



Vadyba
Journal of Management
2023, № 1 (39)
ISSN 1648-7974

THE RESPONSIBILITY OF E-MARKETPLACES IN SHAPING FAIR E-COMMERCE PRACTICES: A CONCEPTUAL FRAMEWORK

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Abstract

Authors of this paper generally seeks to provide a review of literature related to the research phenomenon. This paper *aims* to discuss the structure of the responsibility of e-marketplaces in shaping fair e-commerce practices on a theoretical basis. Based on key insights in the scientific literature our study affirms that e-marketplaces play an important role in engendering consumer trust. *Findings* - in order to expand this approach on systematic paradigm, the authors of the article specifically embody a conceptual review, a theoretical review, an empirical review and establish a conceptual basis for the study of the analysed social phenomenon. A conceptual overview provides definitions of the key terms that underpin the study as conceptualized by various others. The theoretical review reflects discussions of various theories that explain the link between structures, regulations, rules and policies of e-commerce and consumer trust. The empirical review presents the findings of previous studies related to the study. The paper concludes with a Conceptual Framework outlining the expected relationships between the study variables. This Conceptual Framework (basis) will be empirically tested in our future research. The results of the research will be presented in the next article.

KEY WORDS: e-marketplace; e-commerce practice; consumer trust-responsibility; fair commerce; conceptual framework.

1. Introduction

Electronic commerce (e-commerce) continues to see a tremendous uproar globally which is an indication of the increased in information and communication technology (ICT) usage is shaping production and trade significantly as well as transforming humans process of doing things (Koh et al, 2017; Scalco, 2017; Thamik and Wu, 2022; Šaković Jovanović et al., 2020). This is demonstrated in how e-commerce is playing an integral role in retail and the emerging trends of industries few years ago. Estimates suggest a global value of e-commerce sales in business to business and business to consumer (B2B and B2C) reached almost \$26.7 trillion in 2019 which is 30% of gross domestic product (GDP) representing 4% upward adjustment from 2018 (\$25.6 trillion). An estimated 1.48 billion people representing a little over a quarter of the world population aged 15 and older made online purchase in 2019 that is 7% higher than 2018 (UNCTAD 2020). E-commerce is growing and continues to impact many businesses and marketing operations. E-commerce can play a peculiar role in fostering economic growth and rising living standards, particularly in developing countries according to World Trade Organization (INAS 2016). There is a collaborative instinct in public service platforms, manufacturing companies, payment initiative companies, logistics companies and others to forge for development and growth drive (Ai, Yang and Wang, 2016; Hsiao, Chen and Liao, 2017; Miao and Jayakar, 2016; Wang, Xie and Fan, 2021; and Wu et al., 2022) E-commerce is

a way of trading, shopping, and selling goods or services using networks on the internet (Turban et al., 2018).

Indeed, the role of e-commerce on outbreak prevention cannot be overlooked. E-commerce sector played an extraordinary role in the society by safely providing access to goods and service during the global pandemic where severe restrictions movement to protect health and life of people according to Luca Cassatti, Secretary General of e-commerce Europe. The trend of people shopping online in Europe for example saw an increase in Europe between the period 2017 to 2021 (60% to 73%), 2020 had the major rise of 71% from 66% in 2019. Between this same periods, e-commerce contribution to gross domestic product (E-GDP) was 3.11% in 2017, to 4.60% in 2021 (Europe E-Commerce Report 2021). This massive embracement of e-commerce places a demand for a high ethical rules, policies and regulations to ensure consumers safety and trust in the sector regarding e-markets to ascertain fairness to the future development according to Thamik and Wu (2022). It is therefore worth mentioning that the increasing scale of fraud, lack of trust, high risk, privacy invasion and other negative aspects place a dent on the successes of e-commerce in recent times hence the call for strict regulation in the sector is eminent (Hornby, Goulding and Poon, 2002; Julian and Ahmed, 2005; Al-Hyari, et al., 2012; Tesfomand Lutz, 2006; Liebermann and Stashevsky, 2002; Kshetri, 2007; and Lawrence and Tar, 2010). E-commerce reliance on data as crucial factor of production in driving economic growth and development also have a replicative threat on security and privacy Yang, Chen and Chen, (2023).

One significant impact risen out of the global acceleration in e-commerce during 2020 has been the change in consumer behaviour. The demand for convenience, personalization and options during online shopping is at peak. The e-commerce retailers have to change their approach to reflect the current customer demands. The adoption of marketplace by traditional e-commerce retailers to move towards omnichannels where sales are made in multiple in-person and online sales channels Mathradas, (2021). The drifting to marketplaces is strategic expansion to established and existing e-commerce retailers. In furtherance to the strategic expansion, Forbes explain that these e-retailers establish a partnership with marketplaces to boost up sales while ensuring a one stop shopping for consumer satisfaction. Out of this new establishment an estimated increase of \$3.5 trillion is expected to be reached by 2024. E-marketplaces are known for the provision of greater information richness, low cost of information search to users, has been the changing nature of business transactions and the easy accessibility it offers both sellers and buyers (Turban et al. 2008). It is not surprising to see Walmart to have more than 50,000 new sellers in 2019 as reported by Forbes.

All these improvement in e-commerce is mainly organized around e-marketplaces in which decisions to buy or sell can be made online. This is the implications of statements such as "the next vendor is only a mouse-click away" (UNCTAD 2000: 18). For this to happen, e-marketplaces must offer a range of functions (assurances about product, sellers, payment, etc.), and consequently it is suggested that "The e-marketplace that offers the most functionality that traders require will have an advantage" (UNCTAD 2001). A digital marketplace is a type of e-commerce website where sellers offer products or services to buyers. Thus, the marketplace operators control and process the transactions (Hong & Cho, 2011; Wu et al., 2015; Yoo et al, 2016). Online platforms are useful mechanisms for small and medium enterprises (SMEs) to reach their customers without investing web shop or branding. This further may help SME's chances of survival and development in the cross-border trading Yang, Chen and Chen, (2023). Against this backdrop, the aim of this paper is to discuss the structure of the responsibility of e-marketplaces in shaping fair e-commerce practices on a theoretical basis. E-markets play vital role in development of cross-border trade facilitation, the overall growth and advancement of company's ability to expand globally (Cortés and Rosa, 2013; Steel, 2021). Standardization of structures, policies, rules and regulations in an internationally and regionally recognized manner may positively lead to consumer trust in the e-commerce system which will inure to the benefits of economic growth and development globally.

Statement of the problem and main research question: previous researches and articles posit that, despite arguments for the significance of market structure, and particularly the governmental role, in marketplaces there would appear to be no clear indication as to its real importance. This is particularly true of the electronic environment where there is a lack

of theory on how electronic marketplace structures are developing. There is therefore the need for better framework and regulatory environment to provide equal opportunities to online marketplaces.

Restrictions by suppliers on trading third party marketplaces deprive retailers especially small to medium scale enterprises (SMEs) in using this important channel. This research provides a framework to assess the significance and implications of e-marketplace structures in electronic commerce. The framework can be used to inform and support companies considering participation in a marketplace or re-assessing their e-marketplace strategy.

The statement of scientific problem can be constructed on a question, *how does responsible e-marketplaces help in shaping fair e-commerce?*

Object of the study is the impact of e-marketplaces responsibilities on fair e-commerce practices.

Significance of the study: In order to expand the emergent approach on systematic paradigm, the authors of the article specifically embody a conceptual review, a theoretical review, an empirical review and establish a conceptual basis for the study of the analysed social phenomenon.

The aim of the paper: This paper seeks to construct A Conceptual Framework/ general theoretical overview of the impact of e-marketplaces on e-commerce and seeks to justify the Research Instrumentation of this social phenomenon.

The structure of the paper: the paper has several sections. The study starts with the introduction and presents the relevance of the study, the scientific problem statement and main research question, aims and objectives, significance of the study and aims of the paper. Section two presents the theoretical background and reviews of scientific literature to have a general overview of the impact of e-marketplaces on e-commerce. Section three concentrates on the Conceptual Framework (methodology, methods and research instrumentation) deployed in carrying out the research, that is: research design, scope of research, target population, sampling technique and size, location of research, research instrument, validity and reliability of research instrument, data collection, data analysis and research ethical considerations. And finally, the authors provided main discussion and conclusions.

2. Theoretical Background of the Study

The article seeks to present a review of literature related to the research phenomenon. It specifically embodies conceptual review, theoretical review, empirical review, and conceptual framework of the study. The conceptual review presents definitions of key terms underpinning the study as conceptualised by various others. The theoretical review reflects discussions of various theories that explain the link between structures, regulations, and policies of e-commerce and consumer trust. The empirical review presents the findings of previous studies related to the study.

2.1. The Concepts of E-commerce and E-market place

The term "electronic commerce" (EC) generally describes the exchange of products and services across networks like the Internet and intranets (Plunkett, 2017). Hutt and Speh (2004) on their define e-commerce as comprising the business communications and transmissions over networks and through computers specifically for buying and selling of goods and services and the transfer of funds through digital communication. The main location to undertake electronic commerce transactions is the electronic market. An electronic location where buyers and sellers interact together and carry out various kinds of transactions is known as an e-marketplace. It is also referred to as a virtual market or market space. In exchange for payment, clients obtain goods and services (Plunkett, 2017). Although the tasks of an electronic market are identical to that of a physical one, computerised technologies have a tendency to make them far more effective by supplying more current information and a variety of support services, like quick execution of transactions. Clients, sellers, products, and services, infrastructures, front-end and back-end mechanisms, intermediaries, and other business associates are the main participants in an electronic market space (Turban et al., 2006).

The numerous billions of individuals who access the Internet each year as potential consumers of the products and services supplied online are the clients (Turban et al., 2006). These customers seek out discounts, personalised products, collector's items, entertainment, social interaction, and a variety of other things. Customers who are sociable have more influence than those who are consistent. They can conduct in-depth information searches, contrast pricing, place bids, and occasionally engage in negotiations. Since purchasing organisations account for more than eighty-five per cent of EC volume and value transactions, they are also clients (Turban et al., 2006). The merchants describe the millions of online shops that advertise and provide a wide range of goods. These shops are owned by businesses, governmental entities, or private citizens. There are new offerings of goods and services available every day.

Databases, hardware, software, electronic networks, and other items are all part of the infrastructure dimension of the e-commerce. It is important to note that customers engage with a market space through a front end (Turban et al., 2006). The main elements of the front end are the trader's portal, electronic catalogues, a grocery cart, a search engine, an auction engine, a payment gateway, and any other actions involved in making purchases. Back-end operations, such as order aggregation and fulfilment, inventory management, supplier purchases, accounting and finance, insurance, payment processing, packaging, and delivery, are equally vital. These tasks take place in what is referred to as the back end of the firm.

The third parties who act as an intermediary between vendors and purchasers are often referred to as intermediaries. In general, the function of electronic intermediaries differs regularly from that of conventional

intermediaries (such as wholesalers or merchants). As an illustration, internet intermediaries develop and oversee online markets. They facilitate the matching of buyers and sellers, offer escrow services, and aid clients in completing transactions. Physical middlemen could be removed, and their roles could be entirely or partly electronic. It is worth mentioning with caution that these channels (websites and marketplaces) in their intermediary role positively boost performances of firms' Šaković Jovanović, et al., (2020).

Further, it is important to highlight that e-marketplaces can be divided into public and private e-marketplaces (Turban et al. 2018). Private e-marketplaces are those that are run solely by one business. Websites for Starbucks.com, Dell.com, Target.com, and United.com all feature online shopping. Anyone on the sell-side or the buy-side makes up private marketplaces. A company (like net-a-porter.com or cisco.com) will sell either high-quality or customised products to consumers (B2C) or to businesses (B2B) in a sell-side e-marketplace; this kind of selling is regarded as one-to-many. A corporation purchases from numerous possible suppliers in a buy-side e-marketplace; this kind of purchasing is regarded as many-to-one and is a B2B transaction. For instance, some hospitality firms purchase their products from authorised sellers who visit their online market. Walmart (walmart.com) purchases products from a massive number of vendors. Private marketplaces are unregulated and may only be accessible to a limited number of users. Oftentimes, a third party (not a vendor or a buyer) or a select minority of buying or selling enterprises owns public e-marketplaces, which are used by many sellers and many buyers. They are accessible to the public and occasionally subject to the State's regulation (Turban et al., 2018). Again, contributing to the typology of e-commerce, Offenliga (1999) identifies two types of e-commerce namely direct and indirect e-commerce. Direct e-commerce, in this context describes where the consumer orders, pays and also gets digitized products such as game, music, and services delivered online. Indirect e-commerce on the other hand describes cases where the consumer orders a product online, makes payment through invoice or by cash and receives the product that is delivered to the consumer in the conventional way. Other typologies of e-commerce include but not limited to Business-to-Business (B2B), Business-to-Consumer (B2C), Consumer-to-Consumer (C2C), and Business-Government (B2G).

2.2. The Concept of Trust in E-Commerce

According to Beatty, Reay, and Miller (2001), trust as a term is nebulous and vague idea although it is a necessity that must be integrated into e-commerce platforms. Beatty et al. (2001) further contend that trust can signify many different things, and its interpretation is highly contextual. Although there are many studies on the topic of building trust into e-commerce systems, there is still no specific conceptual definition in e-commerce (Beatty et al., 2001). In literary works on trust in e-commerce, however, one definition that is frequently used is "the eagerness of a party to be

vulnerable to the deeds of some other party in the expectation that the other party will carry out a specific task essential to the trustor, regardless of the capability to track or regulate the other party (Kittl, & Petrovic, 2003). The person who puts himself in a vulnerable situation is typically the buyer. The internet vendor serves as the trustee, the person or entity to whom trust is granted, and can exploit any weaknesses in the trustor according to Kittl and Petrovic. Furthermore, scholars disagree on the best way to gauge the trust concept. Many however are of the view that the trust concept ought to be evaluated on just one factor, such as motivation or reliability (Gustavsson, & Johansson, 2006). The trust construct, according to another set of academics, has multiple dimensions. Obviously, this is the correct perspective to take (Rule & Friedberg, 2005). Competence and reciprocal benevolence in partnerships are two qualities that may be used to assess an online vendor's reliability. You are more likely to work with the other party if you have faith in them. The first time you put someone you do not know in danger. Individuals must be certain that their trust will be returned in order to take that risk. Building trust requires a lot of time. In general, most people desire to be able to trust others, so when that trust is broken, people feel exposed and uneasy. If it is ever possible to restore a breached trust, it takes a bit of time. Since trust is difficult to quantify, it is beneficial to develop a simpler way to communicate it and provide a sense of it. As an illustration, several websites display a seal that denotes their reliability (Rule & Friedberg, 2005).

Despite having a connection, there are some differences between the terms trust and safety. Seat belts are about making one safe, but they do not increase one's confidence that other drivers will drive defensively (Gustavsson & Johansson, 2006). Safety is mostly about defense from damage. Trust only exists when you have faith in the goodness, respect, honesty, and transparency of other people. Therefore, being safe does not guarantee that other people would behave decently and honourably. These are referred to as the three aspects of consumer trust in the research, and by concentrating on each of them one can develop overall consumer trust for an online seller. Competence is the capacity of a business to interact with its customers and deliver its commitments (Gustavsson & Johansson, 2006).

McKnight and Chervany (2001) on their part cite that the conceptual constructs of trust in the literature include institutional trust (mainly from sociology), propensity to trust (mostly from psychology), as well as trusting intents and opinions (essentially from social psychology) (McKnight & Chervany, 2001). These authors argue that the trustor and the trustee are the two persons involved in the trust and distrust relations. In e-commerce, the two parties engage in a human-to-computer interface relationship instead of a human-to-human one. A website that offers an e-commerce system serves as the trustee in this scenario, and the trustor is the person who visits the website. In situations where there is limited knowledge, trust and distrust are crucial factors in decision-making. In e-commerce, a trustor is unable to physically inspect or interact with a trustee's goods or services or ask direct

questions. In order to submit personal information, wire money, and provide credit card details, the trustor needs to engage with an unknown middleman and get past feelings of risk and uncertainty. Historically, trust and mistrust were seen as being mutually exclusive and basically opposing in ideas, making mistrust a minimal level of trust.

Generally, trust is the cornerstone of e-commerce and any seller who fails to build a solid rapport with their clients will fail. There is a definite necessity for detailed instruction on the characteristics of e-commerce systems and business practices that can successfully foster consumer trust. Pittayachawan and Singh (2004) argue that because of very high-risk variables including impersonation, fraud, security concerns, privacy concerns, dishonest people, page-jacking, and parallel webs, trust has grown to be a crucial issue in e-commerce. Hoffman, Novak, and Peralta (1999) believe that roughly ninety-five per cent of online users refuse to give their personal information to websites because they lack trust in those sites. They further claim that sixty-nine per cent of internet consumers did not include any details since these websites did not disclose how the information would be utilised. Where risk, ambiguity, or reliance exist, trust is crucial. E-commerce will not be successful in the absence of trust. Among the most coveted characteristics in every close connection is trust. It is essential in social interactions and can be quite advantageous, particularly in business interactions. Trust makes human society less complex. Comparable to that, it serves as a means for both buyers and sellers to get across doubt in the world of online commerce. Family ties, business dealings, and client-professional contacts are all impacted by issues with trust. A customer desires to purchase a high-quality item at a fair price while a seller wants to sell a product and be well-known in the marketplace. In the e-commerce context, a buyer could actually be fraudulent or a vendor could offer unqualified goods or even absolutely nothing (Pittayachawan & Singh, 2004).

2.3. Theoretical Insights on Research

Methodology Construction

This social phenomenon was anchored on the theory of Institutional-based Trust Theory, Systems Theory. These theories were chosen because of its permeability, comprehensiveness, and wider horizon in embracing all the elements and variables discussed in the study.

2.3.1. Institutional-based Trust Theory

The study partly adopts the Institutional-based trust theory. This theory, which McKnight et al. evaluated as a framework of initial trust in e-commerce, was put forth in 2002. Initial trust, according to McKnight et al. (2002), is trust between unidentified persons. Unfamiliar entities will not be able to predict potential results based on previous experience since the parties have not previously interacted. According to a 2002 study by McKnight et al., trust is essential for assisting customers in overcoming their perceptions of danger and insecurity in the world of online shopping. Institutional-based trust theory provides support for the ideas put forth by

McKnight et al. (2002). Institution-based trust is a reflection of the sense of security that comes from having assurances, support systems, and other forms of trust in place. Shapiro (1987), McKnight and colleagues (1998) claim that it is possible to utilise an institution-based trust to address the paradox of "rapid trust" between unidentified persons. (2000) McKnight et al. situation normality and structural certainty are the two trusting beliefs that make up institution-based trust. Beliefs in situational normality develop when people start to believe that affairs are in harmony or that the circumstance is ordinary (Lewis and Weigert, 1985). Shapiro talks about structural protections in terms of rules, warranties, and legal options. (1987; Shapiro) Structure-related assurance beliefs inform potential trustors that there are safeguards in place to reduce the possibility of unfavourable outcomes. So, for instance, third-party licenses and retailer declarations are both considered assurance structures in this research since they both give structural assurance in the e-commerce setting. Structured assurance beliefs, according to McKnight et al. (2002) hypothesis, would boost individuals' levels of trustworthiness. This claim was not supported by the findings of the initial sample study. Extensive studies with the holdout group did reveal that structural certainty beliefs greatly increased trusting intents. McKnight et al. provided a reasonable justification for the absence of impact in the initial sample. McKnight et al. specifically inferred that dispositional-based trust factors had a greater impact on individuals' trusting behaviour and intents than institution-based trust factors did. This appears to be fairly questionable considering the fact that assurance structures have been shown to impact trust and/or purchase intents in various research (Kovar et al., 2000; Mauldin and Arunachalam, 2002; Odom *et al.*, 2002; Pennington et al., 2003–2004).

Indeed, the Institutional-based trust theory in the setting of e-commerce highlights that businesses should have a framework to be able to sustain the trust connections that consumers and internet enterprises need and to offer the control tools they need to build and strengthen trust (Pittayachawan & Singh, 2004). Indeed, this theory is particularly appropriate in testing the effect of rules, policies, and regulations on consumer trust in e-commerce especially for customers with no previous experience and knowledge. For instance, according to the institutional-based trust theory, structural assurance offered a way for new players to engage in cooperative exchanges in the absence of the advantage of previous knowledge. Due to clients' lack of familiarity with the vendor and their inability to predict the outcome of the transaction, the examination of assurance structures is particularly crucial in the context of new consumers. Besides, previous studies also highlight the centrality of institutional policies, rules, and regulations in engendering consumer trust in e-commerce. In their study for example adopting a meta-analytic approach, Suk-Joo et al. found that structural assurance influenced consumer trust besides perceived quality, experience, intrapersonal-level antecedents (which is the trustor's tendency to trust), and interpersonal-level antecedents

(that involves others' public image). (Kim et al. 2016; Wang and Yang, 2021; Warganegara and Babolian Hendijani, 2022) similarly reports transaction safety which is an institutional factor influence consumer trust in e-commerce aside size, reputation, information quality, communication, economic viability, and verbal recommendations

2.3.2. Systems Theory

Ludwig Von Bertalanffy's 1945 system theory was widely accepted for many years as an analytical method for comprehending the operation of complex physical, biological, economic, and social systems. A system is often characterised as a collection of various interrelated and frequently communicating units or components that cooperate to achieve a set of defined goals. As a consequence, system theory provides a structure for locating the subject entity, developing a formalised model of the entity, and afterwards facilitating the capability to study the entity by which groupings of elements and their resources may be investigated collectively so as to explain findings. The "systems approach" has frequently been used to study business organisations and their behaviour. The main benefit of the methodology is that it includes several elements from system theory that are important for comprehending business issues, including inputs, outputs, boundaries, feedback, and control. A common illustration of a system that complies with the system theory is an information system. The information system (IS) functions as a subsystem of the corporate structure that procures resources to run business operations and generates results that reflect business performance (Lomerson and Mai, 2007). As a facet of IS, e-commerce employs proper information practices to accomplish customer acquisition, customer loyalty, cost reduction, channel optimization, and value capture (Epstein, 2004). Because computer technology is used to mediate e-commerce transactions, system-dependent unpredictability poses dangers to these deals. System-dependent uncertainty could result either through open technology infrastructures or trading party features that are exclusive to a given transaction (Grabner-Krauter, 2003).

The system-dependent uncertainty hazards increase the importance of trust in transactions conducted on the internet (virtual) settings (Grabner-Krauter, et al., 2003). System theory can therefore be used to comprehend the problem of e-commerce trust. In current history, two distinct viewpoints on organisations have risen, namely the chaos theory and the complexity theory (Millet B. et al, 1998). Chaos theory is "...the idea that systems are neither open nor closed, but rather so complex that even the smallest alterations to the system might result in large-scale, unforeseen change" (Smither, Houston & McIntire, 1996). A tiny alteration in the environment can have a snowball effect and have major ramifications, which makes it impossible to predict future occurrences in an organisation, in accordance with the chaos theory (Smolowitz, 1996). Though chaotic processes of "self-organization that cause unpredictable emergent change" are not stressed enough in the complexity theory (Shaw, 1997). It encourages ongoing

adaptation and realignment as opposed to allowing an organisation to become rigid (Dawson, 1994; Crossan, White, Lane & Klus, 1996). The complexity theory highlights the necessity of purposeful and planned efforts in the direction of reshaping information practices in the setting of trust in e-commerce. In general, the systems approach to e-commerce trust-building would concentrate on efficiently implementing a set of acceptable practices in order to produce a trustworthy atmosphere.

The systems theory is also relevant to the current study since it underscores how e-commerce in general functions as systems where deficiency in one facet can affect all others. This in practice requires the formulation and implementation of rules, policies, and regulations that protect the system to enhance consumer trust in the setting of e-commerce.

2.3.3. Empirical Review Previous Applied Theories

Koh, Fichman, and Kraut (2012) observe that given the distance between customers and suppliers, trust is a factor in all commercial partnerships, but it is particularly important in international business-to-business transactions. These authors investigate how information indices and signals impact purchasers' trust in providers in cross-border trade using information signalling theory. The authors further actively look at how buyers' impressions of the legal system and national character of suppliers' countries, as well as how third-party supplier confirmations on business-to-business exchanges, influence buyers' trust. They again examine how the impacts of indices and signals alter as the amount of business conducted between the parties rises since they assume that buyer-supplier relationships typically change as time passes. According to the research of purchasers from international organisations, opinions of a country's integrity, its legal system, and supplier verifications are all favourably correlated with the confidence of buyers. The number of prior business dealings between buyers and suppliers, however, moderates the effect of the acknowledged legal system on buyers' trust.

Yashimi et al. (2020) in another study analysed how much trust in e-commerce depends on the user interface (UI). This real-world example of payment gateways (PGs) used a cross-sectional analysis and empirical study methodology. Firstly, the marketing campaign's evaluation of a payment gateway situation was considered. Then, one hundred and sixty volunteers rated the legitimacy of each page after redesigning the user interfaces of eight well-known payment gateways. After then, the campaign was repeated using the page with the highest ranking. Results revealed that a revised UI design caused the number of users who trusted to rise from 23.4 per cent to 54.5 per cent.

Jonres and Leonard (2008) created a model of consumer-to-consumer e-commerce trust was and subsequently put to test. They predicted that a person's trust in consumer-to-consumer e-commerce would be influenced by two factors: internal (natural propensity to trust and perception of website quality, and external

(others' trust of buyers/sellers and third-party recognition. Support was only found for the perception of website quality and third-party recognition, though, in contrast to the research of other forms of e-commerce. (Wang and Yang, 2021; Warganegara and Babolian Hendijani, 2022) in the quest to find out what drives rural consumers attitude to adopt to e-commerce revealed that perceived quality of training and logistics by e-commerce platforms positively affects the attitudes of consumers. They further postulate that such e-commerce users go a long way to make recommendations to others through word of mouth.

McKnight and Chervany (2001) examined the impact of various structural assurance techniques on the intent to trust in business-to-consumer electronic commerce. The present study was prompted to delve more into the nature of structural assurance because the findings from other studies on the topic were discordant. According to this study, which is premised on the Institution-based Trust Theory, various structural assurance mechanisms, such as vendor-specific guarantees, transaction protections, credit card company protections, and approval seals, could each have a distinct impact on individuals' motives to trust. The findings show that consumer views of certifications and vendor-specific assurances can considerably influence intentions to trust, whereas impressions of credit card companies, legal, and technological infrastructure protections do not influence it.

Chau et al. (2007) in a further study look into the connection between consumers' trust in an internet transaction and their abandonment of the sale at various points. They examine key online trust antecedents for each buying process, develop targeted hypotheses, and statistically test them employing a well-known consumer decision-making process. Their findings imply that consumers' decisions to leave an online vendor's website are significantly influenced by their confidence in the seller and that relevant trust antecedents change at various points of the consumer decision process. Their research findings again show that consumers generally rely on general, affective factors such as personal characteristics or opinions about a website's usability to gauge an online vendor's credibility in the beginning phases but concentrate on precise, objective, transaction-oriented factors in the final phases that are primarily connected to their purchase decision-making.

Kim, Ferrin, and Rao (2008) developed a theoretical framework outlining the trust-based decision-making process a consumer utilises while purchasing something from a certain website. Structural Equation Modelling was used in the study to analyse online customer purchase behaviour data gathered through a web survey. The research's findings demonstrate that online shoppers' perceptions of risk and their level of trust have a massive effect on their choices. Consumer trust, corporate reputation, privacy and security issues, website information quality, and company reputation all have a significant impact on how much Internet users trust a website.

Teo and Liu (2007) in their research look at the causes and effects of consumer trust in China, Singapore,

and the US. The findings indicate a positive relationship between an Internet vendor's credibility and system assurance and clients' tendency to trust. Consumer trust is positively correlated with attitude and negatively correlated with risk perception.

Shao et al. (2019) in their inquiry created a framework for looking at trust-building mechanisms in third-party mobile payment systems, relying on the theories of trust and innovation dissemination. They specifically unravelled whether there are notable disparities between male and female clients when it comes to different trust-building strategies in the context of mobile payment. A valid survey of seven hundred and forty people who use Alipay and Wechat Pay in China was done empirically. According to the findings of the statistical investigation, security, platform reputation, mobility, and customisation are the most important predictors of client trust. The perception of risk is inversely correlated with customer trust, while intentions to stay loyal are inversely correlated with customer trust. Furthermore, a multi-group analysis demonstrates that sex plays a role in the relative influence of trust-building methods. In particular, trust-building factors for male customers are reputation and mobility, but for female clients, trust-building factors are security and customisation.

Dogbe, Zakari, and Pesse-Kuma (2019) focusing on an immature e-commerce market in Ghana examine how perceived online risk affects mobile buying behaviour and how customer trust may be able to moderate that relationship. The study's sample is made up of Ghanaian university students. The validity and reliability of the measuring items were examined using confirmatory factor analysis. Following that, a hierarchical regression model was run. The findings demonstrate that the perception of a product and financial risk had a detrimental impact on consumers' m-shopping behaviour. The behaviour of m-shoppers was likewise positively impacted by the trust. Nevertheless, client trust considerably lessened the detrimental consequences of perceived financial and product risks on m-shopping habit.

In another study also from the Ghanaian context, Ofori et al. (2017) employed The Unified Theory of Acceptance and Use of Technology model and the Initial Trust Model to examine user adoption of consumer-to-consumer e-commerce in an emerging market. One hundred and ninety-three university students who had some experience with Ghanaian consumer-to-consumer websites provided the data, which was analysed employing the PLS-SEM. The model's findings revealed that trust had the second-largest impact on behavioural intention after performance expectancy. It was also discovered that behavioural intention significantly predicted actual usage. They also found that their model explained around fifty-one per cent of the variation in the real use of e-commerce platforms.

Amofah and Chai (2022) in their research examined the mediating and moderating functions of trust and payment method as it explores the factors that influence consumer e-commerce penetration in Ghana. Five hundred and thirty-five purposefully chosen participants

from six regions of Ghana were surveyed as part of the research, and their survey responses were estimated using the Partial Least Square Structural Equation Model (PLS-SEM). The findings support the notion that some factors and the uptake of e-commerce are directly related. The payment mechanism, nevertheless, does not appear to have any moderating impact on the relationship between the adoption of e-commerce and trust. However, the adoption of e-commerce and the Unified Theory of Acceptance and use of Technology (UTAUT) variables are highly mediated by trust. Last but not least, there was a stronger correlation between social influence and trust than between effort expectation and trust.

Hassan and Lee (2021) examine how customer trust and online payment alternatives affect how consumers in Africa perceive and are conscious of e-commerce. Using the structural equation modelling method to examine responses for the investigated variables, a five-construct model was created and experimentally tested. Our online survey received 760 replies from professionals and college students in Somalia. Of those, seven hundred and forty-four clean replies were chosen after deleting incomplete responses. The research's findings showed that in Africa, the presence of locally preferred payment choices like mobile payments has an impact on how well-known e-commerce is and how the general public perceives it. Additionally, the available international internet payment methods ignore the indigenous African technologies that are widely used. Additionally, it was discovered that customer trust was a reliable indicator of how well-known and respected e-commerce was in the Least Developed Countries. According to this study, adding more payment alternatives would benefit Africa. It also demonstrates how low customer trust may be improved if consumers are offered guarantees regarding their financial transactions conducted online.

3. Conceptual Framework and Hypotheses Development

As stated previously, the current study examines the effect of structures, policies, rules and regulations on consumer trust in e-commerce. Structures as used in this context include declarations, promises, guarantees, logos, symbols, shipping details, money-back assurances, security policies, privacy and cookie usage rules, toll-free customer care numbers and any other structural elements of a website designed by the vendor to lower perceived risks in conducting business on their website. Previous studies have looked into the effects of third-party certifications and assurance mechanisms on e-commerce (Noteberg et al., 2003; Odom et al., 2002; Lala, Arnold, Sutton and Guan, 2001; Kovar et al., 2000; Portz et al, 2000; Pennington et al., 2003-4) and retailer disclosures (Mauldin and Arunachalam, 2002; Houston and Taylor, 1999; Kaplan and Nieschwietz, 2003b) on the online consumer's purchase intentions, trust and trusting intentions. These studies confirm that all the retailer disclosures and third-party certifications as assurance frameworks reduce the risk for online shoppers and boost confidence and buying intent.

Assurance structures have further been found to improve trust and encourage trusting behaviours like completing online purchases while lowering the risk connected to an unreliable provider. A third-party seal is again seen a

structural guarantee provided by an accrediting body, like a bank, an accountant, or the government, that enhances the buyer's trust (Pavlou & Gefen, 2004; McKnight & Choudhury, 2006).

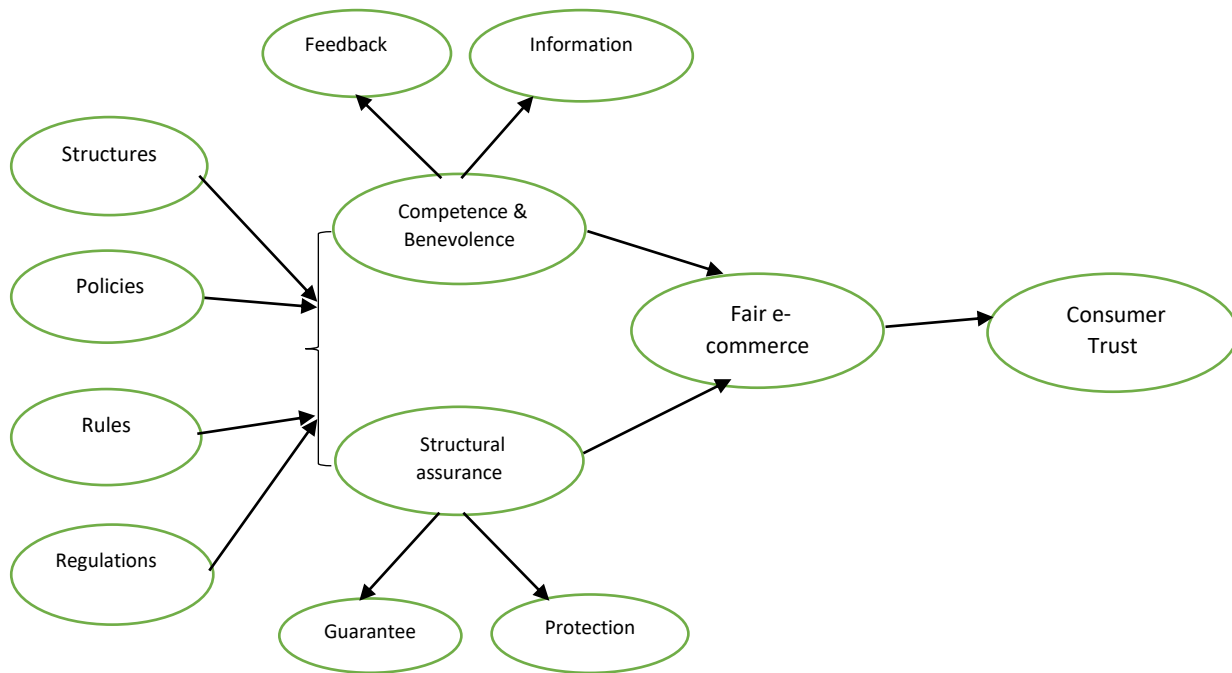


Fig. 1. Conceptual Framework
Created by authors

The phenomenon of Conceptual Framework is commonly understood as a dynamic and systematic interaction of the presented dimensions and it based on the idea that perceives consumer trust in e-commerce as a function of structures in the forms of rules, policies, and regulations as outlined by the vendor in the e-marketplace.

Determining the research hypotheses of the Model. Based on these theoretical perspectives, which are presented in the Conceptual Framework, hypotheses are formulated in the research for confirmations.

To support our future prospective investigation, two underlying statements have served as guides to understanding and analysing the responsibilities e-marketplaces have in shaping fair e-commerce practices. It can be stated, that the following research questions will be validated in the course of this empirical research.

This study is premised on:

Null hypothesis (H0): Effective e-marketplace structures (rules, regulations, policies, etc) do not have any significant association with consumer trust in e-commerce.

Alternative hypothesis (H1): Effective e-marketplace structures (rules, regulations, policies, etc) have significant association with consumer trust in e-commerce.

The operationalization of the Conceptual Framework. Criteria to measure the research dimensions: E-commerce structures (rules, regulations, and policies); Consumer Trust; Effective e-marketplace.

3. 1. Research Methodology Construction

Based on this Conceptual Framework (created by authors of this paper), a descriptive research design was adopted for the study. Also, we adopted the quantitative research approach. Conventionally, the quantitative research approach is adopted when the researcher aims to determine the presence of significant relationships between a dependent and an independent variable. The quantitative research approach is often described as value-free research since it requires the collection of data, measurement, testing, and estimation which lead to greater objectivity. Since the primary objective of the present research is to determine whether or not e-marketplace structures predict consumer trust, it is only appropriate to adopt the quantitative research paradigm which allows the researcher to test hypothesis.

Table 1. Research Design (*recommended by the authors of this paper*)

No.	Sample characteristics, data collection and analysis	Description
1	Target population	Active users of e-commerce
2	Sampling size	150 representative of 95 percent
3	Sampling technique	Non-probability sampling, Convenience and Purposive sampling technique
4	Data collection instrument	Questionnaire (Primary data source)
5	Data analysis technique	Descriptive and Inferential
6	Reliability Analysis	Cronbach's Alpha coefficient
7	Descriptive Statistics	Showing the mean of the independent variable
8	Coefficient: the r-square and the adjusted r-square; Variance Inflation Factor (VIF)	Explaining the variables both negative or positive Which measures the degree of multicollinearity among the variables of the study

3.1.1. Data Collection Methods and Instruments

The study can be utilised on primary data sources. The processes of data collection started by identifying respondents through various sources including contacts with the case vendor to facilitate access to shoppers and also intercepting respondents at various social media sites. Following this, respondents asked to confirm participation in the study by filling questionnaires in forms convenient to them after which the researcher retrieved questionnaires for data coding and entry.

Questionnaires are the most widely used instrument of data collection under the quantitative research approach (Neelankavil, 2014). The questionnaires adopted from standardized scales that measure e-market regulations, rules, and policies and also consumer trust. Constructs were measured using multiple-item perceptual scales, using previously established survey items from prior studies. All items were measured on a 5-point Likert scale where 1-strongly disagree, 2-disagree, 3-undecided/neutral, 4-agree, and 5-strongly agree. Some of the items measuring consumer trust were adopted from the scales developed by Grazioli and Jarvenpaa,(2000) and Palvia (2009) which include items like "I believe this vendor behaviour meets my expectations", "I believe this vendor behaviour keeps my best interests in mind" and "This vendor can be trusted", "I trust this vendor is consistent in quality and service," "I believe this vendor's website provides reliable information", and "I trust the vendor site enough to make a transaction over the internet" respectively.

3.1.2. Sampling Procedure and Sample Size

Sampling can be defined as the determination of a sample in a population, the representative fraction of a population or a statistical set that will be questioned during a sample survey to obtain a representative result. Since not all consumers buying from the e-commerce shops could be selected, the researcher used a sample of the targeted population. In all, a total of 150 respondents were selected from the active users of e-commerce for the study. Respondents were selected by using a purposive and convenience sampling techniques. Purposive sampling was important in ensuring that respondents selected possessed adequate and in-depth

knowledge on the research subject matter which led to greater accuracy in responses to the research questions. The convenience sampling technique on the other hand ensured that respondents who could easily be accessed and were willing to respond to the study were sampled.

3.1.3. Data Analysis Methods

The study utilised both descriptive statistics and inferential statistics as data analytical methods. The descriptive statistics mainly comprised frequency counts, mean scores, and standard deviations and were important in estimating the overall agreement of respondents on the scale items used. The inferential statistics comprised Structural Equation Modelling (SEM) aided by the use of PLS-SEM software. This was important in assessing the presence of significant relationships or otherwise among the research variables. SEM has been regarded as an important data analytical technique for research variables that involve both observed and unobserved variables making it most appropriate in this study (Richter, et al., 2016).

3.1.4. Research Location

Ghana serves as the study's location. Ghana is a nation in West Africa that is located on the Gulf of Guinea coastline. Ghana is considered as among the most important nations in Africa, despite its tiny size and low population density. This is partially due to its abundant natural resources and partly because it was the earliest black African nation south of the Sahara to gain independence from colonialism. Jumia, the country's leading online store, was chosen as the e-commerce vendor (e-marketplace). It was founded in May 2014 with the goal of becoming Ghana's one-stop shop for shopping with the adoption of best practices both online and offline. The leading internet retailer in Ghana is Jumia. We used to make deliveries within a week in general, however, these days we deliver packages in 1 to 5 days. Jumia began with just three people and now employs eighty young, enterprising Ghanaians, as well as an 8-person customer service team that is accessible six days a week. Right now, it delivers to each of Ghana's ten regions. Its goal is to transform the African retail experience.

3.2. Ethical Issues

Researchers are often entreated to observe ethical protocols in particular where the research involves human participants. According to (Connolly and Reid, 2007), issues of ethics in research relate to informed consent, anonymity, privacy, and confidentiality. To get the consent of subjects in research, it is recommended that the target respondent is briefed about the purpose of the study and any possible implications before seeking the consent of the person. In this study, respondents were made to understand the purpose of the study before their consent was sought voluntarily. Respondents were also given the opportunity to discontinue participation in the study even after initial participation. Also, issues of anonymity, privacy, and confidentiality were accomplished by keeping the identities of respondents' secret both during reporting of results and in subsequent dissemination of research findings.

4. Discussion and Conclusions

As it has been emphasised, the present study primarily sought to assess the relationship between e-marketplace structures (rules, regulations, and policies) on consumer trust in e-commerce. The findings emerging lead to the conclusion that e-marketplace structures have a significant positive relationship with consumer trust.

The main scientific result of this study is the construction and presenting of the Conceptual Framework. Overall, the Conceptual Framework demonstrates how e-marketplace structures of various dimensions such as rules, regulations, policies, assurance structures and competences play a significant role in engendering consumer trust in e-commerce networks.

The study further concludes the e-marketplaces have the responsibility to ensure fair e-commerce practices and these take place through regulations and rules including the description of descriptive information by the vendor regarding sellers and mandatory disclosure statements in the pre-purchase period, rules for fair, clear and transparent e-commerce, informing customers on whom the contract is being concluded with, duties of consumers, and exemptions for intermediaries from liabilities provided they do not host illegal content or activities, giving standards terms and conditions for sale and clarifications on who is responsible for product delivery, publishing terms of service on its website, and supplying information about financial risk and guarantees.

It is again concluded that the absence of these structures, rules, and regulations pose challenges that lead to unfair e-commerce practices. The responsibility therefore lies on e-market players to ensure all these.

The Conceptual Framework presented by the authors of the article may be useful to other researchers who will be able to apply it in their own research.

The conclusions presented by the authors regarding the relationship between the responsibilities of e-marketplaces in shaping fair e-commerce practices, are beneficial for science. The authors point out that there is still no conceptual approach to analyze the impact of e-marketplace liability on fair e-commerce trade practices.

There are still barriers to the existence of such an approach, especially between e-companies. Furthermore, new activities could be identified for science–business–public–policymakers to strengthen the implementation of Conceptual Framework of presented phenomenon to all actors.

Directions for future research: based on the Conceptual Framework, the analysis of the empirical research will be discussed.

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Applications, 17, 87–98. <https://doi.org/10.1016/j.elerap.2016.03.003>

RECEIVED: 30 March 2022

ACCEPTED: 15 June 2023

PUBLISHED: 30 June 2023

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