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## **Factors Influencing Consumers' Trust in Educational Products: A Specific Study of Student's Online English Course Products in Vietnam**

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### **Abstract**

It becomes vital to do research on certain subjects to develop solutions that would win customers' trust for businesses. Based on 193 observational samples, the study's findings show that the Reference group has the greatest

influence on trust (0.455), followed by course quality (0.365), and corporate reputation (0.227). Research helps to develop strategies that organizations can use to draw in customers and enhance the caliber of their offerings.

**Keywords:** Trust, Online English, Students

### **1. Introduction**

In the trend of Vietnam's international integration, training in the ability to use foreign languages, especially English, is considered a top priority. According to Q&Me "Report on Vietnamese people's foreign language learning habits", English is studied the most, accounting for 86% compared to other languages and 37% of respondents spend an average of 1-3 hours, more than 10 % spend more than 10 hours per week learning a foreign language.

The online English course product is a service product. Because of its intangible nature, the trust factor becomes important, affecting product purchase decisions. On the other hand, through the research overview, our team found that there has been no official research on the factors affecting students' trust when purchasing online educational products, specifically local English courses. Vietnamese table.

Because of the above situation and reasons, my group decided to research "Factors affecting customer trust in educational products: Specific research on online English course products of Vietnamese students." to provide a comprehensive perspective on factors affecting trust, contributing to solving research problems and proposing marketing solutions for businesses.

### **2. Theoretical Base and Research Overview**

#### **2.1 Theoretical Basis**

According to Morgan and Hunt (1994), trust is confidence in a trading partner, in which reliability and honesty are generally accepted. For online trust, website engagement is essential, especially for Business to Customer (B2C) websites. Rousseau and colleagues (1998) <sup>[1]</sup> define: trust is a psychological state of accepting vulnerability based on positive expectations of another person's intentions or behavior.

According to Jin *et al* (2008) <sup>[4]</sup>, customers can trust the promises and information provided by businesses and they are often less likely to think that businesses will take advantage or take advantage of customers.

Online transactions are high risk and low security. Therefore, businesses selling online products need to try to gain customer trust.

#### **2.2 Overview**

In Vietnam, in 2013, Dr. Hoang Thi Phuong Thao and Nguyen Minh Thong conducted the research "Vietnamese consumers' trust in online shopping". The authors concluded that the variables that mainly impact trust are the Value of products sold online and the store's reputation. Regarding the variable "Website Reputation", the authors point out that when customers have a good impression of a Website, it will lead to purchasing actions and introducing others to that Website.

In 2014, in the study "Factors affecting customer trust in e-commerce in Vietnam" by Tran Ha Minh Quan and Tran Huy Anh Duc, the results of the variable "Website design" were found. The strongest influence on customer trust. The authors also point

out that customers are still skeptical about the e-commerce field. Building a website is like building infrastructure and a reputable image to create trust with customers.

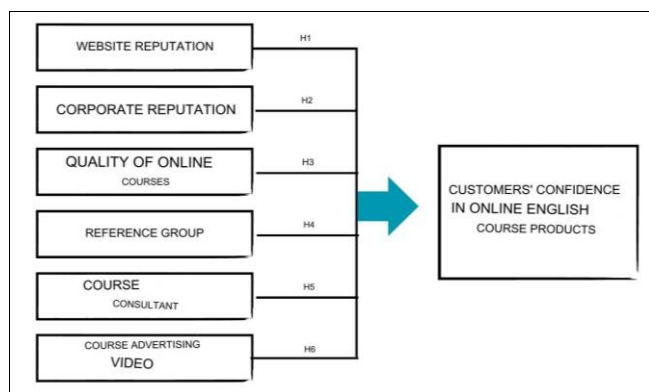
Regarding international research, in 2008, the authors Syed, Ammir and Saeed studied information quality as the factor that has the strongest impact on trust. Quality information is expressed through the communication content between businesses and customers, or the way the business designs its website.

In 2009, Boudhayang Ganguly, Satyabhusan Dash and Dianne Cyr proposed that the website element is linked to trust. Accordingly, Website variables will include information, design on the Website, connectivity between users and privacy policy of the Website.

In 2017, Regina Connolly and Frank Bannis presented research results showing that corporate reputation has the strongest impact on trust, specifically that the reputation a business demonstrates will build trust in customers. Research also shows that a website that is technologically sophisticated, logically presented, and easy to use will make them feel more confident.

### 3. Model, Scales and Research Hypothesis

Based on an overview of research projects in the country and around the world, the research team proposes the following first aid research model:



Source: Self-recommended by the research team

Fig 1: Research model

Hypothesis H1: The website reputation factor of the online course has a positive influence on customers' trust in purchasing the online English course product goods.

Website is known as an internet page, containing information and content in text form. It contains content related to the course, specifically information such as information about the course, information about business, about teachers, or providing educational pathways. So that users can have the clearest image of the intangible product. The reputation of the website of the course is one of the main factors that influence it to my perception of the quality of that course. In some cases, customers often identify product with the name of. The website is based on a number of outstanding or good points. For example, the easy and fast courses all come from Engbreaking. So, a website will have a number after to improve its reputation for customers such as: Friendly interface, logical presentation, eye-catching colors. It demonstrates the professionalism of a reputable website. On website are idistributed information iinformation iinstructor with video idemo iabout ithe lecture will brings a sense of prestige to customers. The feedback

from former students appearing on the website will reduce the number of customers. Reduce your worries about risks when you experience something new because you have had many people witness it demonstrate effectiveness.

Previous research shows that: Perception of website quality also plays a role. It is important to determine consumers' beliefs in online shopping. Line i(McKnight, Choudhury, & Kacmar, 2002; Araujo, 2003; Kim, Xu, & Koh, 2004). Also according to other research group referenced the author said that: The page the website is easy to use and has good quality and will build trust at that level high for consumers (Wakefield, Stocks, & Wilder, 2004; Want & Benbasat, 2005). So should get influence from ebsite or in other words i- i's reputation Website also have impact on customers' trust in online shopping.

Hypothesis H2: Factor Reputation of enterprise production online learning course has influence Be positive about customers' confidence in purchasing online English courses Reputation is considered an invaluable asset of a business, it is very difficult to obtain but i'm so easy to lose.

Hypothesis H3: Factor Quality online learning course has a positive influence on confidence I believe I want to buy an online English course from a customer.

However, the time when it affects customers' confidence is when they have not yet experienced it. Test the course. However, the quality of the course can still be present in the customer process. Search for information to prepare to evaluate options. Quality can be expressed through content, curriculum, and learning time. Mentioned on the course's information page. At the same time, information about lecturers is made public to create better feelings towards them. customers. The large number of students who have participated in the study also reduces anxiety about the students. Doubts revolve around the course.

Hypothesis H4: Factor iReference group has a positive influence on purchasing confidence online English course for customers.

The influence of reference group or can be understood as a corroborating factor of the third three have been mentioned in many previous research articles here about trust of online consumers. Specifically, as research article: "Trust in Internet Shopping: Instrument Development and Validation Through Classical and Modern Approaches" by Christy M.K. Cheung and Matthew K.O. Lee (2001).

Hypothesis H5: The consultant's factor has a positive influence on trust. I bought an online English course from a customer.

Today, before buying products online, customers are given clear advice. About information, product information, purchasing policy.

Similarly, Mukherjee and Nath (2003) show that communication timely creates the information Think about how to resolve disputes and ambiguities. Indeed, the online English learning course product is an intangible product, a job. The consultant can communicate with the customer and will resolve the issue promptly. Ask questions and resolve their confusion about courses and Create trust in them.

Hypothesis H6: Factor Video advertising has a positive influence on purchasing confidence online English course for customers.

A course promotional video is a combination of business-related activities. Brand, information, introduction, product introduction, solution, stimulation of consumption, through which it is help the organization achieve its communication

goals. Video advertising courses can influence customers through advertising. Meet me on social networking platforms from the perceive to content, sound, the conversions adjective from Advertising can change the way

you look at a product.

The group's proposed research model is as shown in Fig 1. At the same time, the group also synthesized scales to measure research concepts as shown in Table 1:

**Table 1**

MaxEncode	The scale
<i>Website reputation</i>	
DTW1	The website has a beautiful design and eye-catching colors
DTW2	Information on the website is presented logically and is easy to read
DTW3	The website has full information about subjects, lecturers, and study programs
DTW4	The website has detailed feedback from former students
<i>Reputation of the Enterprise</i>	
DTDN1	Businesses have transparent information when searching on Google
DTDN2	The business has a name and a legal business license
DTDN3	The business has appeared in newspapers, television channels, etc.
<i>Quality of online courses</i>	
CL1	Information about the course is transparent and clear
CL2	There are a large number of students who have participated in the course
CL3	The program ranges from basic to advanced
CL4	Lecturers have pedagogical degrees and high professional qualifications
<i>Reference group</i>	
NTK1	Comments from people who have studied will tell me about the quality of the course
NTK2	As long as my friends have studied, I will be interested in this course
NTK3	As long as it is an advertisement from influential people with English expertise, I will enroll
<i>Course consultant</i>	
NV1	The consultant understood my needs and desire to learn English
NV2	The consultant provides complete information about the Online English course
NV3	The counselor supported me during the trial and registration process
NV4	The consultant has a zalo profile full of information, with no signs of fraud
<i>Course promotional video</i>	
VQC1	The ad tells me students' feedback before and after taking the course
VQC2	The advertisement made me feel my fear of English
VQC3	The advertisement is professionally created and the content is attractive

Source: Compiled by the research team

**4. Research Methodology**

The research was conducted through two stages: qualitative research and official quantitative research.

- Qualitative research uses expert interview methods to adjust variables and measure research concepts based on the research context.
- Official quantitative research with 193 students in Hanoi. The goal is to check the reliability of the scale and adjust unsatisfactory scales through EFA analysis method. Besides, use regression model to evaluate the impact level of factors.

**5. Research Results**

**5.1 Sample Statistics**

**Table 2:** Research sample statistics

Criteria	Ingredient	Amount of People	Ratio
Sex	Male	1178	51,37
	Female	1115	48,63
School year	First year	921	40,17
	Second year	1167	50,89
	Three years	136	5,93
	Fourth year and above	69	3,01

Criteria	Ingredient	Amount of pepole	Ratio
Education	Intermediate level	214	9,33
	College	534	23,29
	University	1298	56,61
	Other	247	10,77
Field of study	Technology	214	9,33
	Economy	989	43,13
	Language	332	14,48
	Finance – Banking	228	9,94
	The law	426	18,58
	Other	104	4,54

In the 2293 sample, there are who studied high school (equivalent to 10,77%), and 2046 have a different educational level than (is equivalent to 89,23%). Because the initial purpose of group is to survey within the scope of university students. Study, so the number of survey survey is student university student will be more than group other.

The authors then evaluated the reliability of the scales used in the research model. The results show that all scales are statistically significant. There are DTW4 and DTW5 scales with total variable correlation coefficients of < 0.3. Thus, these two scales were not reliable and were eliminated from the study.

**5.2 EFA Exploratory Factor Analysis**

The EFA method is used for 21 observed variables equivalent to 6 factors, scale types CL1, CL2, NV4 with loading coefficients < 0.5.

The group conducted a second exploratory factor analysis after eliminating the scale that failed the first time, yielding 6 factors.

**Table 3:** KMO and Barlett's test table for independent variables

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.845
Bartlett's Test of Sphericity	Approx. Chi-Square	2183.477
	df	210
	Sig.	.000

Source: Self-surveyed by the research team

KMO coefficient = 0.845 (Condition:  $0.5 \leq KMO \leq 1$ ), meaning that the research data using factor analysis is appropriate.

Bartlett's test (Sig. = 0.000 < 0.05), so the observed variables are correlated with each other in the population.

After 2 EFA runs, 1 more scale was eliminated: NV4.

The results in the Total Variance Explained table after 2 times of EFA analysis extracted 06 factors, these 06 factors

explain 71.630% of the total variance of the observed variables.

**5.3 Regression Analysis**

**Table 4:** Model summary table

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.745 <sup>a</sup>	.555	.540	.90877

The 06 independent variables included in the model explain 55.5% of the dependent variable (NT).

**Table 5:** Variance analysis table

Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	191.342	6	31.890	38.614	.000 <sup>b</sup>
	Residual	153.611	186	.826		
	Total	344.953	192			

Value sig. of the F test is 0.000 < 0.05, so the built linear regression model is suitable for the population (the model can be generalized and applied to the population).

**Table 6:** Regression results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	-.603	.387		-1.556	.121		
	DTW	-.094	.050	-.103	-1.891	.060	.809	1.236
	DTDN	.227	.067	.213	3.371	.001	.600	1.666
	CL	.365	.075	.302	4.850	.000	.616	1.624
	NTK	.455	.067	.396	6.824	.000	.711	1.406
	NV	.074	.066	.071	1.118	.265	.594	1.682
	VQC	.054	.064	.048	.832	.407	.710	1.409

Value sig. of the F test is 0.000 < 0.05, so the built linear regression model is suitable for the population (the model can be generalized and applied to the population).

- Sig values. of the independent variables DTDN, CL, NTK are all < 0.05, thus concluding that these independent variables impact the dependent variable NT at the 5% significance level.
- Sig values. of the independent variables DTW, NV, VQC > 0.05, it is not possible to conclude that the variables have an impact on the dependent variable NT at the 5% significance level.

Thus, Reference Group has the strongest impact on students' trust when purchasing an online English course (0.396), then the quality of the Online course (0.302) followed by business reputation (0.213).

**6. Conclusion**

**6.1 Management Implications Help Increase the Reference Group factor in Customers' Trust in Educational Products**

According to survey results, this is the group of factors that have the strongest impact on customer trust in educational products. This result shows that, under the condition that other variables do not change, when the reference group factor increases by 1 unit, customer trust in educational products will increase by 0.396 units.

So, the research team offers the following management implications: Build a community related to the course on social networking platforms so that anyone can learn, refer to and evaluate the course; There are incentive programs to

stimulate reference groups to recommend to friends or relatives.

**6.2 Management Implications Help Increase the Online Course Quality Factor in Customer Trust in Educational Products**

According to survey results, this is the group of factors that have the second strongest impact on customer trust in educational products. Under the condition that the variables do not change, when the quality factor of a business's online course changes by 1 unit, customer trust in educational products will increase by 0.302 units.

So, the research team offers the following management implications: Focus on the quality of online courses by carefully exploiting learner needs; Spend more time surveying lesson content and supplementing basic knowledge if students do not understand in order to improve the quality of online teaching.

**6.3 Management Implications Help Increase the Corporate Reputation Factor in Customer Trust in Educational Products**

According to the survey results, this is the group of factors that have the same impact on customer trust in educational products but are the weakest. Under the condition that other variables remain unchanged, when a business's reputation increases by 1 unit, customer trust in educational products will increase by 0.213 units.

Therefore, the research team offers the following management implications: It is necessary to be rigorous in the process of selecting and training teachers, giving priority to teachers with professional qualifications as well as understanding of technology and innovation in online teaching methods, promoting online customer care services, implementing advertising campaigns, and paying attention to employee management.

## 7. Restrictions

In terms of limitations, the group's research still has some shortcomings that have not been explored and analyzed in depth. First, this research topic has only been carried out in a small area: a survey in Hanoi and within Vietnam. Second, the group's research subjects were limited as they only surveyed a group of students. Third, with the current trend, online learning has the advantage of convenience, so it is not only popular in English but also in many other fields where online teaching is applied.

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