

# Reflections on The Dimensions of Trust of Online Consumers: A Review

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## ABSTRACT

Online shopping is fast growing today due to the rapid proliferation of the Internet. It is reported that only a small minority of website visitors (about 1%) returns to make purchases (Gupta & Kim, 2007). Buyers have limited information and cognitive resources available, and thus seek to reduce the uncertainty and complexity of online transactions by applying mental shortcuts. One effective mental shortcut is trust, which can serve as a mechanism to reduce the complexity of human conduct in situations where people have to cope with uncertainty. Because of limited control over the seller and the absence of proven guarantees that the seller will not engage in undesirable opportunistic behavior, trust is a critical aspect of online shopping. Indeed, some researchers have suggested that buyers generally have stronger intentions to transact with online sellers whom they trust. A characteristic like trust is a major factor reflecting on the online shopping environment, where buyers are unable to personally scrutinize the seller, physically examine the merchandise, or collect the merchandise upon payment. Hence, this paper is a research review related to the contribution of the factor 'trust' on the online shopping behavior.

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## Introduction

Trust is a key element in the emergence and maintenance of social exchange relationships. Trust is a control mechanism that facilitates exchange relationships characterized by uncertainty, vulnerability, and dependence. Trust is defined as the buyer's belief that the e-vendor is behaving ethically (Pavlov & Fygenson, 2006). The consumers must feel the security and safe. It is the duty of the online firms to develop and retain the customer's trust (Palvia, 2009). Chiou (2004) had found that there is higher level of satisfaction in the customers who have trust in the online shopping process. Chiu et al., (2009) stated that trust may act as a predictor of satisfaction. The trust and satisfaction are the two important factor for retention of customers (Keng, 2013). Besides offering services such as face-to-face interaction and discussion of production information (e.g., size, delivery date) which is similar to physical store shopping, a e-vendor's security design (e.g., security seal, phishing prevention, security code, Scam alert, PayPal account) in their online store also kept consumers safe from a privacy invasion, which affected trust and satisfaction for a securable store image (Dixit and Datta, 2010).

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## Importance of the study

According to Grabner-Krauter and Kaluscha (2003) lack of trust is cited as the main reason for not doing online shopping. Trust contributes positively towards the success of online transactions (Jarvenpaa and Tractinsky, 1999; Lee and Turban, 2001). Trust is viewed as a set of specific beliefs dealing primarily with the benevolence, competence, and integrity of another party (Gefen, Karahanna, and Straub, 2003; McKnight and Chervany, 2001; Pavlou, Liang, and Xue, 2007). Pugazhenth (2014) studied on the buying behaviour attributes and the influence of celebrity on the purchase intention. Benevolence is the belief that the trustee will not act opportunistically against the one who trusts, even when given the opportunity. Competence is the belief in the trustee's ability to fulfill its obligations as expected by the one who trusts. Integrity is the belief that the trustee will be honest and keep its commitments. From the studies of Pavlov and Gefen (2002), trust in the online store can be defined as an online buyer's belief in the capability (ability to meet *the* obligation), benevolence (concern for the needs of online buyers), and integrity (unlikelihood of taking advantage of online buyers) of the online store. Trust is the behavioral belief that creates a positive attitude toward the transaction behavior, which leads to transaction intentions. Lack of trust in an online store prevents buyers from engaging in online shopping because they are unlikely to transact with a store that fails to convey a sense of its trustworthiness, mainly by engendering fears of seller opportunism.

## Trust and Perceived Risk

Perceived risk has been defined by Chellapa (2005) as the uncertainty that the customers face when they cannot foresee the consequences of their purchase decisions. According to Yoon (2002), online trust is different from offline trust in three ways. First of all there is huge distance between the buyer and seller, secondly, the absence of sales person and thirdly there is no physical contact between the buyer and the product. So trust with the online vendor is indispensable for reducing perceived risk. Online consumers are vulnerable and may expose themselves to loss. Online shopping has greater risk and uncertainty due to credit card fraud, errors with merchandise and other security issues that contribute to consumers' reluctance to purchase (Gefen et al., 2003; Ha and Stoel, 2009; Pavlou, 2003).

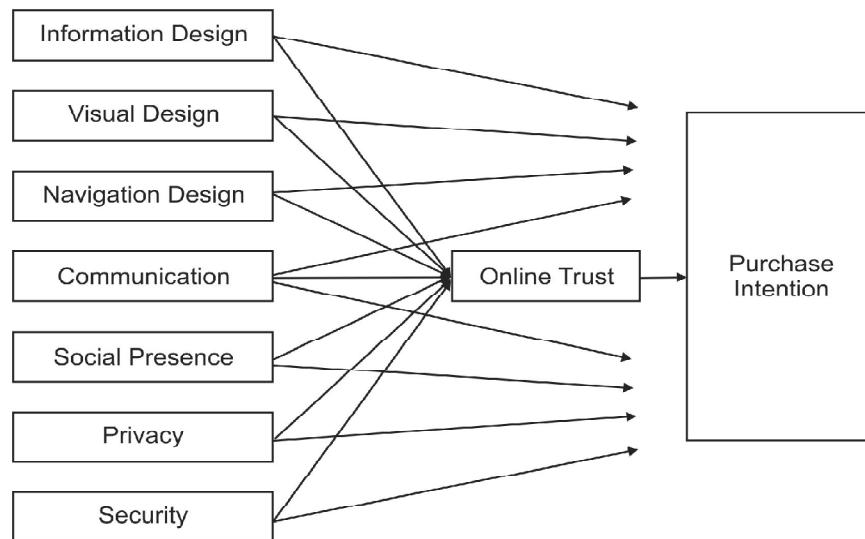
Hence, trust building is especially important for e-vendors to enhance consumers' attitudes and purchase intentions (Somali, Gholami, and Clegg, 2009; Alsukkar and Hassan, 2005; Bart, Shandar, Sultan, and Urban, 2005; Corritore, and Kracher, and, Wiedenbeck, 2003; Chen and Tan, 2004; Gefen, Karahanna, and Straub, 2003; Hassanein and Head, 2007). Trust building reduce consumers' risk perceptions (Bramall, Schoefer, and McKechnie, 2004; Gefen, Benbasat, and Pavlou, 2008; Kim, Ferin, and Rao, 2008; Nicolaou and McKnight, 2006; Pavlou, 2003; Pavlou and Gefen, 2004; Suh and Han, 2002, Jarvenpaa et al., 2000;) and reluctance to purchase (Gefen, Benbasat, and Pavlou, 2008; Warkentin, Gefen, Pavlou, and Rose, 2002). Morgan and Hunt (1994) had suggested and empirically established that trust would mediate the relationship between commitment and its antecedents such as communication and opportunistic behavior.

## Website Factors and Trust

Trust represents the generic mechanism through which website factors increase purchase intention and reduce perceived risk. Online stores should use effective implementation of website factors such as information design, communication, privacy and security, as a marketing tool by which trust towards the website can be created and subsequently enhance purchase intention. Trust represents the generic mechanism through which these focal independent variables are able to positively influence purchase intention with the online company (Boudhayan Ganguly et al ., 2009). Some past studies provided empirical evidence that several factors such as privacy, security and website design (Ranganathan and Ganapathy, 2002), develop purchase intention directly, there have been a plethora of papers (Yoon, 2002; Dash and Saji, 2006; Chen and Barns, 2007) that conceptualized that the antecedent factors generate trust and trust in turn generates purchase intention.

David Gefen et al., (2003) described the trust antecedents as perceived usefulness (PU) and perceived ease of use (PEOU) using TAM (Technology acceptance model). He suggested the methods to develop the online trust. They are (1) a belief that the vendor has nothing to gain by cheating. (2) A belief that there are safety mechanisms built into the Web site, and (3) by having a typical interface, (4) one that is, moreover, easy to use.

Trust also becomes a predictor of consumer perceived usefulness (PU) of a website because it enhances shopping comfort and reduces the perception that e-vendors' websites will engage in harmful and opportunistic behaviors, thus, e-vendors will meet consumer expectations for higher perceived usefulness from the website interface (Pavlou, 2003). Prior empirical evidence introduces trust as an antecedent of perceived usefulness (Gefen et al., 2003; Ha and Stoel.



**Fig-1. Website factors as antecedents of trust for purchase intention  
(Boudhayan Ganguly et al, 2009)**

Based on the pivotal role of trust in the online shopping context, several research studies have been done to categorize the antecedents or determinants of online trust (Bramall et al., 2004; Cheung and Lee, 2001; Cheliappa and Pavlou, 2002; Gefen et al., 2003; Lee and Turban, 2001; Warkentin et al., 2002). This research can provide e-business players (participants) with directions for better trust building and risk reduction. The following are the trust building mechanisms that are based on having prior experience with a particular e-vendor.

### **Personality-Based Trust**

Trust is the product of many antecedents including personality. Personality-based trust or propensity to trust refers to the tendency to believe or not to believe in others and so trust them (Farris et al. 1973; Mayer et al. 1995; McKnight et al. 1998, 2000; Rotter 1971).

### **Cognition-Based Trust**

Cognition-based trust research offers a different set of antecedents of trust. This view examines how trust is built on first impressions rather than through experiential personal interactions (Brewer and Silver 1978; Meyerson et al. 1996).

### **Calculative-Based trust**

Calculative-based cognition is defined as the economic assumption that consumers will act in their best self-interests using rational calculations that the e-vendor's website will not engage in opportunistic behaviors based on their phobias (Shapiro et al., 1992, Hosmer 1995). According to this calculative-based trust paradigm (Buckley & Casson, 1998; Coleman, 1990; Dasgupta, 1998; Lewicki & Bunker, 1995; Shapiro et al., 1992; Williamson, 1993), consumers' trust will be based on a rational assessment of the costs and benefits of using an e-vendor's website.

### **Knowledge-Based Trust**

*Familiarity with the E-Vendor:* Familiarity as a prediction process that consumers can understand what is happening and who is involved in present scenario (Doney et al., 1998). This familiarity reduces social uncertainty and enhances trust with a prior trustworthy party because it provides appropriate context to interpret the behaviour of the party (Luhmann, 1979; Kumar, 1996). Consumers' familiarity with a website will drive their patronage and this increased frequency of such patronage will be based partially on positive experience and increased knowledge about the website. Consumers' familiarity with a trustworthy e-vendor positively affect trust in the e-vendor (Gefen et al., 2003).

### **Institution-Based Trust Antecedents**

Another trust-building process that may apply to online settings is institution-based trust. This refers to one's sense of security from guarantees, safety nets, or other impersonal structures inherent in a specific context (Shapiro 1987; Zucker 1986). The two types of institution-based trust discussed in the literature are situational normality and structural assurances (McKnight et al. 1998).

- Situational normality is an assessment that the transaction will be a success, based on how normal or customary the situation appears to be (Baier 1986; Lewis and Weigert 1985b).
- Structural assurances or structural safeguards refer to an assessment of success due to safety nets such as legal recourse, guarantees, and regulations that exist in a specific context (McKnight et al. 1998; Shapiro 1987; Zucker 1986).

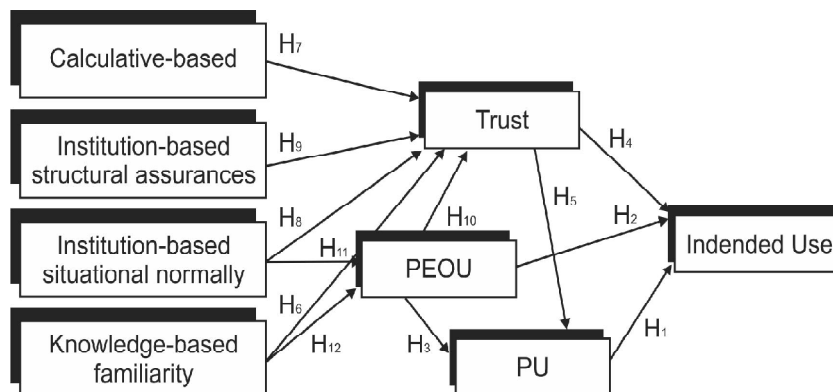
## Institution-Based Situational Normality

Researchers suggested that situational normality is an assessment of the success of the transaction, and this is based on whether the situation allows for predictability and customization. Situational normality is not specific to the vendors' knowledge but rather to more consumers' actual and problem-free interaction with the vendor to the normal extent (Baier, 1986; Gefen et al., 2003). Perceived trust disappears when an interaction results in an abnormal expectation (Gefen et al., 2003; Wingreen and Baglione, 2005). Features or services of sites (e.g., timely problem-solving assistance; missing information highlighting) that provide more typical interaction for consumers will increase their trust.

## Institution-Based Structural Assurances

Online consumers deal with invisible and intangible uncertainties that may give rise to the perception of risk even we already shop frequently through huge portals such as Amazon, Yahoo, and eBay. Online consumers' uncertainties and perception of risk may also stem from information asymmetry between buyers and sellers, and this can reduce purchasing by consumers (Yang et al., 2007). E-vendors may design safety nets (e.g., 1800 numbers, Better Business Bureau's BBB online) for consumers in order to formalize structural assurances of trust. This may prevent consumers from judging e-vendors as opportunistic (Kim, Shin, and Lee, 2009).

Those trust-building assurances include various safety features such as legal check recourse, guarantees, approval seals, and explicit privacy policy statements (McKnight et al., 2000). E-vendors' affiliation with respected companies, as well as PAYPAL account and "contact us" clickable icons, can enhance consumer trust (Gefen et al., 2003; Stewart, 1999). Structural assurances are referred as an assessment of success due to safety mechanisms such as legal resources, guarantees, regulations, or other sources that can deal with specific situation (Gefen et al., 2003; McKnight et al., 1998; Shapiro, 1987; Zucker, 1986). Multiple security or privacy check mechanisms (e.g., assurance seal; email notification) provided by the e-vendors' websites increase consumers' confidence and provide assurances for continued interaction (Kim et al., 2008; Wingerrn and Baglione, 2005). In short, institution-based structural assurance by the website contributes to a positive relationship and increases consumers' trust in the e-vendor:



**Fig-2 : Trust antecedents (David Gefen et al., 2003)**

**Table-1 : Trust Conceptualization**

S.No.	Study	Trust Conceptualization	Trust Object	Measures
1.	Anderson Narus (1990)	Expectations about the and behaviour of the other company	Business relationships	Overall trust
2.	Crosby et al. (1990)	Confidence that the trusted party will behave in the interest of the customer	Buyer-seller relationships	Empirical : overall trust, caring, integrity
3.	Doney and Cannon (1997)	Perceived creditability (integrity) and benevolence	Buyer-seller relationships	Honesty, caring, trustworthy
4.	Fukuyama (1995)	Expectations of regular, honest, cooperative behaviour	Business relationships	Conceptual
5.	Ganesan (1994)	Willingness to rely on a partner in whom on has confidence based on belief in that party's creditability (integrity and ability) and benevolence.	Conceptual	Conceptual
6.	Gefen (2000)	Willingness to depend	e-commerce	Empirical : overall trust
7.	Gefen (2002 a)	Willingness to depend	e-commerce	Empirical : overall trust
8.	Gefen (2002 b)	Willingness to depend based on beliefs in ability, benevolence, and integrity	Business relationships	Empirical: a single scale with items dealing with ability, integrity, and benevolence.
9.	Gefen and Silver (1999)	Willingness to depend based on beliefs in ability, benevolence, and integrity	Business relationships	Empirical: a single scale with items dealing with ability, integrity, and benevolence.
10.	Gulati (1995)	Expectations that alleviate fear that the other party will be opportunistic	Business relationships	Empirical: Indirect measurement
11.	Hart and Saunders (1997)	Confidence about the behaviour and goodwill of another.	Business relationships	Conceptual
12.	Hosmer (1995)	The expectation of ethical behaviour, related to the willingness to rely on the trusted party based on optimistic expectations that the trusted party will behave in a morally correct manner.	Literature review	Conceptual
13.	Jarvenpaa and Tractinsky (1999)	Willingness to rely when there is vulnerability	e-commerce	Empirical: overall trust combined with integrity and caring.
14.	Jarvenpaa et al. (2000)	A governance mechanism in buyer-seller relationships	e-commerce	Empirical: overall trust combined with integrity and caring

15.	Kumar (1996)	Belief in dependability and honesty	Business relationships	Conceptual
16.	Kumar et al. (1995 a)	Honesty and benevolence.	Business relationships	Empirical:- Trust in honesty Trust in benevolence
17.	McKnight et al. (2002)	Trust in beliefs dealing with benevolence, competence, honesty and predictability that lead to a trusting intention.	e-commerce	Empirical:Trusting beliefs with benevolence, competence and integrity. Resulting in trusting intentions measuring willingness aspects to interact with an e-vendor
18.	McKnight et al. (2002)	Trust in beliefs dealing with benevolence, competence, honesty and predictability that lead to a trusting intention.	e-commerce	Empirical:Trusting beliefs with benevolence, competence and integrity.Resulting in trusting intentions measuring willingness aspects to interact with an e-vendor
19.	Moorman et al.	Willingness to depend. It is both a belief about the other party and a behaviour intention	Business relationships	Empirical: OverallTrust
20.	Moorman and Hunt (1994)	Willingness to depend on a party in whom one has confidence.	Business relationships	Empirical : Overall Trust and integrity
21.	Schurr and Ozanne (1985)	Belief that promises are reliable and obligations will be fulfilled	Buyer-seller relationships	Trust was manipulated in an experiment. The manipulation check dealt with trust worthiness combined with fairness, dependability and openness.
22.	Zaheer et al. (1998)	The expectation that an actor will 1. Fulfill its obligations 2. Be predictable 3. Be fair and not opportunistic	Buyer-seller relationships	Empirical: fairness, non-opportunistic, keep promises and is trustworthy
23.	Zand (1972)	Trust behaviour is actions that increase one's vulnerability	Experiment with business executives	Trust was manipulated in an experiment
24.	Zucker (1986)	Set of expectations, an implicit contract.	Business relationship	Conceptual

## Trust and Repurchase intention

Repurchase intention refers to the individual's judgement about buying again a designated service from the same company, taking into account his or her current situation and likely circumstances (Lacey and Morgan, 2009). Some studies have concentrated on determining the basic antecedent variables to repurchase intention (Hocutt, 1998; Zahorik and Rust, 1992). However, repurchase is extremely desirable given the comparatively high cost of acquiring new customers and the economic value of loyal customers (Reichheld & Schefter, 2000). Acquiring new customers – searching for them and initiating transactions – may cost up to five times as much as retaining existing ones (Parthasarathy & Bhattacharjee, 1998). Increasing the number of loyal customers by as little as 5% can increase profitability by 30–85%, depending upon the industry (Reichheld & Schefter, 2000).

Identifying the main drivers of online customer repurchase is important, given the fickle nature of customer behavior, the growth in global web-stores, the increasing product and service availability and the relatively low switching costs that all these promote. Trust, in a broad sense, is the confidence a person has in his/her favorable expectations of what other web sites will do, based, in many cases, on previous experiences (Gefen, 2000). Thus, trusting beliefs reflect consumers' confidence that the web site has a positive orientation toward its consumers' updated expectations. Trust weakens or strengthens by experience (Yoon, 2002). Trust serves as an antecedent to satisfaction (Kennedy et al, 2001, Grewal et al., 1999), such a trust is depended on consumers' prior experiences or satisfaction judgments (Ha and Perks, 2005).

Yoon (2002) addressed that the level of trust has been conceptualized to be contingent upon the consumers' perceived level of interaction between company which provides information and consumers who receive it. In online consumer literature, Ha and Perks (2005) show that web site trust goes beyond consumer's satisfaction with the functional performance of the product. Consistent with the importance of online trust, Grewal et al. (2004) emphasize the role of post-purchase trust on the Internet. Furthermore, the absence of trust may be unable to retain those customers who are satisfied (Ranaweera and Prabhu, 2003). This suggests that online trust built by prior experience plays a significant role in better understanding the linkage between customer satisfactions and repurchase intention. The buyer's overall satisfaction with the buying experience is proposed to have a positive impact on his/her trust of the manufacturer. Prior research has shown that constructs of trust and satisfaction are positively correlated (Crosby et al., 1990; Yoon, 2002.)

Trust has been linked to a variety of outcomes. Hennig-Thurau and Klee (1997) theorize that trust will play important roles in repurchasing decision. They are supported by the empirical findings of Bart et al. (2005) who find a strong relationship between online trust and behavioral intent. Behavioral intent may include willingness to navigate further activities, such as revisiting to the same site, engaging in interactivity with the web site, and repurchasing from the site. So trust influences the willingness to buy in a particular web site (Järvenpää et al., 2000; Ha et al., 2010).

## Conclusion

There are more studies to explain the Trust as the important factor of purchase intention. The studies should concentrate beyond the antecedents of trust as the determinants of trust may change time to



time. Trust in online shopping is developed by the experience. The experience of the shopping and the knowledge gained through the shopping experience will have the effect on future expectations and so the trust over the e-vendor. As it is important to retain the customers and to increase the repurchase intention the e-vendors should focus on the experienced customers and the challenging expectation which demands the trust worthiness of the vendors. Despite constant growth in the online shopping, the E-commerce market is still small, and how to entice customer repurchase remains a concern for e-commerce vendors (Johnson & Hult, 2008). The established study on the development of repurchase intention in the high competitive and fast growing online shopping is much needed to improve the competitive advantage in the market.

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