Study on Customer’s Attitude towards a Trustworthy Website

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http://aisel.aisnet.org/whiceb2011/55
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Abstract: These more and more people choose to spend their free time on the internet rather than watching television. But there are still some people who are not willing to shopping online. This kind of online shopping reluctance may be due to there are some limitations associated with shopping online: lack of security, possibility of fraud, not being able to touch the desired product. And this paper tell the owners of websites must understand their customers well and gain a deep knowledge of website trustworthiness about online purchasing from the view point of the customers, what are they and how they affect the consumer’s decision of purchasing.

Keywords: Trustworthy, Attitude, Website

1. INTRODUCTION

The history of internet available to the world can be turned back to 1983. From then on, its development speed has been unbelievable fast. Now more and more people choose to spend their free time on the internet rather than watching television. And lots of companies are starting to wake up to the opportunities the internet has created. A report published by the Office of Fair Trading pointed out, in 2005, over 20 million Uk adults shopped online and with 56 percent of internet shoppers have spent over 500 pounds each (Office of Fair Trading, 2007). According to Koyuncu and Lien (2003), the rapid growth of Internet use can be attributed to its strength and convenience as a medium of communication, education and entertainment, and finally as a tool for electronic trade.

It could be proved that the internet is answering a need not only for convenience. The Internet gives consumers the chances including receiving a vast amount of information and a totally different way of making purchases at home. Meanwhile, shopping on the internet provide the customers extra characters, which are prior to traditional shopping model, such as saving money and time, no transportation cost, more choice, no waiting lines and no pressure from the sales people, so that people start to be accustomed to buying everything from the Website more and more.

These years many researchers have put eyes on this new academic area of online environment because of the rapidly popularity of Internet. Some researchers examined impact of online shopping environments on consumer choice and factors which influence shopping online, some researchers have discussed the role of Internet shopping as a channel of distribution, and some researchers pointed out impact of online shopping on price sensitivity. There are also other researchers; they are interested in the people who are not willing to shopping online. According to the findings of Sandra, Forsythe and Shi (2003), internet users are classified into Internet shoppers (those who have made purchases on the Internet) and Internet browsers (those who have browsed online for product/service but not made purchases on the Internet). And, from their research, the consumers are doing more information search on the Internet than actual purchasing.

This kind of online shopping reluctance may be due to there are some limitations associated with shopping online: lack of security, possibility of fraud, not being able to touch the desired product, issues related to product return policy and lack of physical human relationships so that some Internet users still view purchasing online as risky. They feel it is difficult to enjoy shopping online. Contrarily, research indicate that when consumers perceive more dependability of online stores and less uncertainty in online shopping and have more online
experiences, they are more likely to buy online (Thompson & Yu, 2004). Consumers’ perceptions of the risks involved in not only unwillingness providing personal information online but also other fundamental lack of faith existing among most businesses and consumers on the Web, causing these consumers to avoid online activities. From these risks, Maignan and Lukas (1997) pointed out consumers’ unwillingness to provide their credit card information over the web has been cited as a major obstacle to online purchase. According to Egger (2000), because “difficulty of use and lack of trust with respect to online payment, privacy and customer service have been found to constitute a real psychological barrier to E-commerce”. In this research, I will focus on the issue about what decide the trustworthiness of the online business. In the next part, I will mention more theory about them, that could give out the clear evidences that trustworthiness is the most fatal to the web success.

2. PROBLEM DISCUSSION

In the infancy of software development, designers held functionality (what the system does to the world) as the primary goal of software development. This is because at that time, software was just a tool, as say a hammer is a tool. As information systems developed however, they not only became more complex, but also less passive and more active systems in their own right. IS today works with the user not just for the user, and now enables a virtual online society that could span the globe. Hence functionality has become an insufficient indicator of information system performance. The main battle against functionality as the prime directive of system designers was carried out by the proponents of usability, human-factors and human-computer interaction, supported by theoretical frameworks such as the Technology Acceptance Model (TAM). These views presented ease of use as equal to usefulness in determining user acceptance of a system, e.g. if a web site performs well functionally, but users don’t like it and click on to other sites, then it is a failure. Functional failure and usability failure it was noted have the same effect – the system does not run!

1. The nature of trust

Anderson and Marshall (2006) presented trust is the belief that the trustee will act cooperatively to fulfill the trustor’s expectations without exploiting its vulnerabilities. They also observed the target of trust is the Web vendor, the action is getting information or purchasing, and the context is the online environment. And the definition of trust is provided by Mayer, Davis and Schoorman (1995), “the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action to the trustor, irrespective of the ability to monitor or control that other party”. And the relationship chart between trust and perceived risk and outcomes also has been established by Mayer, Davis and Schoorman (1995) (Fig 1).

![Model of trust](image-url)


Figure 1  Model of trust
2. The concept of trust

The model above depicted show following concepts composing trust (Roy, Dewit & ubert, 2001), and the definition of each element are concluded by these authors.

i. Propensity: characterizes an individual’s general predisposition and desire to be trusting in relationships with others. Propensity depends mainly on past experience, personality and culture (Hofstede, 1980).

ii. Ability: refers to the competencies and characteristics of the (seller) organization that permits it to have a certain influence and authority in a specific area.

iii. Benevolence: is related to the willingness to establish mutually satisfying exchanges rather than to simply seek profit maximization.

iv. Integrity: depends on the willingness to establish mutually satisfying exchanges rather than to simply seek profit maximization.

3. The role of trust

Pavlou and Fygenson (2006) studied the role of trust belief in e-commerce from four following aspects.

i. Trusting Belief: Getting Information

The authors said competence and integrity are the most relevant dimensions for getting information as they reflect the Web vendor’s ability to provide credible information. And they conclude trust for getting information describes a consumer’s belief that the Web vendor will provide valid, accurate, and timely information (ibid).

ii. Trusting Belief: Product Purchasing

Paul and Mendel pointed out trust is important for product purchasing since online consumers are vulnerable in several ways (e.g., not receiving the right product, becoming victims of fraud). Vendor will properly deliver, fulfill, and stand behind its product is described as trust belief during product purchasing process. (ibid)

iii. Trusting Beliefs and Attitude

The authors argued that trust creates favorable perceptions about the outcomes of the vendor’s actions, thus creating positive attitudes. Trust creates positive expectations that the vendor will post credible information during getting information and for product purchasing, trust engenders confident expectations that the Web vendor will fulfill its promises. (ibid)

iv. Trusting Beliefs and Perceived Behavioral Control

According to the authors, trust acts as an uncertainty absorption resource that enables the trustor to better cope with social uncertainty. Trust rules out negative contingencies due to the information that the vendor provides on its website on side of getting information and on side of product purchasing, trust reduces the uncertainty of product delivery and fulfillment. (ibid)

4. Trust in online business environment

According to Hoffman, Novak and Peralta (1999), the reason that more people don’t would like to shop online and they tried to avoid providing information to Web providers in exchange for access to information, is the basically lack of faith between most retailers and consumers on the Web today. Reichheld and Scheffer (2000) also pointed out, on the Web, where business is conducted at a distance and risks and uncertainties are magnified, the matter of trust is far more important than attributes of lowest cost and broad selection. The above named authors report that according to the Web shoppers they have asked about the most important attributes of e-retailers in earning their business, the answer number one was "a Web site I know and trust”.

Since trust have long been taken as the most important role during online trade process, how to build trust and how to identify the characters of trustworthy website are generated to be a key problem. From this Kimiloglu (2004) argued that although trust is a highly contextual construct various attempts have been made to uncover the factors determining consumer trust in Internet shopping, characteristics of trustworthy online
transactions, and external manifestations of trust in offline environments that can be used to build trust in an online context. Urban, Sultan and Qualls (2000) argued that consumers make Internet buying decisions on the basis of trust and Web-site trust is going to become a key differentiator that will determine the success or failure of many retail Web companies. They continue arguing that trust is built in a three-stage, cumulative process that establishes:

1. Trust in the Internet and the specific Web site;
2. Trust in the information displayed;
3. Trust in delivery fulfillment and service.

According to the above named authors, trust in the information cannot be established until the Web site itself is trusted, and trust in fulfillment and services require prior trust in the Web site and in the information it provides. They also claim that Web trust cannot be established unless all elements are well executed and it can be enhanced by ensuring consumer privacy or by creating customer communities that present user feedback to reduce the customer's perception of risk.

3. RESEARCH PURPOSE

Through the above discussion about web trust, and online marketing, we learn that firms should respond to such consumer concerns by investing in Web site trustworthiness in order to improve their selling. And the owners of websites must understand their customers well and gain a deep knowledge of website trustworthiness about online purchasing from the view point of the customers, what are they and how they affect the consumer’s decision of purchasing. This is the key point for building up the reputation and trust of their website, so that they can attract more buyers. And in online business, the very new online market, the purpose of this study will tell the readers specially the managers of the cosmetics website to understand how these cosmetic website to build trust, how the consumers’ attitude to the issue of characters of trustworthy website how they influent the web trust during shopping for cosmetic products. The expected results from this study will help to determine what website features an online seller should incorporate in order to establish an image of a trustworthy Internet site. So the research problem will be handled from two levels. To address the purpose of this research, the research question is to arrive to: How can the characters, from the view of customers associated with trustworthy cosmetics website be identified?

4. THEORY

Trustworthiness always has an important influence on consumer behavior. In electronic business, trust between parties is most critical for a successful outcome and it will help the customers and sellers establish a long term steady relationship. And making clear this connection is much important to the manager of online website.

There are many characters associated with the trustworthiness of web, some characters are about the facet of impression of web page, and some characters are about business, transaction procession, the following part we list all these related characters. In the part of reference frame, some of characters associated with the online cosmetic market from the view of customers will be selected from the following theory material.

Roy, Dewit and Ubert (2001) showed concepts composing trust, and the definition of each element is also taken as the character of trust.

i. Propensity: characterizes an individual’s general predisposition and desire to be trusting in relationships with others. Propensity depends mainly on past experience, personality and culture (Hofstede, 1980).

ii. Ability: refers to the competencies and characteristics of the (seller) organization that permits it to have a certain influence and authority in a specific area.
iii. Benevolence: is related to the willingness to establish mutually satisfying exchanges rather than to simply seek profit maximization.

iv. Integrity: depends on the principles applied by the organization such as maintaining confidentiality of information.

Lindsay (2006) described ten aspects for building online trust to attract and retain customer.

1. Friendly impression
The right first impression of a website is pivotal step to attract customers to do business with it. Lindsay pointed out that the clear and simple design and navigation can make the users access the information quickly and easily so that they would complete the taste and furthermore return this website for shopping again. (ibid)

2. Secure shopping feeling
Because there are still many people worried about security during buying products and services through website, Lindsay said let the customers feel they are in the safe environment is very important. And the author advised during accepting payments, the vendor should use technology such as secure socket layers (SSL), which will automatically display the 'lock" symbol at the bottom of the browser screen to show customers that they are in a secure area of the website. It is also good idea to join an approved scheme such as Which! Or WebTrader, which shows customers have passed minimum security requirements. (ibid)

3. Transactions conformation
Lindsay mentioned the vendors should always providing immediate confirmation of the purchase by email to customer during the transaction. From the confirmation, customers would make sure their purchase was successful and reassures them that it is being processed. Allowing customers to view the status of their order, for example, whether it has been dispatched, also is kind of confirmation. (ibid)

4. Privacy policy
Lindsay gave the advice to those websites which have some means of collecting information about customers, whether this is through online forms or cookies. He said, the vendor have to make sure they state this clearly and explain why the web are collecting it (e.g. to improve your service), how it is collected (e.g. cookies) and what the will do with it once they have it (e.g. will you share the information with a third party?). (ibid)

5. Information about vendor
According to Lindsay, the web page should include an 'About us' section, outlining who the vendors are, what this company does and the names of key staff within the firm and their contact details. Testimonials and case studies show new customers this is a trusted and reliable company. And if the vendors accept online payments, certain information, such as your company registration number and pricing structure, under the Ecommerce Directive also is needed to be described. (ibid)

6. Accessibility
Lindsay pointed out that is also important to make customer contact the vendors easily. The contact information include the telephone, fax, email and postal details on the website and the web need to provide a way for users to send feed back to vendors -through an online form or email. Attempt to respond to queries within 24 hours. (ibid)

7. No mistakes content
Lindsay advice the vendor should make sure the web content is clear, well written and always check for spelling mistakes and typing errors and update the content regularly especially time sensitive information. (ibid)

8. Opt-in allowance
According to Lindsay, if the vendors want customers to subscribe to a service-such as an e-newsletter-then legally the vendors must follow an opt-in policy which giving users the option to agree actively to receive information or services from vendors, either by clicking on a 'subscribe' button or by ticking an opt-in box.
9. Steady promises

Lindsay said, the vendor have to stick to their promise to customers, and furthermore customers will be impressed if the vendors surpass their expectations and are more likely to trust you, as well as recommend you to others. (ibid)

10. Efficiently procedure

The author suggested website should have procedures in place for dealing with potential problems efficiently customers may experience when using your website. (ibid)

|||Gorden In e netOffice (2000) presented the following characters about a trustworthy online vendor.

1. A professional feel to the site and a judicious use of graphics and colors

According to Gorden, even though this is not a guarantee of integrity and reliability but if a website looks sophisticated and well constructed a significant investment has probably been made. (ibid)

2. Website has been updated recently

Gorden pointed out if the front page showed it last updated long time ago, and then transfer the feeling to the browsers that the owners are not serious about their web presence. (ibid)

3. Contact details easily available

Gorden stressed it also important to make sure the email enquiries were easily directed to the right personnel and answered promptly (at least within 24 hours). (ibid)

4. Provide the physical address

The author said, any website that does not include a street or postal address will be suspicious to users. (ibid)

5. Employee details and photos also give a site a more personal feeling.

Gorden express if the vendor put faces to the business then most people will feel a little more comfortable. (ibid)

6. The site should use encryption whenever personal information and in particular credit card details are to be entered.

According to Gorden, the padlock symbol in the bottom of Internet Explorer appears locked when you open a page that uses encryption and has passed your browser a certificate verifying its identity. (ibid)

7. Testimonials have long been used in the bricks and mortar retail scene to bring credibility promotional messages.

From the point of author, if a company has not got a recognized brand then it does help with credibility, if testimonials are out front and obvious. (ibid)

IV Newholm, Mcgoldrick, Keeling, Macaulay and Hoherty (2004) summarized there are eight factors which influent trust primarily before, during or after the transaction.

1. The authors pointed out, the most important element of trust is fulfillment. And the simply reason is trust is earned by meeting the order expectation.

2. The second factor is multiple contact points, according to the authors, they can help to demonstrate that this company has a “real presence” at the evaluation stage, and seems like this company provided a “real person” to confirm the order. And once there is any problem, there are additional channels to solve it.

3. Safe transaction is the third factor of building trust. From the point of authors, in this stage, the vendors have to effectually avoid fraud through the hacking of credit/ debit card numbers, or the consequences of other personal data being passed on.

4. The fourth factor of building the trust is about website features. The authors mentioned above stressed website features can assist in evaluating the offer, and care must be taken to match the capabilities of such
5. Re却pitude of branding can influence the trust of website as the fifth factor. These authors argued a consistency of brand proposition and consumer orientation remain the prime considerations for online development. And they continue to explain, especially in the early stages of buying on the Internet, consumers are likely to rely heavily upon brand s as indicators of trustworthiness.

6. Consumer communications are the sixth factor to help to build trust. According to the authors, word-of mouth communications are more trusted than advertising, so too can “word-of-web”, or “WOW”.

7. From the view of author, competitive pricing is essential for building trust, because of the search capabilities of the web. While deep discounting does not invariably create trust or loyalty.

8. Money-back guarantee is the last factor from the view of authors, but not the least. Actually this is the most powerful risk reliever, although a degree of prior trust in the e-retailer must exist for this guarantee to be credible.

5. CHARACTER OF TRUSTWORTHY WEBSITE

In the previous part, many variables associated with the website trust have been listed by different authors (Roy, Dewit and ubert, 2001; Lindsay, 2006; Gorden, 2000; Newholm, Megoldrick, Keeling, Macaulay and Hoherty, 2004). And these variables can be categorized into two aspects which are the view from vendors and the view from the customers. For resolving the research questions, some variables which are from the view of customers are selected in this section.

1. Be professional impression

The design and navigation is clear and simple enough can make the customers search the cosmetics product more quickly and easily. (Lindsay, 2006) The products of cosmetics are the part of fashion, making the good first impression with a judicious use of graphics and colors to the customers is one of the key points to one cosmetics website. (Gorden, 2000) Basically, if the customer can not complete their cosmetic purchase on this website, they will not return for sure.

2. Feel safe

Make customers feel confident that they are in a safe cosmetic website is the effective way of reducing the concern about security. Use some encryption technology show customers that they are in the safe page of this cosmetics website (Gorden, 2000). From the advice of Lindsay (2006), during accepting payments, it is better to use secure socket layers (SSL), which will automatically display the “lock” symbol at the bottom of the browser screen. The cosmetics website which join an approved scheme such as Which! Or WebTrader would show this online vendor has passed minimum security requirements (ibid).

3. Confirm transaction

Always providing the transactions confirmations which are through the website and giving the customers relevant reference number so that they could contact the vendor if there is any question about the cosmetic product they are interested in (Lindsay, 2006). According to Lindsay (2006), allowing customers to view the status of customers’ order is also good idea.

4. Have privacy policy

Having a privacy policy is very important for building the trust of cosmetics website (Lindsay, 2006). Sometimes the cosmetics website will need privacy information of customer about the age, skin status and so on for giving them good advice about purchase. If the website need to collects these information explain to the customers is necessary of why you are collecting it, how it is collected and what you will do with it once you have it. (ibid)

5. Let customers know who the vendors are
The page of cosmetics website should include the information of vendors, what your company does and the names of key staff within the firm and their contact details (Lindsay, 2006). Gorden (2000) express if the vendor put photo to the business then most people will feel a little more comfortable. (ibid) Many women search the cosmetics online only for the famous brand, so for those companies who have not got a recognized brand, testimonials, case study and so on can also be used to show these customers that you are a trusted and reliable cosmetic company. (ibid)

6. Be accessible

Make it easy for customers to contact the vendor. The telephone number and fax is first important, it is better including the physical address (Lindsay, 2006; Gorden, 2000). Because when there is some problem happened after the purchase, for example some people were allergic with some cosmetics, then they need the telephone or fax to discuss about it. Attempt to respond to queries as soon as possible can also increase the trust of website. From the view of Lindsay (2006) and Gorden (2000), the answer should be respond within 24 hours, even though the vendor just say they have received the commend and will reply shortly to the customer. And according to Newholm, Mcgoldrick, Keeling, Macaulay and Hoherty (2004), once there is any problem during the transactions, additional channels could be better to solve it.

7. Avoid mistakes in website content

Website content should be clear, well written, especially for the component, function of the cosmetics, those introductions are super important for the customers (Lindsay, 2006). And from the point of Lindsay (2006), those simple mistakes just like broken links and missing images will transfer the unprofessional approach so that the customers will not likely to trust this website.

8. Always allow opt-in

According to Lindsay (2006), if the vendor wants customers to subscribe to a service-such as an e-newsletter which the vendor would send the newest information about the cosmetics to their users, or any other information about the cosmetic products-then legally the vendor must follow an opt-in policy. For instance, when the website want to send customer the information about new cosmetics, this is necessary to give users the option to agree actively to receive information or services from the vendor (Lindsay, 2006). Even according to the Lindsay (2006), ‘double opt-in’ process is better, that means the users have to reply to confirm their subscriptions.

9. Stick to promises

The vendor should carry out exactly what ever they promise to the customer (Lindsay, 2006). And form the point of Lindsay (2006), if the vendors surpass the customers’ expectations, they will be more likely to trust their website, as well as recommend the web to the others.

10. Deal with errors efficiently

This cosmetics website should have procedures in place for dealing with potential problems customers may experience during shopping on it (Lindsay, 2006). For instance when a customers received the wrong payment invoice which is higher than he should pay, after getting this news, the vendor promptly apologize and send the right invoice to the customers.

11. Updated frequently

According to Gorden (2000), one website updated usually so that always offer the newest information can attract more customers to this cosmetic web, and transfer the feeling of there is some people work for the website everyday.

12. Fulfill the order

From the point of Newholm, Mcgoldrick, Keeling, Macaulay and Hoherty (2004), whether the seller fulfill the order well is the very important to build the trustworthy website. For the cosmetic area, the customer need
the product they would receive is exactly like the picture on their web; and the delivery time is also has to be accordant with their promise.

13. Reputation of brand
The consumer usually shop for products with consistency and high reputation brand (Newholm, Mcgoldrick, Keeling, Macaulay & Hoherty, 2004). In online cosmetic area, the buyers choose the trustworthy website mainly depend on the famous brand

Word-of mouth online communications are more trusted than advertising (Newholm, Mcgoldrick, Keeling, Macaulay & Hoherty, 2004). It is the important indicators of trustworthiness.

15. Money-back guarantee
Newholm, Mcgoldrick, Keeling, Macaulay and Hoherty (2004) pointed out; money-back guarantee is the most powerful risk reliever in online business.

16. Competitive price
According to Newholm, Mcgoldrick, Keeling, Macaulay and Hoherty (2004), competitive price is regard as one of the character of trustworthy website. The powerful search capabilities of web make it possible of rating the product by price. The companies usually improve their competitive power with lower price.

6. CONCLUSIONS
This study contributes to theory from the facet of how to understand the trustworthiness of the website and customers’ attitude towards to the trustworthy website. A series of variables associated with trustworthiness are built up through the previous theory. For narrowing down to online shopping area, some selected variables finally are defined from the view of customers. Findings are concluded for giving better understanding in this area. I hope this study would provide some clew for the other researchers in the future.

In this study, how many characters of trustworthy website are disclosed and how important they are to the trustworthiness are highlighted from the previous part. In the future implication, the connection among these perceived concerns would be undertaken to get deeper understanding of this research area. Through the collected data from the field study, different concerns level would be clear. This research is focus on the business-to-customer relationship, and the area of business-to-business is not in the bound. The important insights were probably produced in BtoB relationship in the future research on the similar research problem.

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