

# Chapter 5.12

## Consumer Trust in E-Commerce

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### INTRODUCTION

The lack of trust toward different elements of e-commerce has been recognized as one of the main causes of the collapse of a large number of dot-com companies. The concept of consumer trust has since been the object of many studies in the field of e-commerce. These studies permitted a better understanding of the role of trust in e-commerce, but an examination of the literature reveals that our understanding is limited due to important gaps in the ontological aspects of the trust concept, among which are (a) a lack of consensus concerning its definition, (b) a unidimensional as opposed to a multidimensional conceptualization of the construct, and (c) a confusion between trustworthiness and trust. The goal of this article is to identify these gaps and present ways of reducing their size and impacts.

### BACKGROUND

In spite of the youth of this knowledge field, a review of the literature on trust in e-commerce is interesting because of its richness, probably because of the interest raised by trust in the e-commerce scientific community as well as in others. The background of consumer trust is looked through the definition, the dimensionality, and the conceptualization given to the concept in research.

#### Definition

Trust was traditionally difficult to define (Rousseau, Sitkin, Burt, & Camerer, 1998), particularly because of its many different meanings (McKnight & Chervany, 2001a). For this reason, and in spite of many significant efforts in research, there is not yet a universally accepted definition of trust

(Chen & Dillon, 2003) and the state of the definitions of trust belongs to what Lewis and Weigert (1985) call a “conceptual confusion.”

In the field of e-commerce, definitions of trust abound and are mostly borrowed from the fields of marketing and information systems. In turn, these fields draw their definitions from disciplines such as psychology, sociology, and economics, thus leading to contradictory conceptualizations harming research that is carried out (Bhattacharjee, 2002; Gefen, Karahanna, & Straub, 2003a). Moreover, according to Bigley and Pearce (1998), efforts made to propose a consensual definition of trust led to even more meaningless and diverse conceptualizations of trust with little empirical utility.

Each discipline identifies many different factors influencing the level of trust and produces its own concepts, definitions, and results. The definitions are adapted to their context, and each discipline has its own paradigm that enables it to understand certain things and that also acts like blinkers in certain circumstances (Rousseau et al., 1998). Thus, psychologists define trust as a propensity to trust, sociologists and economists broadly define it as a characteristic of the institutional environment or as a calculus-based evaluation, and social psychologists define it as reasoning in connection with another party. This proliferation of types of trust encouraged several researchers to develop composite definitions of trust (Doney & Cannon, 1997; Mayer, Davis, & Schoorman, 1995; McKnight & Chervany, 2001a, 2001b; McKnight, Choudhury, & Kacmar, 2002a; Rousseau et al., 1998).

## **Dimensionality**

Trust is studied by several disciplines because it is a phenomenon of which nature is cognitive (reasoning), emotional (affect), and conative (tendencies) (Lewis & Weigert, 1985). It is a multidimensional phenomenon, it is related to the idiosyncratic perception of risk, and it is

dependent on the context of the individuals and the implied objects. Moreover, the construction of trust is a dynamic process including several stages (Shapiro, Sheppard, & Cheraskin, 1992). On this subject, Lewicki, McAllister, and Bies (1998) say that trust is a multifaceted, changing concept, with few of its interrelationships being static and its dynamics being modified with the passage of time. Consequently, the understanding of trust is only partial and, as sociologist Uslaner (2002) states, it is in fact to the social reports what chicken soup is to influenza: It has positive effects, but the reasons for this are enigmatic.

As a result, trust is considered to be a complex phenomenon. The situation is not different in an e-commerce context, and that makes its study as much complex. This is why it is difficult for the study of trust in e-commerce to hold account of all the aspects of this complex phenomenon. Papadopoulou, Andreou, Kanellis, and Markatos (2001) add that because of this complexity and owing to the fact that research on trust in e-commerce is recent, trust is studied from various points of view and on different levels of analysis, which contributes only partially and in a fragmented way to our understanding and makes it thus difficult to apprehend its extent and its complexity. Moreover, this difficulty of apprehension makes its definition (Hosmer, 1995; Rousseau et al., 1998) and conceptualization (Gefen, Karahanna, et al., 2003a) problematic.

Because of this complexity, there is an important tendency in e-commerce research to treat trust as being unidimensional (Gefen, Rao, & Tractinsky, 2003; Papadopoulou et al., 2001). A result of this is, first, that the notion of process is often evacuated from the creation of trust and, second, that its study often leaves the experiential nature of trust beside to lean only on initial trust and institutional credibility. Another consequence is that the studies often present a reductionistic view of trust because of the fragmented vision they offer of it and of its antecedents, and because

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