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## Learning to Trust e-Tailers: Strategies Used by Consumers in a Distrustful Environment

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### ABSTRACT

This article draws on a phenomenological study of understanding six early adopters' successful online shopping experiences. Narratives of their online purchasing experiences suggest that learning to trust e-tailers is a complex process that is shaped by factors such as self-identity, risk awareness, and technical and brand knowledge. This article summarises the first part of the findings from this study – the strategies the six participants used to gain trust with e-tailers to overcome their distrust of purchasing online. These strategies included checking payment security, gaining product information, checking the ordering process, using brand knowledge, asking friends for advice, using expert referrals, and assessing website structure, functionality and image. The findings suggest that technical and/or brand knowledge best explain the methods that these participants used to trust e-tailers because it provided them with a greater sense of comfort to purchase online. As with offline marketing contexts, this research suggests that credibility and benevolence are two important underlying dimensions of online trust. However, due to the distrustful environment of e-commerce, honesty may be an important separate dimension of online trust.

### ARTICLE

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#### Introduction

The number of customers shopping online has grown rapidly over the last several years. In 1999, according to figures from the European Commission, only 14 percent of Internet users shopped online (Holby 2001). In 2004, almost half of the Europeans who had access to the Internet (60 million plus) shopped online. Of these 60 million online shoppers, just over half (32 million) were age 25 to 44 (Forrester Research 2004). Not only has the number of online shoppers grown, the volume of their purchases has also increased. In the U.S.A., retail e-sales reached \$44 billion in 2002, an increase of 29% over e-sales of \$34 billion in 2001. Retail e-sales accounted for 1.4% of total retail sales in 2002, up from 1.1% in 2001 (U.S. Census Bureau 2004).

Consumers' attitudes toward online shopping and their intentions to shop on the Internet are influenced by a number of factors: ease of use, usefulness, enjoyment, consumer traits,

situational factors, product characteristics, previous online shopping experiences, and trust in online shopping (Perea y Monsuwe, Dellaert, and de Ruyter 2004). The last factor, consumer trust, is thought to be an essential element for the success of electronic commerce (e-commerce) (Corritore, Kracher and Wiedenbeck 2003; Grabner-Kräuter and Kaluscha 2003). Lack of trust is cited as one of the most frequent reasons why people do not shop online (Lee and Turban 2001).

To date, research on understanding online trust (Corritore et al. 2003; Grabner-Kräuter and Kaluscha 2003; Yoon 2002) and customers' relationships with e-tailers (Corritore et al. 2003; Kolsaker and Payne 2002) is limited. In their critical reviews of website and/or e-commerce trust, Corritore et al. (2003) and Grabner- Kräuter and Kaluscha (2003) argue that we lack a conceptual understanding of online trust and theoretical support for its role in online transactions and relationships. Hsiao (2003), however, argues that to understand electronic marketplace adoption we should examine the phenomenon of consumer 'distrust' rather than trust per se. These reviews also highlight the lack of empirical work on the effect of e-trust and distrust on consumers' actual behaviours towards e-tailers (Ribbink, van Riel, Lijander and Streukens 2004). To create new insights about this complex phenomenon, Grabner- Kräuter and Kaluscha (2003), Shankar, Urban, and Sultan (2002), and Hsiao (2003) suggest the use of qualitative research.

This research used the qualitative research methodology of phenomenology to examine the essences of six early adopters' successful online shopping experiences. Specifically, this article addresses how these six successful adopters of e-tailing learnt to trust. In doing so, we indirectly address these e-shoppers' initial fears, perceived barriers, and distrust to shopping online and how they overcame them.

In this article we briefly review literature on trust and distrust as it relates to traditional and online marketing transactions and relationships. Next, we describe the six participants and the phenomenological interviewing and analysis process. Finally, we report the findings that illustrate how these six early adopters of e-tailing learnt to trust e-tailers, and argue for a more holistic understanding of the concept of e-trust. Specifically, we argue that to understand e-trust and how people learn to trust e-tailers, we must examine it within the context of distrust.

## **Trust**

With the introduction of online shopping and its associated transactional and relational risks (see Grabner-Kräuter 2002; Jones, Clarke-Hill, Shears, and Hillier 2001; Wood 2001; Hofacker 2000; Phau and Poon 2000; Vellido, Lisboa, and Meehan 2000; Vijayasarathy and Jones 2000; Tan 1999; Ho and Ng 1994), there has been an incentive for e-tailers to develop consumer trust to reap the economic benefits and ensure future market position and share (Harris and Goode 2004; Stewart 2003; Hofacker 2000; Reichheld, Markey, and Hopton 2000; Reichheld and Schefter 2000; Alba, Lynch, Weitz, and Janiszewski 1997; Pavitt 1997). Without trust, businesses are unable to function (Reichheld et al. 2000). "People are increasingly unwilling to take risks, demand greater protection against the possibility of betrayal, and increasingly insist on costly sanctioning mechanisms to defend their interests" (Tyler and Kramer 1996, pp.3-4). Trust is viewed as an important component of both traditional and online shopping success, but may be conceptually different for each type (Shankar et al. 2002). It is considered key to both successful transactions and long-term relationships (Reichheld et al. 2000).

While there is no universally accepted scholarly definition of trust (Rousseau, Sitkin, Burt, and Camerer 1998), it is widely agreed that trust is complex with many layers and depends on the context of the trust relationship (Tschannen-Moran and Hoy 2000). Within the marketing and management literatures, a number of reoccurring themes such as vulnerability, confident expectations, fulfilling needs, reliability, benevolence, integrity, credibility, and honesty help to define the meaning, fundamental elements and antecedents of trust (Lewicki, McAllister, and Bies 1998).

A willingness to be vulnerable is a crucial component of defining trust (Tan and Sutherland 2004). When consumers perceive uncertainty and/or ambiguity in a purchasing situation, such as online shopping, they are vulnerable (Doney, Cannon, and Mullen 1998). Risk and interdependence are thus necessary conditions for trust. Without risk and interdependence there is no need for trust (Wicks, Berman, and Jones 1999; Rousseau et al. 1998). Trust rests with the degree of confidence (Nicholson, Compeau, and Sethi 2001; Garbarino and Johnson 1999) to accept vulnerability and risk based upon positive expectations of the intentions or behaviour of another (O'Malley and Tynan 1997; Deutsch 1958).

The marketing literature distinguishes between two main underlying dimensions of trust: 1) trust in the other's credibility/honesty and 2) trust in the other's benevolence (Roberts, Varki, & Brodie 2003; Nicholson et al. 2001; Doney and Cannon 1997; Ganesan and Hess 1997). Trust in the other's credibility/honesty is based on whether the other can fulfill one's needs and wants (Cowles 1997; Anderson and Weitz 1989) and keep their promises (Schurr and Ozanne 1985). This requires judgments of the other's reliability and integrity that they are competent, consistent, predictable and authentic in their words and actions (Swan, Bowers, and Richardson 1998; Kumar, Scheer, and Steenkamp 1995; Ganesan 1994; Morgan and Hunt 1994; Anderson and Narus 1990). Being competent means that the other has the skills, expertise and ability to perform as expected to an appropriate standard, or the desirable outcomes, and as such, is critical to the development of trust (Swan et al. 1998; Andeleeb 1992). Factors such as reputation for reliable, consistent and fair behaviour (Ganesan 1994), size of business (Doney and Cannon 1997), and experience with the business (Ganesan 1994; Anderson and Weitz 1989) can influence consumers' judgments of a business's credibility and honesty.

Trust in the other's benevolence is the confidence that one's interests and well-being will not be harmed (Swan et al. 1998; Kumar et al. 1995), that the other will not exploit one's vulnerability, and that one can rely on the other's good will (Dwyer and Oh 1987). The intentions and actions of others should result in positive outcomes that are beneficial to the consumer (Bhattacharya, Devinney, and Pillulta 1998; Ganesan 1994) and avoid negative outcomes (Parkhe and Miller 2000; Bhattacharya et al. 1998; Anderson and Narus 1990). Doney and Cannon (1997) and Morgan and Hunt (1994) have respectively found that relationship investments and incidences of opportunistic actions help create consumer trust.

Numerous models for the way trust is established and maintained in an e-commerce setting have been proposed. For example, Tan and Sutherland (2004) describe e-trust as a multi-facet model consisting of dispositional trust, interpersonal trust (i.e., expectations formed on personal experience), and institutional trust (i.e., expectations based on formal controls that substitute for personal experience). Each dimension brings its own influencing factors into the overall intention to trust. These respectively include personality traits of a customer, trustworthiness of the e-tailer, and the regulatory, legal and technical environments. Dispositional trust is viewed as essential for new users of e-tailing (Grabner-Kräuter and Kaluscha 2003), as it is particularly important for interaction to occur between unfamiliar

others (Bigley and Pearce 1998). Unfamiliar others are often viewed as having different values and beliefs, and thus feelings of distrust are created (Sitkin and Roth 1993). There is also evidence that both interpersonal and institutional trust factors affect consumer e-trust. Specific trust factors include ease of website use (i.e., functionally, accessibility of information, ease of navigation and ordering) (Reibstein 2002), web site presentation, security risks, privacy issues, and lack of reliability in e-commerce processes (Patton and Josang 2004). The entire shopping experience – company information, reputation, range of merchandise, branding, promotions, fulfillment and customer service – is thought to affect e-trust (Corritore et al. 2003).

Recently, FitzPatrick (2004) in the context of health care services, argues for and illustrates a “relational” aspect of trust. That is, the relationship itself is an important component in creating and providing trust. Besides the characteristics of the consumer and the service provider individually, a relationship can bring confidence of credibility/honesty and benevolence to the exchange. It also provides a safe environment to invest (Crutchfield 2001), and a sense of security to actively partake (FitzPatrick 2004) and commit (Smith and Barclay 1997; Morgan and Hunt 1994). Without a trusting relationship upon which to expect positive outcomes, consumers may become skeptical and fearful, and thus distrust the other.

## **Distrust**

With the recent introduction of e-commerce and consumers’ fear of this technology, Hsiao (2003) argues that we should examine distrust rather than lack of trust to understand why a greater number of consumers are not adopting e-shopping. The success of e-commerce is not predicted upon the bonds of trust; its failure, however, is often due to distrust. Distrust consumes energy, makes economic transactions and mutual collaboration difficult, and results in negative actions and emotions (Hsiao 2003).

Barber (1983) argues that society is becoming more distrustful. Not necessarily because particular people or institutions are less trustworthy, but rather, because of higher expectations, changing values, and increased knowledge and competence. Higher expectations demand higher levels of trustworthiness. Moreover, society’s endeavour for equality and increased knowledge and competency leads to questioning those in power who influence people’s welfare (Tschannen-Moran and Hoy 2000).

Like trust, distrust is a complex phenomenon and has been interpreted and defined in a number of different ways. Most researchers view distrust as a situation where “one is suspicious because one is confronting social complexities, risks, and dangers and in fear of negative consequences” (Hsiao 2003 p. 174). Distrust is a “lack of confidence in the other, a concern that the other may act so as to harm one, that he does not care about one’s welfare or intends to act harmfully, or is hostile” (Grovier 1994, p.240). While distrust and trust are defined in reciprocal terms, “confident beneficial expectations” and “confident negative expectations”, Lewicki et al. (1998, p.439) argue that they are separate distinct constructs. Trust is characterised by hope, faith, confidence, assurance, and initiative. Lack of trust is exemplified by no hope, no faith, no confidence, passivity and hesitance. In contrast, distrust is characterised by fear, skepticism, cynicism, wariness, watchfulness, and vigilance. The absence of trust does not equate to distrust, nor does the absence of distrust define trust (Hsiao 2003). Lewicki et al. (2003), however, argue that trust and distrust are closely linked.

Elements that contribute to the growth and decline of trust can also contribute to the growth and decline of distrust.

Sitkin and Roth (1993) distinguish between two sources of distrust: reliability- and value-based distrust. Reliability-based distrust relates to technical or task competence. It occurs when expectations concerning the other's task reliability are not met or violated and has potential to cause harm or negative consequences. Value-based distrust relates to value congruence and occurs when cultural beliefs and values of the two exchange partners are in conflict. When the other violates, or is seen to challenge, fundamental assumptions and values of another, the exchange partner become untrustworthy and feared.

Both reliability- and value-based distrust have been linked to the lack of electronic marketplace adoption (Hsiao 2003). Consumers fear e-shopping due to unreliable security systems (technology competencies) and delivery of low quality products (e-tailer honesty) (Grabner-Kräuter and Kaluscha 2003). Walsham and Barrett (1999) also document that value-based distrust elicits fear and rejection of technology. Consumers' beliefs and values about an honest and autonomous marketplace, secure future employment, and familiar trading conditions have been undermined or threatened with the introduction of e-commerce. Hsiao (2003) in his study of Chinese Enterprisers' adoption of e-commerce found several types of reliability-based distrust: fear of technology complexity, fear due to lack of familiarity with new technology, fear of uncertainty about job security, and fear of potential exploitation by unfamiliar trading partners. He reports one type of value-based distrust. Specifically, if Chinese Enterprisers adopt the impersonal values of e-commerce, their beliefs of a relational world and business practice of personal referrals are threatened.

Gambetta (1988, p.234) theorises that distrust is very difficult to invalidate through experience since it prevents people from engaging in the activity, or worse, reinforces and/or escalates distrust itself. Legalistic, institutionalised and/or technology mechanisms (i.e., impersonal substitutes) used to restore trust are often ineffective. When generalised values and beliefs are violated or threatened (i.e., value incongruence), these impersonal substitutes frequently result in formalised relations that reduce rather than produce trust (Sitkin and Roth 1993; Shapiro 1987; Granovetter 1985). The specifics of these impersonal substitutes (e.g., rules and structures) tend not to address the value incongruence that underlies the distrust. As such, "Distrust is escalated by increasing perceived interpersonal space and by failing to address the tendency of perceptions of value incongruence to generalize beyond the immediate situation" (Sitkin and Roth 1993, p.373). Work by Sitkin and Roth in 1993 on trusting employees in organisations suggest that legalistic, institutionalised and technology mechanisms are effective in restoring context- and task-specific violations of reliability issues. Isolated or random instances of violated trust do not threaten generalised values and beliefs and can easily be specified and resolved with formal rules and procedures. As such, legalistic, institutionalised and/or technology mechanisms can substitute for interpersonal trust to determine the trustworthiness of the other.

Hsiao (2003) argues that the e-commerce marketplace is currently based more on a relational culture, rather than a legalistic, institutionalised and technological culture that ensures consumer sanctions against dishonest merchants. Consumers cannot rely on either the government or the e-commerce system to ensure honest, secure and fair trade by e-tailers. E-commerce is more likely to be embedded in and constrained by structures of social relations, which ground reliability as well as value-based distrust. Consumers, therefore, must rely on social mechanisms, such as reputation and relationship, rather than impersonal institutional and technology-based mechanisms to gain trust in e-tailers (Hsiao 2003).

Much of the literature related to trust and online shopping, however, focuses solely on the aspects of consumer privacy and security and does not address the issue of trust as a whole (Tan and Sutherland 2004). Online trust has largely been examined empirically from an impersonal perspective as institutional phenomena (system trust) rather than from a personal and interpersonal conception (dispositional trust, trusting beliefs, trusting intentions and trust-related behaviours) (Grabner-Kräuter and Kaluscha 2003). Moreover, almost all of the literature examines online trust from the perspective of the lack of trust rather than distrust. There is a need to understand distrust, particularly value-based distrust, and its effects on consumers' and e-tailers' relationships, along with consumers' shopping and purchasing behaviours and resultant satisfaction. This study uses a qualitative methodology to examine these complex issues in a holistic manner.

## **Method**

The overall purpose of this phenomenological study was to understand the essence and the meaning of early adopters' successful online shopping experiences. Purposeful critical-case sampling was used to select participants. Through a snowball process, six participants who had successfully purchased a number of products online (besides just books, CDs and airline tickets) identified themselves as willing to participate. Three men and three women participated in the study. They ranged in age from 19 to 28, were current or past university students from an array of disciplines, and varied in their interest and technical knowledge of computing. Mark and Hayden had extensive technical backgrounds. Brad and Mila had moderate expertise and interest in computers and the Internet. Helena and Shona had limited interest in, and technical knowledge of, computing. Five of the six participants were New Zealanders. Helena was a first generation Chinese New Zealander. Shona was a Canadian attending University in New Zealand.

Interviews, using a conversational style, were guided by participants' stories of their online shopping experiences (Sayre 2001; Thompson et al. 1989). The interviews, which lasted between 2 ½ and 4 hours, were taped and transcribed verbatim. A description (recounting the essence of the experiences) -reduction (theme identification) -interpretation (hermeneutic reflection) procedure as described by Lanigan (1988, cited in Wolff 1999) was used to analyse and interpret the 'lived experiences'.

Three main thematic categories – learning to trust, sharing, and self-identity – were identified. This article addresses the first category: learning to trust. First, it briefly describes the six participants' fears of shopping online, and second, the methods they used to gain trust in online purchasing from e-tailers. Quotes from the participants' stories of their online shopping experiences are used as examples to illustrate the essence of their fears and methods of learning to trust.

### **Learning To Trust**

All participants told stories about their concerns of purchasing online – highlighting their fears of being swindled or cheated. Being early adopters, they felt (and often still feel) nervous about using their credit cards, giving personal details, and/or not receiving the quality products ordered:

It was 1997 and online purchasing was still pretty much in its infancy. So I was a bit worried about using it.... No one I knew had purchased online before. So I thought it was kind of risky. Like whether they would charge me the right amount, and what if there were problems and so on? (Mark)

I felt worried using my credit card online.... Just the safety I guess of exposing my details.... Like how safe is it? (Helena)

Not only were the participants concerned with the “security” and “e-tailer abuse” of their credit cards and personal information, they felt anxious about the “honesty” and “credibility” of e-tailers’ products and services:

One thing I considered [when deciding to purchase the computer] was whether they [e-tailers] had the potential to rip me off and lie about the specs. (Mark)

When you’re purchasing online it’s hard to tell if someone is dodgy or not. I worried about their honesty, like would they send me a hard drive that worked? I was a little hesitant.... I had to deposit the cash up front so I did wonder, ‘Does that site belong to a computer shop or some dodgy guy who makes up a list of prices and then takes your money?’ (Hayden)

I wasn’t really concerned with security, because I could check all that out.... What I was worried about was delivery. Like, how long it would take to get here? How safe their packaging was. (Hayden)

Brad also noted his discomfort and fear in the part he might play in creating an unsuccessful attempt to purchase online:

I was hesitant at first because I felt uneasy..... ‘Did I make the order properly? What if I screwed up something?’

For these participants there was not just a lack of trust, but also a distrust of the e-commerce marketplace. The participants not only distrusted the credibility of e-tailers and the security of the system (i.e., reliability-based distrust), they also questioned the moral grounding of honest and trustful electronic trading (i.e., value-based distrust). Along with negative press and stories that instil fear and scepticism in shopping online, they were unfamiliar with e-shopping procedures and results. These participants overcame their distrust of being cheated or swindled through creating positive relationships with the e-tailers. They learnt to perceive the e-tailers as being credible, honest and benevolent through an assortment of methods to help them trust the e-tailers. These methods are now examined in more detail.

### **Learning to Trust E-tailers**

The main themes which emerged for learning to trust an e-tailer were checking payment security, gaining product information, checking the ordering process, using brand knowledge, receiving advice from experienced friends or others, using expert referrals, and assessing website structure, functionality and image. Themes were subsequently grouped as being either process- or outcome-focused. Process-focused themes are concerned with aspects of how online purchasing worked, including security, ordering and delivery. Understanding how these processes worked for the e-tailer helped ease the participants’ feelings of uncertainty prior to purchase, and gave them a sense of control and protection with purchasing online. These

aspects addressed security and credibility (reliability-based distrust) issues, but they helped dislodge value-based distrust of honesty to build a positive reputation and relationship with the e-tailer and/or system. Outcome-focused themes are associated with achieving a positive outcome and relate to aspects, such as the quality of goods and services. These positive outcomes were also indicators of e-tailers' credibility and/or honesty, and provided a basis for dissolving distrust and building trusting relationships. In becoming familiar with and developing a relationship with an e-tailer these participants felt safe(r) in deciding whether to purchase from an e-tailer.

## **Process-Oriented Indicators of Trust**

### ***Checking Payment Security***

Five of the six participants, Mark, Hayden, Mila, Helena, and Shona, specifically considered the secure payment processes before they purchased online. The methods and level of detail used to help overcome credit card security fears, however, varied for each participant. For Mark and Hayden, the use of 128 bit encryption by e-tailers is a "huge" indicator of their propensity to trust them:

I wouldn't really buy anything from a site that didn't have encryption.... Even though the potential to be ripped off is pretty small... it's a big thing for me.... If people don't know how to properly handle my credit card numbers, I wouldn't trust them. (Mark)

I like to check to make sure they have 128 bit encryption.... A hacker could intercept the data, but it's virtually impossible to translate into something readable.... I have no problem what-so-ever to whack through a purchase. (Hayden)

Mila, Helena, and Shona, in contrast to Mark and Hayden, knew little about the technical details and workings of encryption. Instead of searching for specific encryption, Mila and Helena look for the security symbols:

What makes a site more legitimate is the security features on it.... Like whether they have *VeriSign* or quality ratings.... They reassure me that sites are secure.... Usually I just look for the little padlock at the bottom of the screen. (Mila)

I knew that the 'little lock' meant it was 128 bit secure... I don't know what it means, ... just that it's safe.... Otherwise, hackers could see the details of my credit card and use my numbers. So I decided to go and buy it. (Helena)

Shona also embraces her professional hacker friend's advice to purchase only from larger sized e-tailers. She was advised to:

Stick to sites that have large amounts of orders going through. They have more money ... so they tend to offer higher security levels.

Despite having a reasonable amount of technical knowledge, Brad does not usually check details about payment security. He, however, explained that this is partly due to the nature of his purchases to date:



I have generally only purchased from large organisations. So I haven't had to check how secure sites are. I am aware of the details and would probably check if I hadn't heard of the company before hand.

### ***Gaining Adequate and Accurate Product Information***

Mark and Hayden use their technical knowledge to make sense of computer product specifications provided by e-tailers. Using this information, they are able to judge the legitimacy of the computer products being offered online, and subsequently, the e-tailer's authenticity:

If I am planning on buying something, for example, like the RAM, then I always like to go back and do a search around to find out product specs, and whether it's a good price.... I can tell if someone has the potential to rip me off. (Mark)

When I was considering buying a hard drive from the 'garage style shop', I looked up the exact specifications of his products online to find out exactly what they were meant to do and how good the model was.... I will know if someone is trying to rip me off because I don't think that some thieves actually understand exactly what each part of a computer is worth. (Hyden)

### ***Checking the Ordering Process***

Although Hayden and Mila's motivations for checking out the ordering process were different from the other four participants, both had the same goal to alleviate their concerns of purchasing from the e-tailer. Hayden believes credible e-tailers should have a "well designed" ordering system to provide consumers with a sense of control and protection when purchasing from their websites:

It was important to me to know that their ordering process was clear, well designed and easy to follow. I was able to rack up the parts I needed in the shopping cart, and see how much it was going to cost before I ordered it. Their design reflected a certain amount of professionalism, so I was confident that I wouldn't have any problems with my orders.

Mila checked *J.Crew's* ordering process to ensure she was capable of, and wasn't threatened by, using the system. Gaining knowledge about the ordering process by 'doing' helped provide her with the confidence to purchase:

I actually went through the purchase scenario.... Like all the way up to the final purchasing bit to see what they were asking for, what they needed, and how they went about it.... Understanding the process made me feel more at ease.

### ***Making Inexpensive Purchases***

Mark, Mila and Hayden all made inexpensive initial purchases to test the ordering, delivery and/or billing processes. They explained how it was important to "build a relationship" through reliable services to feel reassured about the e-tailer's payment and delivery processes. This reassurance led to future purchases:

I just started off small buying one CD to begin with .... If the deal had gone sour, I wouldn't have been losing a great deal. Once they delivered several times within the time frame, I trusted them more and started making more serious purchases... buying in bulk. (Mark)

Before I made a big purchase from *J.Crew*, I started with a little purchase to test the company out.... [Although I was familiar with the brand,] I wanted to see how reliable they were. Like, how long it took to deliver and whether it was well packaged.... The pants arrived within the time frame. There was a return package to send them back if I wasn't happy.... I was impressed.... The next time, I didn't hesitate to purchase from them.... I bought a couple of sweaters, a swimsuit and some shorts. (Mila)

I made a small purchase to start off with and got sent the goods the next day. They told me when my order had been submitted, and when the goods were being shipped.... Their communication was excellent. I was impressed with their service.... I saw them as being very trustworthy... so I used them to buy parts to build a whole new computer system for my Dad. (Hayden)

### ***Assessing Website Structure and Functionality***

Besides building a relationship with e-tailers by making an inexpensive initial purchase from them, website structure and functionality were used by Hayden and Shona to assess the credibility of e-tailers. Hayden described how the excellent structure (layout) of the website and its functionality (how it operates) contributed to his feelings of trusting the company:

They had a list of links on the left for hard drives, video cards, sound cards, etc. You click on the link and the information comes up with a list of products and prices....The site is very easy to browse around and always fast, which built a bit of confidence and trust.... It was obvious that these guys knew what they were doing.

Like Hayden, Shona described her experience browsing a specific website to illustrate the importance of website structure and functionality:

I think how the website is set out is important for trust.... [This website I examined], for example, it's terrible! Like it's just a scanned copy of the magazine with no links, nothing.... I think it's the way it's laid out.... [I'd have a] hard time trusting e-tailers whose websites were not clearly structured. If they can't design an 'easy to follow' layout, then how reliable are they going to be? [And for this one website that].... had broken links.... I thought, 'Well, if it's been released to the public and it's still under construction, then how secure is it?'

In comparison, Shona noted how the impressive layout of *Red Envelope's* website added credibility to their service:

It was beautifully laid out.... It had like a picture of each individual gift and you clicked on the picture and it made it bigger and gave you a clear description. It was very user friendly and had clear categories that you could choose from.... The good design made them seem more credible.

Shona also explained how she would be less inclined to purchase from an e-tailer whose website had broken links:

I looked at her [a work colleague's online business] website because I was thinking of ordering some books. But, it had broken links and I thought, 'Well if it's been released to the public and it's still under construction, then how secure is it?'

## Outcome-Orientated Indicators of Trust

### ***Using Brand Knowledge***

Brad, Mila, Helena and Shona used their knowledge about brands to help them trust e-tailers. For example, Mila, Helena and Shona described how brands with excellent reputations helped reduce their fears when purchasing from e-tailers:

I don't know how I first heard about them [*Southwest Airlines*], but generally people have always said that they offered a good service for a pretty good price too.... I saw them as being pretty safe to go through. (Mila)

When I read that they stocked good record labels... like *Sony* and *Virgin*... I didn't worry so much about the quality of the CD. (Helena)

Well, I had never entered my credit card on the Internet before so I was a bit (groans) anxious about it.... I thought about it for a couple of days, and then I was like, 'Ok, it's the Oprah site. It's got to be safe'. (Shona)

The brand familiarity of e-tailers with a brick and mortar presence also helped Shona and Mila feel safer purchasing online:

I had shopped at the local store before so I knew the brand and their clothing style. (Mila)

I don't like *FTV Floral* in all honesty...but because I knew the store, I am quite happy to use them.... Like, it's not that their website is going to be any more secure... it's just the familiarity that makes me trust the flowers will get there. (Shona)

Brad and Helena perceived established companies with well known online brand names to be safe:

I guess I trusted *Amazon* implicitly because they are such a big company.... They have so many millions of customers and they have a really good name. I perceived the risk as being really low. (Brad)

I didn't have any worries buying from *CD Now* because it was well known. It wasn't just an 'el-cheapo'. I had heard of them before. It was up there in terms of credibility with *Amazon*... so I trusted them.... I don't think I would purchase from a company that I was unfamiliar with. (Helena)

### ***Receiving Advice from Experienced Friends / Others***

Just as Shona and Mila received advice about credit card security from friends and family who had purchased online, Hayden and Brad sought advice from friends and others with experience to overcome their initial anxieties of shopping online. They felt reassured providing them with confidence to order from the e-tailer:

Bryan made purchases from them all the time.... He praised their good prices, good delivery and good hardware.... So I thought, 'Hey, I'll give it a go'. In fact, I didn't hesitate after I heard how efficient their service was. (Hayden)

After talking to my bosses, and ... hearing about the hundreds of times they had used their credit cards to purchase over the Net, I definitely felt more at ease purchasing from *Amazon*. It was just the initial uncertainty that I worried about. Like, I just wanted to know whether they had any problems with their credit cards, and how safe it was. (Brad)

There were a lot of positive comments from other people that had traded with him [on *eBay*].... Feedback said that this person was really good to deal with.... Because of the positive feedback I saw him as being reputable. (Brad)

### ***Using Expert Referrals***

Helena and Shona used the recommendations made by credible magazines to find e-tailers that sold products of interest. Unlike Hayden and Brad, who sought advice about the purchasing process, Helena and Shona used expert referrals of e-tailers' reputations in order to learn to trust:

Oprah often talked about different products on the show, and the websites where you could purchase them from were included in her magazine. So, because of that, I saw them as being credible. (Shona)

Helena used *Net Guide* magazine as a basis for learning to trust *Vision Direct*:

When I got my photos developed [online] through *FrogPrints* they gave me a free copy of the magazine.... *Vision Direct* was one of them [NZ businesses listed online], and I needed new contacts, so I thought that I would go and have a look.... The *Net Guide* added more credibility, and it's pretty well grounded. I felt pretty safe to use them.... If they could afford to advertise, then they must have a decent business foundation.

### **Assessing Website Image**

Helena, Mila and Shona each commented on how the image or 'visual appeal' of a website was an important indicator of trust:

[Although I don't intentionally look at the website image]... if it looks like a crappy site, then you don't really want to purchase from them. (Helena)

Mila, however, described how the professional appearance of *J.Crew's* website helped to overcome her concern:

I looked for how professional the appearance was. The professional image made it look more legitimate .... Like, their website kept with the image of the company.

Shona noted the subtleties of font style as influencing her perceptions of professionalism:

There are some sites where I am like, 'No, cheesy, Arial font'.... They don't inspire confidence to buy at all.

## Discussion and Conclusions

All six participants shopped online to achieve their goals (e.g., cheaper prices, added convenience and product novelty) despite their perceived risks of credit card fraud and not receiving appropriate products and services. Although they learnt to trust specific e-tailers, they were, and still are, concerned about security issues and being able to trust e-tailers in general. These concerns are founded on value-based as well as reliability-based distrust.

As Belanger, Hiller, and Smith (2002) also found, many online shoppers are most concerned with security mechanisms of trust. For the participants in this study, credit card security was the initial step in determining whether they would purchase anything online, no matter how trustworthy an e-tailer may appear. An assurance of their credit card safety was essential. While they all felt fairly secure with the security systems in their online shopping experiences, they all still deeply fear credit card fraud. This fear fuelled their beliefs of value-distrust that e-commerce is not safe, honest and moral compared to the traditional marketplace. As such, technology-based security is essential for the success of online shopping.

The six participants used a number of methods to gain trust with e-tailers and cope with their uncertainty. These included checking payment security, gaining product information, checking the ordering process, using brand knowledge, asking friends for advice, using expert referrals, and assessing website structure, functionality and image. The findings from this study lend support to previous research that a number of risk relievers, such as, brand image, payment security, website design and visuals, ease of carrying out transactions, and word-of-mouth from friends and experts are important to alleviate online purchasing fears (Yoon 2002; Salisbury, Pearson, Pearson, and Miller 2001; Shim et al. 2001; Talaga and Tucci 2001; Nielson, Molich, Snyder, and Farrell 2000; Cheskin Research et al.; 1999; Davis, Buchanan-Oliver and Brodie 1999; and Tan 1999). It is the entire shopping experience that affects one's trust of an e-tailer (Nielson et al. 2000; Cheskin Research et al. 1999). Participants in this study, however, did not note the importance of 'confidentiality of their personal information' and the use of 'explicit guarantees' in developing trust in e-tailers.

These findings suggest that participants use a number of different methods for learning to trust e-tailers, and that learning to trust is a complex process shaped by a variety of factors such as self-identity, risk awareness, and technical and brand knowledge. Technical and/or brand knowledge best illustrate how the participants in this study learnt to trust e-tailers. The participants with high technical knowledge (i.e., Mark and Hayden) used it as a basis to alleviate security payment concerns and judge the credibility of e-tailers. They exclusively used process-oriented methods focusing on aspects of how online purchasing worked. Both looked for in-depth information about encryption given that they understood how it worked. In addition, their technical knowledge enabled them to easily understand computer equipment specifications that they wished to purchase, and consequently, whether e-tailers were presenting their products honestly. While Mark liked to make initial inexpensive purchases to ensure safe delivery, Hayden expressed a greater desire to understand how the online purchasing process worked. He used a number of additional methods to establish trust with the e-tailer including testing ordering and delivery processes, and assessing website structure and functionality.

The two participants with moderate expertise (i.e., Brad and Mila) used a combination of process- and outcome-methods, although brand knowledge appeared to be more important than technical knowledge in their decision to trust the e-tailer. Despite having a considerable

amount of technical knowledge, Brad relied on purchasing from well-known, large e-tailers and advice from friends to lessen his fears. He did not check websites for encryption, assuming the e-tailers that were large, well-known and/or recommended would have secure payment systems. Mila, due to a family member never receiving a product purchased online, used methods of trying out the ordering and delivery systems and making inexpensive purchases to feel more confident about building a relationship with the e-tailer. She felt checking out payment security was important, but knew little about encryption, so relied on the symbol of 'the little padlock' to feel more at ease using her credit card online. Mila compensated for her lack of specific technical knowledge by using three outcome-methods: website image, excellent brand reputation, and brick and mortar brand familiarity, which all served as reassurance to her that the e-tailers were authentic.

Shona and Helena, who had limited computer expertise, relied on their knowledge of brands to develop trust in e-tailers, but, payment security was important to them to feel safe shopping online. They verified the security of transactions by recognising the symbols that stood for encryption without knowing specific details. The familiarity of brands with excellent reputations, brick and mortar stores with an Internet presence, and popular online vendors helped alleviate many of their online purchasing concerns. In addition, both participants looked for congruity between the brand image and website design, including structure, functionality and/or image, impacting on their perceptions of an e-tailer's credibility.

These results indicate that online trust is a complex and dynamic phenomenon. Trust is built through a number of different production mechanisms. It is ever changing based on consumers' computer technical competence, brand knowledge, and online shopping experiences, and the stories they hear about the e-tailers and e-commerce systems. Although these participants were aware of negative stories that fuelled their distrust in online shopping, they gradually learnt to trust specific e-tailers through positive interaction and successful shopping encounters with them. The e-tailers built a positive relationship with these participants by gaining a reputation for being credible and benevolent, which are important aspects in developing and sustaining online trust.

As with offline marketing contexts, credibility and benevolence are two important underlying dimensions of online trust. For these participants, credibility and benevolence were achieved by e-tailers providing quality goods and services, along with reliable, consistent, fair and honest behaviour, and receiving positive word-of-mouth and referrals from family, friends and experts. However, due to the distrustful environment of e-commerce, the honesty component of credibility appears to play a more active and important role in achieving online than offline trust. Honesty may be an important separate dimension of online trust. Due to consumers' value-based distrust that e-commerce is not necessarily a moral and honest marketplace, consumers may find it hard to trust e-tailers even when reliable credible systems are in place. Although brand reputation and positive word-of-mouth may help contribute to trust, it is not until consumers create relationships with e-tailers that they will feel safe and secure. Trust created by a relationship may drive the choice of one e-tailer over another, on- or offline. From this perspective it is important that e-tailers not only use reliability based mechanisms to gain trust, but apply strategies that will help the potential customer believe that e-commerce is a secure, safe and moral environment.

Although online shopping is predicted to grow rapidly, the experiences of the participants in this study suggest that its success will depend on gaining and maintaining the trust of potential and current customers. To do so, e-tailers need to understand how consumers

learn to trust. These results provide some insights in helping e-tailers to communicate their trustworthiness and consumers to learn strategies that will facilitate trust and comfort with shopping online.

For consumers to gain benefits from shopping online, such as lower prices, convenience and greater variety of products, they must overcome their distrust of e-commerce. The stories of these participants' successful online shopping experiences illustrate that consumers need to build positive relations with e-tailers to dissolve their fears and distrust. Not until consumers trust e-commerce payment systems will they feel secure to build trusting relations with specific e-tailers. While dissolving distrust and building trust in e-commerce is a difficult and dynamic complex process, this research provides consumers with descriptive stories and methods that can help them with this process. Consumers learn to trust specific e-tailers through recommendations of successful customers and experts in the field along with their technical and/or brand knowledge of the products, e-tailers and the e-commerce system. This research suggests that consumers build trust by experiencing an e-tailer's credibility, honesty and benevolence. These participants did so by first exploring an e-tailer's systems and products, and then by often making and building on a small risk purchase. It is the small and cumulative successful online purchases that strengthened their beliefs of honest, credible and benevolent e-tailers. Overall, this research suggests that building relationships with e-tailers by exploring their products and systems and making cumulative low-risk purchases is an important overall strategy for consumers to learn to trust e-tailers, and as such, obtain valuable benefits from online shopping.

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