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# Losing Clients in B2C eCommerce: Have we forgotten the importance of Trust?

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## **Losing Clients in B2C eCommerce: *Have we forgotten the importance of Trust?***

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### **Abstract**

*For 25 years we have watched and nurtured the growth of B2C eCommerce with first time consumers, however consumer surveys are indicating that we are losing ground with previous customers who are vowing not to return. Consumers state that they perceive a lack of confidence and trust that the vendor will provide a safe and secure environment. In the early stages of development much research into trust was undertaken with many models developed to encourage consumers to be adopters of online commerce. Maintenance of trust now appears to be diminishing and it is time to consider the original motivations. This paper assembles much of the previous research in the areas of technology acceptance, personal needs and discipline specific understandings of trust and how they relate to eCommerce in an attempt to get back to basics in trust relationships and understanding of human needs.*

**Keywords:** eCommerce, trust, B2C, Internet, maintain, Technology, TAM

## **1 Introduction**

One of the enduring challenges in the area of business to consumer (B2C) electronic commerce concerns the issue of establishing and maintaining the trust of online consumers. From a research perspective, much attention has been devoted to understanding how potential customers perceive online vendor's trustworthiness and, on the other hand, approaches that vendors could employ to foster such trust.

The general consensus by both researchers and business forecasters was summarised by Higginbotham (1999) that one of the reasons considered as a main obstacle in the uptake of e-commerce is "the fundamental lack of faith between most businesses and consumers". This sentiment has continued to grow through the life of e-commerce (Koufaris and Hampton-Sosa 2004; Krone and Johnson 2007 ; Stewart et al. 2002 ) and

is reflected in current literature with over 90% of US e-commerce users reporting their intention to reduce or stop using e-commerce due to concerns with security, identity fraud and other issues related to trust (Consumer Web Watch 2005). This is happening at a time when B2C e-commerce is attracting new-comers to the market place and losing the customer base it worked so hard to acquire. At this time in B2C e-commerce development, where credit card fraud is increasing annually (APCA 2008) and official reports show that consumers are advocating to move away from e-commerce online transactions (ACMA) 2010; Krone and Johnson 2007 ) it is appropriate to reconsider our understanding of trust and how it relates to e-commerce.

The open design of the Internet was never intended for commercial use and consequently was not developed to ensure the security and risk management required within the business arena. It has been left to the users of the Internet to develop their own strategies to create a trusting environment from the vendor's perspective and derive trust from the consumer's perspective. Trust is an essential element and basis for all B2C e-commerce. Trust reduces the costs of control structures or technical security and allows for the adaptation of social systems (Uslaner 2007). Trust is necessary in many aspects of B2C e-commerce from the individuals perspective of their own competency to use the technology to that of the vendor's ability to supply the necessary security. B2C e-commerce trust also relies usability of the technology with the need to trust individuals and society.

This paper first discusses the acceptance of e-commerce as a technology tool together with the impetus for its uptake. Next this paper discusses trust as considered through the various e-commerce disciplines. Further the paper discusses the need for individuals to make both objective and subjective decisions each time a transaction is considered. This paper calls upon rigorous research that has been applied to many new technology phenomena's and various established relevant disciplines.

## **2 Trust With Technology**

The introduction of B2C e-commerce took the emphasis of the Internet solely as a research tool into the commercial world and therefore to a wider community. The appeal was not to be aimed solely at those who had been raised with computers and the Internet but to a wider audience, who may have never used a computer, but were holders of credit cards and therefore potential customers.

The process of gaining or losing trust can begin as early as the first mention of a new technology (Fishbein and Ajzen 1975). To understand the rationale behind a consumer choosing to use or not use the technology involved in B2C e-commerce and the complexities involved in the decision process, we will look towards *Self Efficacy Theory* (SET) (Bandura 1977 ), the *Theory of Reasoned Action* (TRA) (Fishbein and Ajzen 1975) and its subsequent developed theories. The concept of trust with technology in the following section relates to the consumer's perception of the physical technology and not the individuals behind the technology. Technology per se does not constitute moral actions or free will therefore can not be discussed in relation to motivation or trustworthiness (Norman 2004).

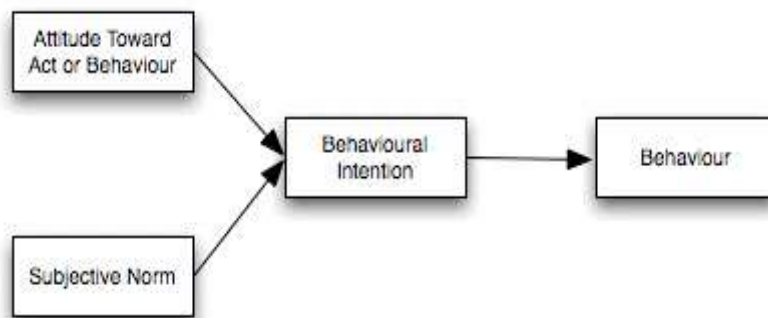
### **2.1 Self Efficacy Theory, Theory of Reasoned Action and Technology Acceptance Model**

*Self Efficacy Theory* derived from Social cognitive theory is defined as people's judgment of their knowledge and capabilities to achieve an outcome or behaviour. This definition was further expanded (Bandura 1986 ) to include outcome expectancy which relates to the conviction that an action will lead to a prescribed outcome. The theory of self efficacy was applied to the field of information technology with the development of

Computer Self Efficacy (CSE) relating to the opinion that a person can produce a prescribed outcome through particular activities with information technology (Gist 1989). (George M. Marakas et al. 1998) divided CSE into General Computer Self Efficacy (GCSE) relating to a person's judgment of their knowledge and ability to produce an outcome using computers in general and Task-specific Computer Self Efficacy (TCSE) which narrows this view of CSE to the ability to produce specific outcomes using information technology.

The technology involved in B2C eCommerce can be prohibitive to new comers to both computers and the Internet, hence the self efficacy required to overcome the technology begins with GCSE for those who are new comers to computer technology and the Internet and moves to the domain of TCSE for searches, comparisons, navigation, online payment, emails and possibly even parcel tracking and downloading. A high level of TCSE is required to commence B2C eCommerce given that the skills required are quite refined and incremental in their development.

Self efficacy in particular TCSE leads to knowledge of a person's abilities and capabilities to use B2C eCommerce, however there needs to also be the desire to use the technology. The Theory of Reasoned Action (TRA) (Fishbein and Ajzen 1975) derived from SET proposes that people's motivation or intention towards an active behaviour is influenced by a subjective evaluation that the attitude toward the behaviour is positive and the subjective norm or beliefs by others who influence their decisions that they should undertake this behaviour. A model of TRA is shown in Figure 2.1.



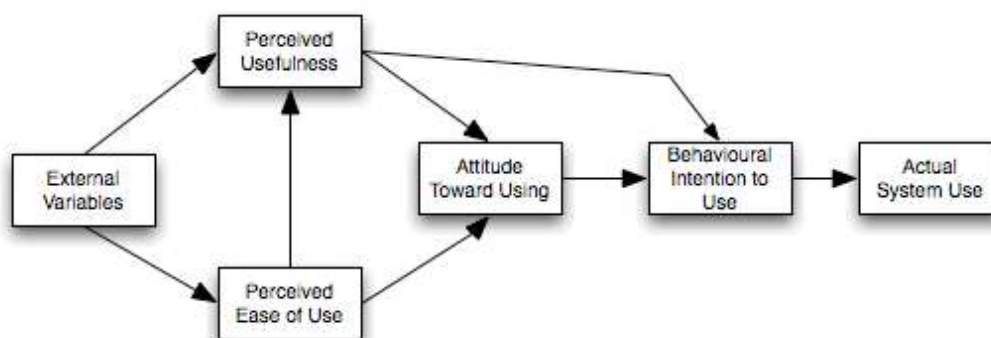
**Figure 2-1:** Theory of Reasoned Action (Fishbein and Ajzen 1975)

Attitude towards an act such as purchasing through eCommerce is influenced by the consumer seeing this method of transaction as advantageous for reasons of convenience, price, availability or accessibility. The consumer can also draw on their previous knowledge and skills relating to purchasing online to assist in developing their attitude towards their intention.

Social influences are also a consideration, relating to the experiences of those whose opinion is able to persuade the consumer. This can be in terms of friends, media coverage or concerns shown by people of authority such as politicians in handing down legislation or reports such as the Australian Government discussion paper on moving to an electronic marketplace. Together these features of the TRA map a better understanding of the consumer's intention to purchasing online.

The *attitude toward behaviour* described in the TRA model is reliant on a number of circumstances surrounding the individual user. With respect to B2C eCommerce the aforementioned influences include a reason or need to purchase online, previous knowledge and ability. The Technology Acceptance Model (TAM) (Davis 1989) as depicted in Figure 2-2, a popular tool within Information Systems discipline, is used to

explain the uptake of technology by dividing the feature of *attitude toward behaviour or act* into two influences.



**Figure 2-2:** Technology Acceptance Model (Davis 1989)

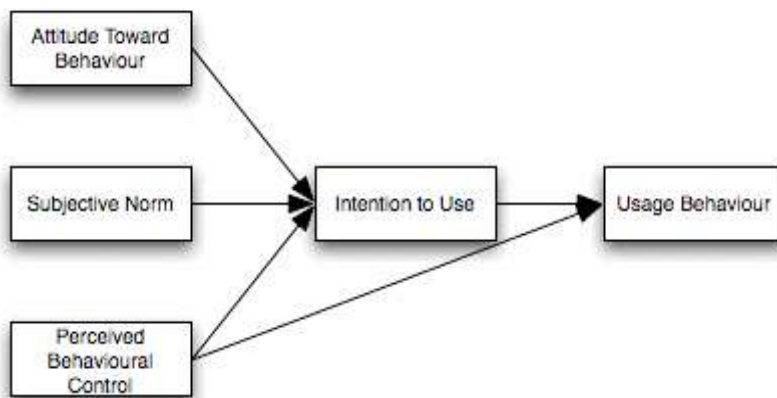
Davis proposed that the perceived usefulness and perceived ease of use are directly responsible for the attitude towards using a technology, which in turn influences the behavioural intentions to use. Davis also proposed that if all other factors are held constant, improving the usability of the system, should in turn make the system more useful. Perceived usefulness relates to the consumer's needs and wants and the ability of the technology to meet these in an effective, efficient manner. The uptake of a technology must improve the current position in order to be perceived as a preferred method. In B2C eCommerce this relates to being able to purchase goods or services in a manner that is timelier, more cost effective, convenient, accessible, available and enjoyable or any combination of these factors.

The perceived ease of use, a fundamental principle to Human Computer Interaction, requires that the consumer would find the usage of the technology to be straight forward allowing the intended use to be achieved with minimal physical and cognitive effort. For B2C eCommerce there are common issues that stand in the way of an easy to use site such as poor navigation, not allowing for products to be found, purchases to be made and information to be accessible. The visibility of the system must echo what the system is doing to reduce the possibility of multiple purchasing and ordering incorrect products. Where these features of ease of use are not met there becomes a void in the consumer's trust in the businesses ability to perform in not only their professionalism of their site but also all other facilities they offer such as fulfillment, privacy and security. Therefore perceived ease of use not only affects the consumer's pleasure in using the business application but also their trust in the company's ability to affect all aspects of their business. The TAM model therefore represents an approach to discerning if a consumer would or should consider using eCommerce with a particular site, given there are a set of criteria that should be met in order for the technology to be acceptable.

External influences add risk factors that are perceived not to be under the control of the consumer, hence the TRA and TAM represent only the technology that is stable and consistent.

## 2.2 Theory of Planned Behaviour: Factors Surrounding the Technology

The *Theory of Planned Behaviour* (TPB) (Ajzen 1985) as proposed by Ajzen in 1985 is derived from the TRA and recognises that the control over the behaviour cannot always be complete and therefore the outcome of the intention not always predictable. TPB adds the complexity of the limitations experienced by the circumstances (Figure 2-3).



**Figure 2-3:** The Theory of Planned Behaviour (Ajzen 1985)

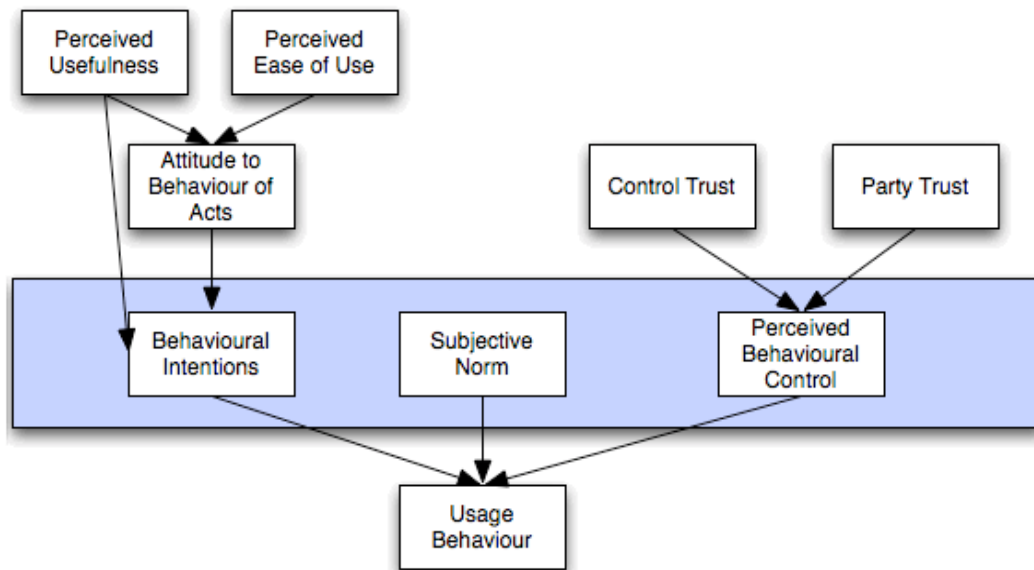
### **2.3 Integration of Technology Theories**

With B2C eCommerce there are many associated risks as discussed in the introduction, once recognised by the consumer, add to the complexity of their intention decision. Control for the B2C eCommerce consumer in many instances appears to tend to lie in the hands of the online business. From the consumer's perspective the concept of risk can at times be considered to be the same as uncertainty (Grabner-Kraeuter and Kaluscha 2003). The system visibility of an eCommerce transaction often appears as a black hole with no feedback to show the progress of purchase details or payment status. This void is only sustained by a time lag between the purchase and the receiving of goods and often compounded by inaccessibility of human contact. Issues of risk with the business itself and of the technology lead to the need for another level of decision making in whether to trust the technology and the individuals behind the business. This need for trust is depicted in the TPB model as the extended feature of the TRA in perceived behavioural control as it is the perception of the consumer as to their control and how they react to this perception that will influence their intention to use.

Extending the theory of perceived behavioural control affecting the intention to use in an eCommerce environment (Tan and Thoen 2001) propose further dimensions of trust in controls to include trusting in the party and trusting in the technical controls in place to ensure a trustworthy transaction. These two considerations are complimentary and work towards giving an overall trust towards the trust in the transaction.

Each of these theories, TAM as a subset and refining of a feature of TRA and TPB as an extension of TRA, offer insights into the uptake of eCommerce as a technology from the consumer's perspective and the need to study these areas in unison and not isolation.

To see how these theories relate to each other in the eCommerce environment it is necessary to incorporate the TAM that considers the uptake of technologies and TPB that extends the research to recognise the perception of control that exists, this is demonstrated in Figure 2-4.



**Figure 2-4:** Integration of TAM, TPB and Control/Party Trust

The integration of TAM and TPB offers an insight into the complexity facing the human actor in the trust decision process. Further definition of the multifarious term trust requires consideration in order to achieve a clearer picture of each element and how they relate to eCommerce.

### 3 Trust With People

The models discussed include the concept of perceived behavioural control, that recognises there are factors beyond the influence of the consumer. The interaction with eCommerce is physically with the technology and virtually with individuals and societies. In order to exist in society we are required to depend on other people to assist us in achieving our goals. For eCommerce our goals are entwined with the goals of those who are supplying the goods or services. Each of the players in a transaction has a stake in the outcome, hence we are entrusting that each player will work to the beneficial good of all stakeholders. Trust therefore becomes essential for both personal (Golembiewski and McConkie 1975) and economic relationships (Morgan and Hunt 1994).

The study of ecommerce integrates numerous disciplines and therefore consideration needs to be given to each area in order to understand the whole picture of B2C eCommerce. Adding to the understanding of trust with technology the contributing disciplines to be discussed include sociology, psychology and commerce.

#### 3.1 Defining Trust in Psychology

This section will consider two main streams of psychology research in trust, firstly, the traits required in a trustee and how to calculate these and secondly the need for an understanding of the situation at hand, the persons involved and the consequences of a trusting action.

The psychological perspective on trust is as a personal trait relating to the individual and their trust in individuals. (Moorman et al. 1993) define trust as a “willingness to rely on an exchange partner in whom one has confidence”. Moorman’s definition does not elaborate on the term confidence, how one gains or measures confidence and what are the traits in the partner that should be included as relevant in a confidence calculation.

Baier defines trust as “the reliance on other’s competence and willingness to look after rather than harm things one cares about which are entrusted to their care” (Baier 1986). This definition extends that of Moorman et al. and attempts to distinguish characteristics of the trustee that would engender trust in the trustor, these being competence and willingness of the trustee.

The collation of trust literature by (McKnight and Chervany 2001) argue that definitions of trust can be grouped into four main categories, these include integrity, benevolence, predictability and competence. These traits represent the characteristics that a trustor would look for in order to build confidence in a trustee. Research in psychology posits that for trust to occur the trustor must believe that the trustee exhibits each of the attributes identified by McKnight and Chervany and further extends the list to include the traits of “responsible, helpful, honest and fair”, (Altman and Taylor 1973; Dwyer and LaGace 1986; Rotter 1971). Due to the virtual relationship in B2C eCommerce, the task of calculating if the vendor exhibits these traits is even further exasperated than a face to face meeting but essential before a trusting relationship can occur. (Lewicki and Tomlinson 2003) define trust by “our trust in another individual can be grounded in our evaluation of his/her ability, integrity, and benevolence. That is, the more we observe these characteristics in another person, our level of trust in that person is likely to grow”. They further recognise there are stages of building trusting relationships stating that the early stages is a calculated expectation of the other parties behaviour given the situation at hand, the possible positive and negative outcomes and the control of the trustor over the trustee.

Other factors considered in the trust definitions by psychologists include the risks involved, the situation at hand and the individuals involved. (Deutsch 1958) defines trust in relation to the individual as having trust “in the occurrence of an event if he expects its occurrence and his expectations lead to behaviour which he perceives to have greater negative consequences if the expectation is not confirmed than positive motivational consequences if it is confirmed”. In relation to B2C eCommerce the individual is seen to be the consumer and the event a transaction. The definition suggests risk and associated consequences and the need for judgment in relation to the weighing up of the perceived positive and negative outcomes that the individual would be worse off if he trusts than if he does not trust. (Zand 1972) defines trust in relation to the individual and their willingness to increase their vulnerability to the actions of another individual where they do not have control of their behaviour. Zand further defines trust as “conscious regulation of one’s dependence on another that will vary with the task, the situation, and the person”. This expresses an understanding of vulnerability, that is, there are risks involved and that the response will be dependant on the assessment of the risk given the situation at hand and the individual(s) involved in the arrangement. (Currall and Judge 1995) further confirm the concept of trust and its relationship to risk with their definition of trust as “an individual’s reliance on another party under conditions of dependence and risk”.

(Rempel and Holmes 1986) state that “trust is a generalised expectancy related to the subjective probability an individual assigns to the occurrence of some future events”. This definition introduces a new concept of subjective probability as opposed to objective probability. Trust in eCommerce requires an understanding of the measurable risks such as the level of security being used as well as an estimation of the perceived immeasurable risks such as does this company really exist. The amount of trust required is better understood by gaining an understanding of these objective factors and thereby understanding the extent of the risk.

The psychology literature therefore defines trust in terms of an individual’s confidence in an individuals partner. The individual has a willingness to increase their vulnerability given their reliance on another party to produce a future event with the knowledge that the action will involve risks. The recognised traits that the individual seeks in the



partner for a trust relationship are given as integrity, benvolence, responsible, fair, honest, helpful and predictable.

### **3.2 Defining Trust in Sociology**

Many of the aspects identified by the psychology trust literature are shared in the sociology trust literature with one main distinction. Trust is seen by the sociologists to be greater than the individuals and cannot be reduced to individual characteristics (Gould and Lewis 1985), it is the mutual faithfulness on which all social relationships ultimately depend (Simmel 1990). Trust is not seen to rely on individuals but to the social structure, nature of the situation and the roles being played. Trust is essential for social order requiring both emotional and cognitive processes. The social aspect of trust ensures that the conditions necessary for a successful outcome are already in place (Gould and Lewis 1985), (Zucker 1986). Lewis and Weigert's trust definitions based on (Barber 1983) and (Luhman 1979) argues that the shift from the view of the individual to that of a society has grown out of our dealings in face-to-face situations to dealings with anonymity. When an act of trust occurs it is supported by social structures, such as purchasing from a stranger can occur as one expects that as a representative of a company they will act with the companies guarantee. This trust is extended to the backing offered by a legal system and the moral structure of society.

Trust definitions in sociology literature generally agree with all aspects described above in the psychology literature with the main exception of trust being related to individuals. Sociological trust argues that given the pace of life and globalisation societal trust has necessarily replaced individual trust.

Community trust is an example of social trust where membership within a community implies that each actor abides by the social norms and structure of the community thereby creating expectations of behaviour (Sproull and Kiesler 1991). Therefore, whether the community is defined by culture, race, religion, gender, age, sport or socio-economical status the boundaries and rules are developed and understood by all members. This understanding, whether formally written or understood, leads to trust in each member of the community to act within accordance of acceptable behaviour. Members invited into the community or referred by a member of the community are bound by the governance and social behaviours of the community and therefore expected to conform in order to be a recipient of the extended community trust. This concept of referred trust is extended with the work of (Resnick 2002) who found that where trustors were members over a range of the same social settings reversed roles became more likely, that is there is an expectation that the other members will act in the same trustworthy manner.

### **3.3 Defining Trust in Economics**

Trust to the economists shares many of the same features as those already presented with the psychologists and sociologists. However, the economists make the distinction of trust as a decision that is made through calculation of risks and benefits known as calculative trust.

To the economists trust can be calculated as per any economic exchange. Calculative trust is defined as “a particular level of the subjective probability with which an agent assesses that another agent or group of agents will perform a particular action” (Dasgupta 1988). Dasgupta also defines the acceptance of a calculative trust as the expectation that the trustor will “perform an action that is beneficial or at least not detrimental to us is high enough for us to consider engaging in some form of cooperation with him”. Both of these definitions require a cognitive decision that subjectively weighs the risks, consequences and the person or agent with which the trustor would be dealing. The consumer, in the case of eCommerce must weigh up what

would be the cost if the trust is broken. The consumer must decide if they are convinced that the company will act in such a way as to ensure a positive outcome that will not negatively affect the business they represent or undertake any behaviour that would result in an outcome that was detrimental to the consumer (Anderson and Narus 1990). This concept requires the company to acquire and maintain a positive reputation in order to acquire the trust of the consumer.

The expectation that the company will act in what are considered by the economists to be a dependable manner, is defined as normative trust which holds the belief that people sharing common values have a common concept of moral values (Giroud et al. 2005). The upholding of standards can be calculated and normative trust then applied relative to the understanding that occurs as to the existing norms. These norms in commerce are defined by (Ackerman et al. 1997) to be “shared rules of conduct that constrain the aggressive pursuit of self interest”. To answer the question of how to know if a company is adhering to norms and how to calculate trust using a subjective interpretation of their impending behaviour, economic research offers communication as the key. Communication, particularly over time and repeated occurrence, creates a forum for all participants in the transaction to obtain an understanding of each others standards, activities, purpose and intention. Communication can also clarify the expected outcome of the transaction, a feature each group of researches has identified as an important aspect in deciding on trust.

Through communication it is also possible to create a false sense of trusting behaviour, this ability is amplified in eCommerce where the normal physical attributes recognisable in a face-to-face situation do not exist. (Habermas 1992). states that “communication must not be one-sided allowing for manipulation but allowing for fair and open dialogue, free of coercion, manipulation, secrecy concealment or deception ”

As well as creating a façade through communication, economic literature discusses the practice of opportunistic behaviour defined as “self-interest seeking with guile” (Williamson 1975). Economists however consider opportunistic behaviour to be fundamental to good economics rather than a negative aspect. This divergence of opinion between a vendor and consumer is said to lead to decreased trust when the behaviour has been recognised by the consumer (Baker 2001). Baker stems his argument from Bonoma’s empirical research that suggests that in general society does not accept opportunistic behaviour in long term relationships (Bonoma 1976). This research reiterates the need for predictability, benevolence and integrity as essential ingredients for trust and trust calculation.

When a relationship has been developed between a consumer and a vendor the trust calculation continues in deciding if the relationship is sustainable. The calculation of trust does not cease once the decision to trust has initially been made. In undertaking a calculation of trust it should be continually recalculated whether the relationship is worth sustaining compared to the costs involved in severing ties (Lewicki and V 1996). Businesses rely on the costs of developing a new relationship as a substantial part of the trust calculation by the consumer given that to change partners requires reassessment and establishment of norms and communication.

Trust therefore to the economists is based on an understanding of the intentions of the vendor by the consumer and calculating whether the advantages of the association is substantial enough to sufficiently outweigh those of not transacting with the vendor.

#### **4 Trust in a b2c E-Commerce Context**

There is no consensus in the current literature as to a commonly accepted definition for the notion of trust in the B2C context (McKnight et al. 2001). It is generally recognised that eCommerce trust definitions were initially extrapolated from the disciplines as previously described. E-commerce varies from these definitions offered by these

disciplines to include risks and uncertainty that are not experienced by face to face transactions. As humans we learn to instinctively read body languages, both consciously and unconsciously, the smallest of body movements, pupil dilation or the fake smile can arouse suspicion when fronted by an opportunist. Dealing with strangers is discussed by Baier as differing from trust of a child, a friend or institution (Baier 1986), however Baier does not discuss the inability to be physically present when a trusting relationship occurs.

Ambrose (1998) proposes that trust is related to 'task risks', that is trust varies depending on the task the user is undertaking. (Schoorman and Mayer 2007) further clarified the relationship between trust and risk as trust is the willingness to assume risk, while trusting behavior is the assumption of risk. The concept of trust and risk being related is echoed in all fields of study. The economists who believe that trust can be calculated knowing the risks fail to recognise that with eCommerce the risks being faced are generally unknown, that new risks are continually unfolding. For example, initially concerns related to credit card misuse were extended to include identity stealing, misuse or on selling of personal information and fraud.

E-commerce definitions rely on the definitions offered by the respective disciplines such as sociology, psychology, technical design and commerce. In an attempt to collate the varying disciplinary factors affecting trust, (Papadopoulou et al. 2001) discusses different trust categories of system shopping process, vendor, individuals and firm trust in eCommerce, separating out consumer and vendor related trust. Each eCommerce researcher has attempted to explain the existence of risks and essential consequential trust and hence developed models of essential factors to overcome the consumer risks and lower the level of trust required.

The psychologists and sociologists perspective to e-commerce is to consider the individual or social structure involved in the purchasing, recognising personal attributes such as their previous experiences with eCommerce and disposition to trust to be effectors of trust determination (Einwiller et al. 2000; Kim 2001; Kim and Prabhakar 2000; Kini and Choobineh 2000; Papadopoulou et al. 2001; Salam et al. 1998). Designers and HCI researchers regard the experience and perception offered by the site to affect trust calculation (Egger 2001; Fogg et al. 2001; Jarvenpaa et al. 1999; McKnight et al. 2000). (Riegelsberger et al. 2005). surmise that while designing with trust heuristics in mind it is still not possible to fully control the consumer's behaviour and recognise the need to design digital environments which will be adaptable to an evolving environment with the "norms and growth of benevolent relationships" The technology researchers consider the management and demonstration of the businesses capability to undertake a safe transaction as the main considerations for trust (Cheung and Lee 2001; Grazioli and Jarvenpaa 2000; Tan and Thoen 2001). That risk exists is not questioned by any of the eCommerce researchers, hence controlling these risks to improve the trust is considered the main goal of many.

"Trust is good, control is better" [Lenin]. Lenin's view is reflected in research from varying disciplines that have considered factors that are required to gain trust in eCommerce. This area of research considers in the absence of a complete knowledge of the trustee, the consumer is able to calculate (Australian Communications and Media Authority. (ACMA) 2010) trust when they are given evidence of trustworthy behaviour and that by controlling the information, design and security that is given to the consumer they can make an informed trust decision

Schoorman and Mayer (2007) who in the past have offered much in the understanding of trust in the fields of management and eCommerce argue that trust development is not instantaneous and that the aspect of time as a required factor to develop trust is intrinsic. Further to their research of 1995 they include the stages of trust building to comprise of propensity to trust at the early stages, judgments of ability and integrity to be built relatively quickly and benevolence to take more time over the partnership. Trust

development in the context of time relates to the aforementioned recalculation of the consumer's position with the trust decision as they become more acquainted with the situation and players involved.

## **5 Conclusion**

This review of trust related research recognises the multi disciplinary nature of trust and affords an understanding of the complexity of trust as an issue. In particular the integration of the TAM, TPB and control trust/party trust equation demonstrates the complexity of eCommerce in relation to the human factor and their involvement with technology.

B2C eCommerce continues to build at a prolific rate, yet the establishment and the ability to maintain trust seems to be waivering. Research has demonstrated that newly active online consumers are not returning due to their perception that the B2C environment is failing to meet the consumers trust and confidence in the vendor's ability to provide a safe and secure environment.

If business is to win back the trust of past consumers, they must turn their heads to considering the fundamental issues that underpin trusting instincts and behaviours as discussed in this research. Without this focus consumers new to ecommerce will also turn away, creating an overall diminishing customer base.

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