shahibi, 2010). Many research findings discover the role of Information Quality in creating user's trust in EC applications. (Floh and Treiblmaier, 2006; 2017; Thielsch et. al., 2018). Therefore, this study aims to investigate the effect of Information Accuracy on user trust in using EC applications.

Information Clarity

Information Clarity is part of Information quality. It is referred to as the tidiness of the information presented on the EC applications interface. According to Ranganathan (2012), information clarity is described as design of the content and the way of the information presented to the users. Content and design of the information provided should intuitively be understood by the consumers. It was believed information clarity has a significant effect on users' satisfaction in online business (Shahibi, 2010; Floh, 2016). Clarity of the information can be described as the quality of the information presented in the system (Delone and McLean, 2016). Overall, Information Clarity involving the design, pattern, and format of the information presented on screen. Based on the literature review regarding Information Accuracy and Information Clarity, for this study the hypothesis for the variable is developed as follow:

H3: Information Clarity has a positive effect on Users' Trust

H4: Information Accuracy has a positive effect on Users' Trust

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Users Support

Good quality services provide direct impact to the user's trusts. It is able to create a good relationship between online retailers and customers. Based on the numerous theories on user support, it concludes that user support is mostly involved with communication and interaction between business and customers. In EC applications the user support is not narrowed down to only assisting users with transaction processes but also for many other reasons, such as customer care, live chat, call center or other channels. The role of online vendor communicator has influences in providing a significant effect to the Customer loyalty. It was believed a sense of belonging among the online customers and vendors in EC will develop during the users support process. Users trust in online business transactions leading by the good customer support services.

Services Responsiveness

Responsiveness can be defined as an interaction between online consumers and merchants in fulfilling each other's requirements. It is also defined as speed and the length of time the communication takes as the user has to wait in order to get assistance or answer to the problem or question that arose during the services. Responsiveness is known as one of the instruments or dimensions of service quality (Chitty, et all 2019). In the EC, service quality is crucial as normal business transactions. It is maintaining ongoing trust among the customers and Services Responsiveness can be described as the flexibility and ability of the business person to customize the services according to customer needs (Parasurman, 1985). Besides that, responsiveness is also known as an act of maintaining a good relationship with the customer (Boonlert-vanich, 2019). Quick responses have proved by many expert studies in the area of customer services that merchants are able to gain customer loyalty. Furthermore, it was believed that a positive effect is created by quick responsiveness in user trusts building. Based on the literature review on users support and responsiveness the hypothesis for this study is developed as follow:

H5: Users' Support has a positive effect on Users' Trust

H6: Responsiveness has a positive effect on Users' Trust

Proposed Framework

As has been discussed in the literature review, there are six independent variables and one dependent variable which is going to be tested in this study. For this study, there are several pilot tests to ensure the reliability of the instrument that was used for data collection of this study. The theoretical framework indicates in Figure 1 derived by the literature analysis of the study.
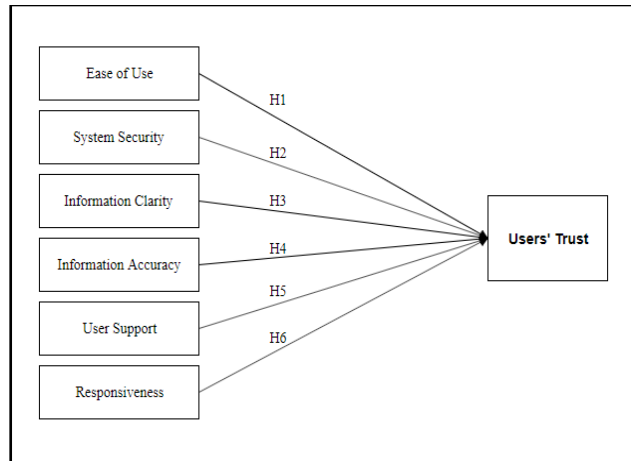
Figure 1. Proposed Theoretical Framework

Hypothesis

Based on the developed theoretical framework, hypotheses of this study can be divided into five 6 main ideas:

H1:	Security has a positive effect on Users' Trust
H2:	Ease of Use has a positive effect on Users' Trust
H3:	Clarity has a positive effect on Users' Trust
H4:	Accuracy has a positive effect on Users' Trust
H5:	Support has a positive effect on Users' Trust
H6:	Responsiveness has a positive effect on Users' Trust

4   Method

The positivism paradigm will be selected as a research approach for this study because of its empirical nature to study the facts. The researcher in this topic applied the quantitative approach. Quantitative research will be applied as an approach for testing objective theories by examining the relationship among the variables. These variables, in turn, can be measured, typically as a statistical instrument, so that numbered data can be analysed using statistical procedures. In observation, most of the past research in the area of Trust in E Commerce has adopted a quantitative approach. The target population for this study is the students of Unversiti Teknologi Mara, Kota Samarahan, Kuching, Sarawak, Malaysia. There are 330 students randomly selected as respondents of this study. The survey of this study is distributed randomly among students of UiTM Kota Samarahan Kampus 1 and Kampus 2.

In this study, the researcher used random sampling for the sampling technique. Besides that, the researcher will first conduct pilot test for the instrument use for data collection, after pilot test has been done, then the actual questionnaires will be distributed. Once the questionnaires have been collected, the data will be recorded. The questionnaires will be assorted and filtered accordingly and then assimilated for the data analysis phase.For this study, the researcher will use several data descriptive analysis using Statistical Product and Services Solution (SPSS) such as demographic profile and frequency. Besides that, in order to identify T-Statistic and P-Value for hypothesis testing, the researcher also used Smart PLS software. For main statistical techniques analysis, Structural Modeling in Smart PLS will be applied. It is conducted by two steps of analysis. First step is construct validity of the measurements, convergent validity of the measurements, discriminant validity of the measures. Second steps are analysis of bootstrapping to identify T-Statistic and P-Value for hypothesis testing

5 Findings

There are 330 questionnaires distributed, however, only 300 questionnaires were accepted meanwhile the remaining 30 data were rejected due to incompleteness of the data. The data of this study were analyzed using SPSS and Smart PLS software.

Table 1. Gender

Gender of Respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	95	31.7	31.7	31.7
	Female	205	68.3	68.3	100.0
	Total	300	100.0	100.0	

Based on 300 of total respondent. 95 from 300 respondents is male respondent which consist 31.7% from 100% meanwhile for female respondent is 250 which consist 68.3%.

Table 2. Age

Age of respondent					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less than 20	29	9.7	9.7	9.7
	21-25	240	80.0	80.0	89.7
	26-31	25	8.3	8.3	98.0
	32 and above	6	2.0	2.0	100.0
	Total	300	100.0	100.0	

The age of respondent is divided into four categories, which is age of less than 20 (29/300 – 9.7%) from 21 -25 (240/300 – 80%) from 26-31 (25/300 – 8.3%) and 32 and above (6/300 – 2%). Based on that data, most of the respondents of this study are from the age of 21 – 25 consist 80% in total.

Table 3. Education Level

		Frequency	Percent	Valid Percent	Cumulative Percent
Respondent education level					
Valid	Higher Secondary Level	3	1.0	1.0	1.0
	Diploma	235	78.3	78.3	85.7
	Degree	19	6.3	6.3	73
	Master	41	13.7	13.7	99.3
	Doctorate	2	0.7	0.7	100.0
	Total	300	100.0	100.0	

Most of the respondents of this study are students, therefore the level of education was also recorded in this study. Respondent education level is divided into 5 categories. First of all is Higher Secondary Level (SPM/STPM) in frequency of 3 respondents (1%), diploma level in frequency of 235 respondents (78.3%), degree level with frequency of 19 respondents (6.3%), master level in frequency of 41 respondents (13.7%) and Doctorate consist 2 respondents (0.7%).

Table 4. Using EC Application

		Frequency	Percent	Valid Percent	Cumulative Percent
Frequency of using EC apps					
Valid	days	112	37.3	37.3	37.3
	weeks	63	21.0	21.0	58.3
	month	56	18.7	18.7	77.0
	years	69	23.0	23.0	100.0
	Total	300	100.0	100.0	

Out of 300 respondents, there are 112 respondents (37.3%) are using EC applications every day, only 69 out of 300 (23%) are using EC applications at least once per year. Besides that, 63 out of 300 (21%) of the respondent is using EC Apps at least once per week meanwhile 56 out of 300 (18.7%) of respondents are using EC apps at least once per month. Based on this result, the respondent of this study is frequently using EC Applications.

Table 5. Cronbach's Alpha Analysis

	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Accuracy	0.875	0.909	0.667
Clarity	0.878	0.911	0.672
Ease of Use	0.873	0.908	0.663
Responsive	0.859	0.899	0.641
Security	0.865	0.902	0.648
Support	0.85	0.899	0.689
Trust	0.867	0.904	0.654

The accepted value for Cronbach's Alpha is equal to 0.7 and the result will be more significant if the value is exceeded (Field, 2009). Any value shows below 0.7 is considered as an unreliable scale. Hair et al., (2010) also mentioned that the reliable result of Cronbach's must be more than 0.7. In addition to that, Cronbach's Alpha for this study is showing a value more than 0.7. The highest Result is Information Clarity with value of 0.878, and the lowest result is user support with value of 0.85. Based on this, the researcher has summarized the reliability of the data for this study.

Table 6. Discriminant Validity Analysis

	Accuracy	Clarity	Ease of Use	Responsive	Security	Support	Trust
Accuracy	0.817						
Clarity	0.712	0.82					
Ease of Use	0.606	0.743	0.814				
Responsive	0.601	0.604	0.594	0.801			
Security	0.607	0.664	0.679	0.534	0.805		
Support	0.51	0.504	0.472	0.659	0.398	0.83	
Trust	0.661	0.605	0.58	0.683	0.574	0.489	0.809

To determine if all variances do not have positive impact, Discriminant validity (or divergent validity) method will be applied. Discriminant validity is used to distinguish the construct in the same model. Fornell and Larcker (1981) mentioned that the correlations of the constructs must be less than the level of the square root of AVE. Based on that, the result of Discriminant validity of this study shows no significant variance among the variables can be found, therefore it can be considered as an acceptable Discriminant validity of the instrument.
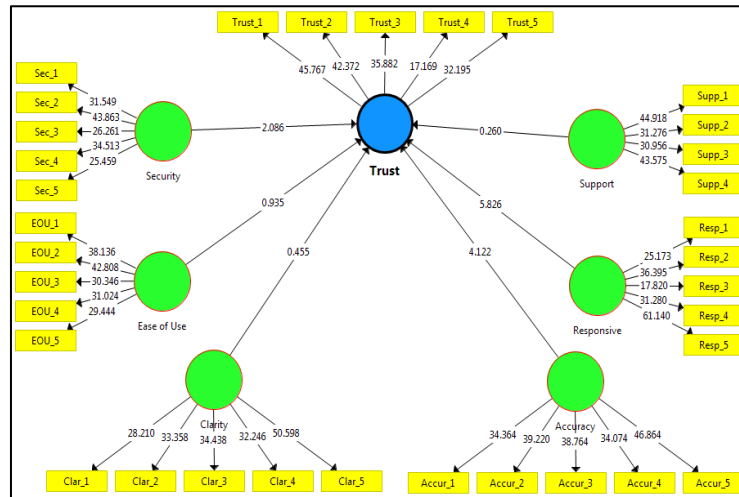
Figure 2. Structural Equation Model

According to Leohlin (1998), the structural model assisted the researcher to identi-fy the relationship pattern among the construct. Structural models indirectly assist in creating a convenient and normal framework that will be used to do the statistical analysis. Other than that, the structural model also can be used to identify the linear regression effects among endogenous constructs (Hair et al., 2010). For this study, the structural model along with path analysis has been developed using SmartPLS soft-ware. In SmartPLS, the software allowed the creation of path modeling with latent variables in the form of graphics as being presented above. For this study, the result of the predictor will be examined to identify the main criteria, including T Statistics value and Probability Value (P-Value).

Table 7. Path Coefficient Analysis

Path Coefficients					
	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Accuracy -> Trust	0.293	0.294	0.075	4.122	0
Clarity -> Trust	0.036	0.034	0.08	0.455	0.325
Ease of Use -> Trust	0.066	0.07	0.071	0.935	0.175
Responsive -> Trust	0.389	0.385	0.067	5.826	0
Security -> Trust	0.125	0.129	0.06	2.086	0.019
Support -> Trust	-0.016	-0.015	0.061	0.26	0.397

Based on the structural model, it is known that the highest of T-Statistics is Re-sponsiveness and can be defined as the strongest effect on user trust with a value of

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5.826. Secondly is Information Accuracy with a value of 4.122. the next is System Security. In this study System Security has a value of 2.086. For Ease of Use in this study has a value of 0.935 and Information Clarity consists of 0.455 and followed by User Support with the lowest readings 0.260. From the findings, it can be concluded that three out of six hypotheses on this study are supported while the remaining three are rejected. In any statistical tool, if the T-Statistics is greater than 1.645 that means that the tangible of the variable is significant. As for P-Value, the reading should be less than 0.05 in order to be considered as significant. Based on the path coefficients table, three hypotheses are supported. First of all is (Information Accuracy -> Trust) with T Statistic Value of 4.122 (>1.645) and P-value is 0 (<0.05) therefore, the hypothesis is supported. Secondly is (Information Clarity -> Trust) with T Statistic Value of 0.455 (<1.645) and P-value is 0.325 (>0.05) therefore, the hypothesis is not supported. Next is (Ease of Use-> Trust) with T Statistic Value of 0.935 (<1.645) and P-value is 0.175 (>0.05) therefore the hypothesis is not supported. Next is (Responsiveness-> Trust) with T Statistic Value of 5.826 (>1.645) and P-value is 0 (<0.05) therefore, the hypothesis is supported. Next is (Security-> Trust) with T Statistic Value of 2.086 (<1.645) and P-value of 0.019 (<0.05) therefore, the hypothesis is supported. Last but not least is (User Support-> Trust) with T-statistic Value of 0.26 (<1.645) and P-value is 0.397 (>0.05) therefore, the hypothesis is not supported. Based on the result, in this study, three of the hypotheses are supported while the remaining three are not supported.

6   Discussion

This study was aimed to investigate the joint effect of System security, Ease of Use, Information Clarity and Information Accuracy, Users' Support and Services Responsiveness on Users' Trust in using EC Applications. Most of the variables of this study was mostly adopted from ISSM by Delone and McLean's (2006) study and the theory was adopted in order to make sure it is suitable to the environment and context of the study. System security, Ease of Use, Information Clarity, Information Accuracy, Users' Support, and Services Responsiveness were adopted as independent variables as the factors that were predicted to have a positive relationship with Users' Trust in using EC apps. To determine the hypothesized model between all of the constructs of User Trust, this study applied the Structural Equation Modeling (SEM) methods. In this study, there are six (6) hypothesis were tested that resulting three (3) out of six (6) hypothesis were supported which include Information Accuracy, System Security, and Services Responsiveness, meanwhile, the others three (not supported) Ease of Use, Information Clarity, and User Support shows no significant effect on Users' Trust based on the scope of this study. Therefore, Information Accuracy, System Security, and Responsiveness show positive joint effect on User Trust meanwhile, Information Clarity, Ease of Use, and User Support show the negative joint effect on Users' Trust.
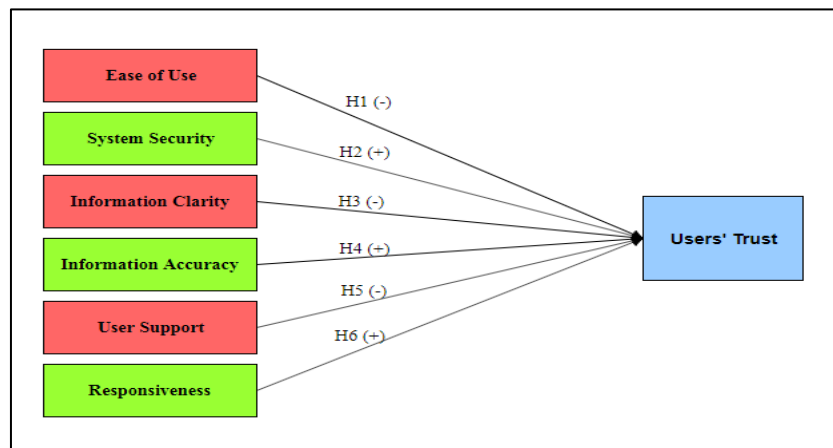
Figure 3. Tested Framework

Relationship between Ease of Use and Users' Trust

Ease of use has no significant impact on user trust in using EC Application. Although EC Application itself is an Information System. In terms of EC Apps usage, it can be concluded that Ease of Use of EC applications system does not mean that the EC apps are trustworthy. In addition to that, when it came to online payment methods in the system, it was found that the user of EC Applications preferred a more secured system rather than ease of use of the system, (Shahibi, 2010; Masrek, 2018). The findings of this study are similar to the previous study conducted by Herzallah and Mukhtar (2016). Their research finding shows that perceived ease of use failed to predict perceived trust among the user in acceptance of e-commerce services. Therefore, prior to the research question of this study, this concluded that Ease of Use dose does not have a significant relationship with Users' Trust in EC apps. However, the finding of a relationship between ease of use and trust remains debatable and the outcome may be differed based on the environmental influence and also the population size of the respondent.

Relationship between System Security and Users' Trust

System Security was one of the vital factors that contribute to the trust among EC apps users. Trust is proven to be able to sustain and construct long-term relationships with the user. System security has been identified as one of the main reasons to improve ongoing trust among internet customers (Zhang, Nakamura and Sakurai, 2019). Result of this study discovered System Security is proven to have a positive impact on trust. This finding is similar to the previous study on Security Factor and Trust in E-Commerce Transactions has been done by Shahibi and Wan Fakeh, 2011. Secured system makes the users feel safe and vulnerable and confident they will not be ex-

ploited. In the EC environment, there were many threats toward personal security especially the one involving transaction or bank information (Salisbury et al 2001) and these threats have negative impacts on users' trust. It was believed that a lack of security may lead to distrust in the EC (Dolatabadi & Ebrahimi, 2010).

Relationship between Information Clarity and Users' Trust

The findings show that information clarity has no positive relationship with trust. In the previous study, it shows that current information, comprehensiveness, completeness of the information is believed to positively influence the satisfaction among the user in any electronic system (Prasuraman and Miller, 2004). Information must be presented clearly with proper content design and format for easy to understand by online consumers. However, clear and well present information does not mean that the information is accurate and trustworthy. Therefore, the researcher believed that the source of the information may cause the results in users losing their patience as well as trust even if the information is clearly presented. Other than that, these findings support the statement made by Masrek (2014) mentioned that when user finds that the content of information is not based on reliable source the users will have difficulty in having smooth interaction with the services and tented to lose their trust over the system even if in the information were presented in most appropriate format and appearance. This finding is similar to previous findings by Meinald and Thielsch, (2018), mentioned that Information Clarity may not to automatically foster user trust in IS but might even be related to factors of distrust even if the information is presented in formal criteria as if it not connected with sufficient and accurate information. The researcher believed that every information in EC Applications is presented in a specific format set by the application developer under a certain policy of the applications, however, the seller in EC Applications may or may not provide their customer with current or accurate information. It was believed that Information clarity may significantly affect user satisfaction however clarity of information may not have a direct positive effect on users' trust in the EC field. Therefore, prior to answering the research question of this study, based on the findings, Information Clarity does not have a significant joint effect on User Trust in using EC applications.

Relationship between Information Accuracy and Users' Trust

As being mentioned in the literature review, Information Accuracy is known as one dimension in information quality. Based on the findings, Information accuracy is known as one of the major factors that positively influence user trust in EC apps. This finding shows that the respondents of this study are mostly aware of the accuracy of the information provided over EC apps and tended to trust the application once the information was found to be accurate. The result is similar to the previous study where the internet user has proven to trust more on online sources with more accurate information (Katherine. Gamble, Daniel and Norbou, 2018). Based on the supportive findings from the previous study, it is confirmed that Information Accuracy has a positive effect on Users' Trust in using EC apps. The findings of this study are also similar to the previous studies, which mentioned that firms starting with information quality significantly maintain the ongoing trust among the business share, which includes E-Commerce (Holmes Miller, 2005). Information Accuracy positively affects Trust in EC Applications usage discovered by this study. Therefore, to answer the

proposed research question of this study, this concluded that Information Accuracy does have a significant relationship with Users' Trust in EC.

Relationship between User Support and Users' Trust

The findings of this study show that User support may not have a direct relationship with users' trust. It was believed that bad customer or user support will negatively affect users' or customers' trust in commerce. Besides that, according to Nathan, et al 2019, bad user support encouraged the user to leave negative reviews and comments regarding the application itself and this act was believed to lead to distrust factors among other users. Sometimes it leads to spreading the news over social media and this was believed to give a chain reaction for factors of distrust among the users in EC Application. Therefore, prior to the findings in this study, User Support does not have a significant join effect with Users' Trust. Thus, the findings show that user support may not positively affect user trust, however, the researcher believes that good user support might positively affect user trust in any type of business.

Relationship between Services Responsiveness and Users' Trust

Findings of the study discovered that service responsiveness has the most significant readings for a relationship with user trust in using EC apps. Services responsiveness can be defined as the speed and quality of the service provided in commerce. Moreover, the findings of this study confirm that the speed of any queries and requests of service by the users positively influencing the trust. The findings of this study show that good Services Responsiveness provide positive effect on Users' Trust in using EC Applications directly. It was believed that the better the responsiveness of the services provided in EC, the greater the trusted user has on E-commerce transaction. In prior to answering the research question of this study, this study has proved that Services Responsiveness has a positive joint effect with Users' Trust.

7   Limitation and Recommendation

This research has been done with certain limitations. The limits restrict to the population and the location setting of the study. The data collection has to be done on the east side of Malaysia with limited time and high cost to distribute the questionnaire. Therefore, the result of these findings only reflects the selected population. Therefore, In the future, a similar study should be done with a larger and wide sample of the population with flexible time. Due to adopting from the previous study, the framework proposed for this study is limited. The independence variables that were proposed in this study are mostly dimensions or items of Information Quality, System Quality and also Services Quality. Therefore, the element of trust in EC Application usage is not fully applied in this study. To investigate the factor influence trust in EC Application usage, the future researcher should identify more factors that may be affecting the level of trust in using EC apps.

8   Conclusion

Thus, this study has come out with its own findings, therefore, the result of this study is debatable. Trust is the main key to success in any kind of business. This study has adapted the dimensions of variables from ISSM, however, this study did not conclude the reason for the user to trust EC Applications and its services. The definition of Trust EC field will remain subjective. Hopefully, the findings and discussion made in this study could give direction and guidelines for future research to develop more knowledge and understanding regarding Users' Trust in Electronic Commerce.

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