

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 of the lack of consideration they have for the dynamics of trust building.

Conceptualization

There is an important problem of conceptualization concerning trust and trustworthiness in e-commerce. Trustworthiness is clearly a factor of trust (Lee & Turban, 2001), but there is often confusion between the two (Corritore, Kracher, & Wiedenbeck, 2003; Einwiller, 2003; Gefen, Rao, et al., 2003; Lee & Turban; March & Dibben, 2003; Mayer et al., 1995). Mayer et al. formulate the difference between the two in indicating that trustworthiness is a characteristic attributed by the truster to the trustee, based upon extrinsic cues about the trustee, whereas trust is referred to as an attitude of the truster toward the trustee, based upon how the truster perceives the trustworthiness of the trustee. This distinction between trust and trustworthiness is related with the theory of planned behavior (Ajzen, 2001) that differentiates between attitudes and beliefs as different factors of a person's intention to perform a certain behavior.

Only a limited number of the numerous models of trust proposed in e-commerce research clearly establish the distinction between trust and trustworthiness (among those is Lee and Turban's model, 2001). As Gefen, Rao, et al. (2003) and Mayer et al. (1995) underline, this problem of conceptualization is reflected in the confusion that

often exists with regard to the two parties involved in the transaction, that is, the truster and the trustee. This creates difficulty with the recognition of the parties involved in the relation. But since trust and trustworthiness are two different concepts and the antecedents and consequences of trust are indeed not the same as those of trustworthiness, to confuse both inevitably leads to problems of modeling and of between-model comparison if their conceptualizations are different. If there is confusion between the two concepts or if both are depicted as being one, the logic behind the relations in the models is disturbed and the models lose both their comparability and credibility.

ONTOLOGICAL ASPECTS OF E-TRUST

As discussed earlier, the fact that the studies concerning e-trust are carried out and influenced by many disciplines and fields does not have only positive effects. Indeed, the review of ontological aspects of e-trust presented in Table 1, which shows the definitions, the dimensionality, and the conceptualization given to consumer trust in e-commerce in selected studies realized and published since the year 2000, reveals that there are also negative effects.

Definition

As reported in Table 1, 32 different definitions of trust were found among the 24 identified e-commerce papers, each comprising at least 1 definition of the trust concept. Most definitions are contextual and seem adapted to the papers' goals. Furthermore, they come either from marketing or IS, or directly from other reference disciplines. As can be seen in Table 1 as well, most definitions differ in their level of completeness, bringing difficulties in their reuse in other empirical studies. The addition of reference disciplines above marketing and IS in e-commerce research speaks to the issue of the complexity of trust per se and recognizes the need to refine our view of the construct.

Dimensionality

Despite the important tendency in e-commerce research to treat trust as being unidimensional, trust has clearly more than one dimension, according to Mayer et al. (1995). These dimensions can be summarized in three sets of characteristics: those of the truster, those of the trustee, and those linked to the context. Characteristics of the truster are factors that affect his or her propensity to trust, and are thus linked to psychological, personal, experien-

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