The Role of Self-Efficacy, Trust, and Experience and the Mediating Effects of Satisfaction in the Choice of C2C E-Commerce among Young Adults

Lori N. K. Leonard, University of Tulsa, USA
Kiku Jones, University of Tulsa, USA

ABSTRACT

There are many avenues for consumers to transact with one another. Consumers are increasingly trying to find ways to interact and transact with other consumers via the Web. This study utilizes young adults to assess a consumer’s choice to use consumer-to-consumer (C2C) electronic commerce by examining a consumer’s computer self-efficacy, Web experience, and C2C electronic commerce trust. In addition, mediating effects of C2C electronic commerce satisfaction between the above-mentioned variables and C2C electronic commerce choice is investigated. The findings indicate only Web experience predicts a young adult’s choice for C2C electronic commerce. In addition, satisfaction was found to be a mediator between Web experience and choice. Implications for both practitioners and researchers are provided. [Article copies are available for purchase from InfoSci-on-Demand.com]

Keywords: C2C Electronic Commerce; Experience; Satisfaction; Self-Efficacy; Trust

INTRODUCTION

Shopping on the Web has become commonplace. Businesses are buying from and selling to other businesses, businesses are buying from and selling to consumers, and consumers are buying from and selling to other consumers on the Web. The U.S.
Census Bureau (2006) estimated that the total electronic commerce (e-commerce) sales for 2006 were $108.7 billion, which was an increase of 23.5% from 2005. E-commerce sales in 2006 accounted for 2.8% of total sales, which was an increase from 2.4% in 2005.

Increasingly, consumers are seeking to transact with other consumers via the Web. This is the notion of consumer-to-consumer (C2C) e-commerce. C2C e-commerce allows consumers to transact in ways that were not common a few years ago. Consumers can meet and transact in online auctions, discussion forums, and chat rooms, or as part of an online community or third party listing service. The C2C e-commerce venues can be categorized into two areas: structured/intended and unstructured/unintended (Jones & Leonard, 2008). Those venues which were created specifically for transactions (e.g., online auctions, such as eBay, and third party listing services, such as Craigslist) are found in the structured/intended category. These sites follow formal rules in which consumers must comply in order to complete transactions. However, there are many other places C2C e-commerce can happen which were not intended for the purpose of transactions (e.g., chat rooms and discussion forums, such as forums.bradbarnett.net). These sites do not have any formal standards designed for consumers to transact with one another. In these cases, the consumers take on the responsibility to determine the criteria and behavior for the transaction. The increase in these types of venues has opened the door for consumers to participate in this type of e-commerce.

A consumer’s performance on the Web has been found to be predicted by one’s Web usage, one’s ability to find information, the cost to shop and the travel reduction incurred, and the perceived entertainment value (D’Ambra & Rice, 2001). Therefore, as consumers become more comfortable with the online environment and other online consumers, their preference for shopping/transacting in this format with other consumers should become prevalent. This study utilizes young adults to assess a consumer’s choice to use C2C e-commerce. Drennan, et al. (2006) argue that university students are “representative of a dominant cohort of online users” (p.6). College students represent the most connected (online) segment of the U.S. population, shopping online and spending online. Therefore, they are experienced and frequent users of the Internet. The factors that affect this group, in particular, need to be understood in order to accurately participate in C2C e-commerce.

In order to investigate C2C e-commerce choice (C2CC), the study will examine a consumer’s computer self-efficacy (CSE), Web experience (WEB), and C2C e-commerce trust (C2CT). As a step further, the study investigates satisfaction (SAT) as a mediator between the above-mentioned variables and choice of C2C e-commerce. The next section provides the background, research models and hypotheses for this study, followed by the methodology and data analysis and results. Finally, a discussion (including implications for practice and research) and conclusions are offered.

BACKGROUND

Very little research which focuses solely on C2C e-commerce relative to the other areas of e-commerce exists. In particular, there has not been a study regarding a consumer’s choice to use the C2C e-commerce
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