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A Review of Literature on Trust in Online Platforms- A Conceptual Unified Framework and Future Research Directions

Completed Research

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Abstract

There has been a lot of empirical work on trust research in online platforms in the past two decades. Due to great diversity in the underlying theories, methodologies, variables, and relationships in this field and a “confusing potpourri” of conceptualizations and operationalizations of the constructs, prior researchers have called for a need to synthesize the field knowledge in a meaningful way to build a cumulative tradition. With this as the underlying motivation, this review paper analyzes 106 empirical articles on trust in online platforms published in the past 20 years to synthesize the field knowledge and provide a state of art picture of the field. This paper also aims to provide a conceptual unifying framework that establishes the relationships among various constructs studied in the literature, along with some insights into existing research gaps and potential future opportunities.

Keywords

Trust, Online platforms, Literature Review, Conceptual framework

Introduction

"The best way to find out if you can trust somebody is to trust them."

-Ernest Hemingway

Trust has always been crucial for any relationship and has been researched across multiple disciplines for more than five decades. In Information Systems, trust has been studied in multiple contexts such as social networks, e-commerce, outsourcing, virtual collaborations, etc. With a myriad of online platforms today and the uncertain nature of the online environment, it is of utmost importance for any platform to establish users' trust to bring about its acceptance and initial usage (Gefen et al., 2003), satisfaction (Kim et al., 2004), continued engagement (Qureshi et al., 2009) and loyalty (Kim et al., 2009). Information asymmetries among the transacting parties, lack of physical evaluative cues due to the online nature of the transaction, presence of behavioral and/ or environmental uncertainties, etc., could make the users vulnerable to the platforms. Users employ trust as a decision heuristic (Lewicki & Brinsfield, 2011) to overcome these vulnerabilities and engage in information exchange and transactions. Hence it becomes crucial for the platforms to build and maintain users' trust through various mechanisms throughout their engagement journey.

A diverse yet rich body of theoretical and empirical works on trust in online platforms has accumulated in the past two decades. This diversity is evident in the "confusing potpourri" of conceptualizations (Shapiro, 1987) and operationalizations colored by the disciplinary lenses (McKnight & Chervany, 2001), a multitude of theories, methodologies, constructs, and results (Benbasat et al., 2010; McKnight et al., 2002), thus calling for a need to synthesize the field knowledge in a cumulative and meaningful way, which serves as the motivation for this study. The inspiration for this review paper is drawn from a concise and systematic review by Lacity et al. (2010) on IT outsourcing.

This paper contributes to the existing body of knowledge by encapsulating the vast empirical works on trust in online platforms and synthesizing them to a) show what is studied in the prior works, b) picture the state of the art of the field, c) provide a unified framework depicting the humungous number of variables and their relationships, d) present the potential limitations of the prior studies, and e) showcase the fertile areas of future research, thereby helping the researchers and the practitioners avoid reinventing the wheel or reconstructing the giant (vom Brocke et al., 2009). This paper addresses the following three questions-

- a) What are the themes, theories, and methodologies studied in the prior literature on trust in online platforms?
- b) What antecedent and consequent variables of trust in online platforms, and their relationships, have been examined in the prior empirical literature?
- c) What are the gaps in the existing body of knowledge, and what are the fertile areas of future research?

In the next section, the review process including the methodology, journal selection, and article filtering, is outlined. The review findings and the unified framework are discussed in the subsequent sections. This is followed by an in-depth discussion on some of the existing lacunae in the body of knowledge, which might be fertile areas of further inquiry for researchers in this field. Lastly, the theoretical and practical implications of this research, along with some limitations and the concluding remarks, are given.

Research Method

Choice of Review Methodology

A traditional narrative literature review is chosen for this study. This method is considered more appropriate and suitable to provide a comprehensive review of the state of art literature and critically assess them (Boell & Cecez-Kecmanovic, 2015). In traditional literature reviews, the structure of the review, the inclusion-exclusion criteria, the selection, and the relevance criteria are all based on the researcher's subjective judgment and knowledge of the field. Vom Brocke et al. (2009) pointed out that most IS review papers lack thorough documentation of the review process, making it difficult to assess the reliability and validity of the review results. Hence, though the subjectivity of the researcher is involved, checks have been put in place to ensure the method is quite rigorous in terms of article filtering, selection, inclusion, and exclusion criteria, and the same is documented in the following sections.

Selection of Articles for the Review

Journal Selection

As the context of the study is trust in online platforms, we chose all the articles from 2000 to 2020, which had the keywords "Trust" and ("Online platform" or "digital platform" or "e-commerce") anywhere in the article. This time frame was chosen because online platforms rose to prominence in the late 1990s or early 2000s. The initial research articles on online platforms started surfacing in different journals in the early 2000s. Thus, considering the literature published in these 20 years would encompass most papers studying this phenomenon. For the review, the journal list included the senior scholar's basket of 8 journals, followed by the International Journal of e-commerce as it was an e-commerce specific journal and had many seminal articles on trust in online platforms. This was followed by a thorough search of online databases such as EBSCO host and Web of Science using the same keywords mentioned above. This resulted in articles from journals such as Decision Sciences, Electronic markets, Internet Research, etc. covering sub-contexts such as e-commerce, m-commerce, social commerce, social media platforms, crowdsourcing platforms, sharing economy platforms. While this literature selection process covered most seminal IS articles on trust in online platforms, it was essential to conduct a backward citation search to arrive at seminal articles from reference disciplines. The backward citation search resulted in 13 seminal articles that were used only as a guiding lens to understand how theories and concepts of trust were borrowed from reference disciplines into Information systems and were not a part of the consideration set for the review. This process resulted in 408 empirical IS articles and 13 seminal articles from more than 15 journals.

Criteria for Filtering Articles

The title, abstract, and keywords of all the 408 articles were read thoroughly by one of the authors, and only those relevant to trust and online platforms were selected for the review. In papers where it was not possible to take a clear call by reading the abstract, title, and keywords, the entire article was read to decide the relevance. The following definitions of trust and online platforms were considered while reading the abstracts to ensure rigor and consistency.

Trust- "The willingness of the party to be vulnerable to the actions of the other party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Mayer et al., 1995, p.712).

Online Platforms- A company builds a digital infrastructure (platform) "to create value by reducing distribution, transaction and search costs" when two or more groups of users/ customers interact with one another or with the platform itself (Pagani, 2013, p.620).

This filtering process resulted in the final selection of 106 papers. The number of articles selected from different journals is shown in table 1. To address the question of validity "Does the author search right?" (vom Brocke et al., 2009), and to ensure rigor in filtering the articles for the review (Nevo & Ein-dor, 2008), a random sample of 50 articles from the list of 408 were picked. Another IS researcher followed the same process of thoroughly reading the random articles' abstract, title, and keywords to decide if they could be categorized as relevant papers. Initially, 92% agreement was achieved. The reason for the disagreement was that either trust or online platform was not evident in the abstract of these papers. However, the disagreement was resolved after reading the whole paper, and the papers were included in the consideration set. Such a rigorous approach helped us ensure that all the relevant papers have been considered in the review list.

Journal Name	Initial No. of articles	No. of articles for review
Journal of Management Information Systems	67	18
European Journal of Information Systems	29	15
International Journal of Electronic Commerce	50	14
Management Information Systems Quarterly	43	13
Journal of Strategic Information Systems	18	10
Information Systems Research	15	8
Others	186	28
Total	408	106

Table 1: Frequency of relevant articles across journals¹

Findings

List of Themes

To synthesize the review and arrive at a list of well-researched and under-researched themes, a concept-centric approach suggested by Webster & Watson, (2002) was followed. This approach helps explore a network of relationships between concepts (Watson, 2015) and the sensemaking of the prior literature. It also helps identify some prominent authors working under a particular theme. Such visual representations enable researchers new to a field to understand the field's status quo and provide a ready reference to go to for a specific topic of interest.

To arrive at the concept-centric matrix, the 106 papers were read in detail, and the paper's overarching theme was coded. In an iterative process, similar themes/subthemes were grouped and categorized, and the list of authors working under a particular theme/ subtheme was noted against it. As shown in Table 2,

¹ Due to space constraints and page limitations, only journals with more relevant articles for the review have been listed in table 1. Remaining journals are mentioned as others. The detailed frequency of relevant articles across different journals are available with the author, which can be shared upon request.

a few themes such as antecedents and consequences of trust, the study of different trust targets are extensively researched. On the other hand, themes such as trust and distrust, trust violation and repair have received attention only in the last ten years with scope for new studies. While themes such as conceptual frameworks of trust and construct refinement studies are highly crucial to the field, only a handful of studies were conducted in the early 2000s, without a cumulative tradition being built by the research in the subsequent years. With new theoretical advancements in the field over the years, there is a need to update the existing conceptual frameworks, which seems to be lacking. Studies on themes such as the continuous or dynamic nature of trust and the role of individual trust beliefs are scarce and serve as fertile grounds for future research.

Themes	Subthemes (if any)	Authors
Conceptual frameworks on trust	Interdisciplinary typology	McKnight & Chervany 2001
	Stakeholder perspective	Shankar et al. 2002
Scale development/construct refinement		Bhattacharjee 2002; McKnight et al. 2002; Liu et al. 2012
Antecedents to Trust	Institutional mechanisms	Tan & Thoen 2000; Pennington et al. 2003; Pavlou & Gefen 2004; Fang et al. 2014; Chen et al. 2016; Guo et al. 2017
	Culture	Vance et al. 2008; Sia et al. 2009; Clemons et al. 2016
	User characteristics	McKnight & Chervany 2001; Hampton-sosa and Koufaris 2005; Awad & Ragowsky 2008; Hoffmann et al. 2014
	Privacy	Dinev & Hart 2006; Posey et al. 2010; Bansal et al. 2015
	Website characteristics	Everard & Galletta 2006; Hampton-sosa & Koufaris 2005; Cyr 2008
	Risks	McKnight et al. 2002; Pavlou 2003; Ye and Kankanhalli 2017
	Benefits	Kim et al. 2009; Krasnova et al. 2010; Ye and Kankanhalli 2017
	Community/Network	Pavlou & Fygenson 2006; Sia et al. 2009; Bapna, Gupta, et al. 2017
Different trust targets	Trust in technology/ IS artefact	Wang & Benbasat 2005, 2007, 2008; Komiak & Benbasat 2008; Lankton et al. 2013; Lankton et al. 2015; Söllner et al. 2016
	Trust in seller	Kim et al. 2008; Koh et al. 2012; Söllner et al. 2016
	Trust in community	Chen et al. 2009; Krasnova et al. 2010; Söllner et al. 2016
	Trust in buyer	Sun 2010; Guo et al. 2017
	Trust in intermediary	Krasnova et al. 2010; Mittendorf et al. 2019
	Trust transfer	Lim et al. 2006; Kim 2008; Chen et al. 2016; Lee & Hong 2019
Behavioural consequences of trust	Intention to purchase	Pennington et al. 2003; Pavlou 2003; Everard & Galletta 2006; Pavlou & Fygenson 2006; Koh et al. 2012
	Intention to seek info	Pavlou & Fygenson 2006; Mittendorf 2016
	Intention to disclose info	McKnight et al. 2002; Posey et al. 2010; Bansal & Zahedi 2015
	Intention to sell	Sun 2010; Guo et al. 2017
	Intention to adopt IS	Wang & Benbasat 2005; Komiak & Benbasat 2006; Söllner et al. 2016
	Actual behavior	Pavlou 2003; Pavlou & Gefen 2004; Pavlou & Fygenson 2006
	Satisfaction	Kim et al. 2004; Cyr 2008; Xu et al. 2015
Eloyalty	Qureshi et al. 2009; Chen et al. 2009; Kim et al. 2009; Fang et al. 2014	
Trust & distrust		Komiak and Benbasat 2008; McKnight et al. 2017; Moody et al. 2017
Trust violation & repair		Utz et al. 2009; Bansal & Zahedi 2015; Bapna, Qiu, et al. 2017
Neural studies on trust		Dimoka 2010; Riedl et al. 2010
Dynamic trust		Kim 2014
Role of trust beliefs		Xu et al. 2015

Table 2: Concept centric approach to themes in prior works²

Theories and Methodologies

Drawing inspiration from Vessey et al. (2002), the theoretical lens and the corresponding reference disciplines used in all the articles were coded. The results showed that only 17% of the prior works used core IS theories and frameworks such as Technology Acceptance Model and McKnight's trust typology and had built a cumulative tradition within the community. The rest of them borrowed richly from the reference disciplines such as psychology, social psychology, economics, and marketing. These include Theory of Reasoned Action, Expectation Disconfirmation/ Confirmation Theory, Signalling theory, etc. This situation reinforces what was stated twenty-five years back by Benbasat & Weber (1996) regarding the heavy reliance on reference disciplines and the consequential identity crisis for IS as a discipline.

² The references of the cited papers in table 2 is a very long list and owing to page limitations they are not included in this submission. The authors have the complete list of references which could be shared upon request.

Other interesting findings are a) 26% of the works did not have a clear theoretical lens, and b) 21% of prior works borrowed theories such as social cognitive theory, socio-linguistic theory, etc. from reference disciplines and have not been subsequently followed up by other researchers. This absence of cumulative tradition would only result in groups working in silos, "poorly rooted problems, and potential for reinventing the wheel" (Truex et al., 2006, p.812). These findings strongly emphasize a need to build theoretical rigor and a cumulative tradition within the field.

Similarly, the methodologies used in the past studies were coded, and most studies had a positivist approach with surveys and experiments used predominantly (approx. 80%), leaving room for more interpretive methods in future research. Of the review articles, only one study (Wang & Benbasat, 2008) used a multimethod approach, and only two studies had a process approach (Komiak & Benbasat, 2008; Du & Mao, 2018). This clearly shows potential future opportunities to use diverse methodologies, interpretivist approaches, and process studies to understand the dynamic nature of trust.

Independent and Dependent Variable Categorization

The articles we reviewed had numerous variables (approx. 445 IVs and 135 DVs) at the individual level of analysis with diverse relationships and findings. This diversity made it difficult to compare findings, comprehend and have a meaningful discussion across research works. Hence, to comprehend these variables and arrive at a holistic picture of the field, we devised a conceptual framework of trust. To arrive at the framework, we categorized the variables into meaningful categories based on their theoretical similarity.

Users' interactions and decision-making processes in online platforms can be broadly classified into three stages- pre-transaction, transaction, and post-transaction (Kalakota and Whinston, 1997, as cited in Pavlou & Fygenson, 2006). Pre transaction stage would involve searching and seeking information (Mittendorf, 2018; Pavlou & Fygenson, 2006), evaluation of available alternatives (Jiang & Lau, 2021), information disclosure on the platform (Posey et al., 2010), adoption and use of IS artefact (Vance et al., 2008), etc. The transaction stage would involve user intentions and behaviors to transact, purchase, etc. (Pennington et al., 2003). Post-transaction stages would involve confirmation or disconfirmation of expectations (Lankton et al., 2013), customer satisfaction (Xu et al., 2015), customer service and support if not satisfied, revisit intentions, and e-loyalty (Qureshi et al., 2009) in case of satisfaction, etc. Initially, we categorized dependent variables into these three categories. Since trust is our focal variable here, we added trust as an additional DV category. Thus 135 DVs were categorized into four major categories.

In the case of the independent variables, we categorized them based on the underlying unit that each variable addresses and theoretical similarity. For example, Disposition to trust, past experiences, gender, age, etc., represent individual user level characteristics. Hence these have been categorized as user variables. Thus 445 independent variables (IV) were categorized into nine broad categories. The variables were independently categorized by the first author and an IS scholar. After each round of categorization, the resultant categories were discussed, discrepancies were settled, and any redundant categories identified were recategorized. In the absence of variables from any of these 9 categories, trust can still be fostered on a target by the trust transfer from a trustworthy target. Hence trust transfer was also added to the unified model. Tables 3 and 4 show a sample of the output of the categorization process³.

IV Categories	Representative variables under a category
User Variables	Disposition to trust, Past experiences, Gender, Age, Education, Web experience, etc.
Institutional Factors	Perceived Effectiveness (PE) of Ecommerce Institutional Mechanisms, PE of escrow services, PE of seller protection, PE of web assurance seal services, Legal framework, etc.
Cultural & Demographic Variables	Hofstede's cultural dimensions, Perceived resource availability, Perceived resource complementarity, Perceived effectiveness of national integrity, Seller Demography
Network Factors	Peer customer endorsement, Feedback, Social influence, Social ties/ embeddedness, etc.

³ The complete list of IVs, DVs, their conceptualizations as given in the literature, their frequency of occurrence in the prior works and their categorization based on theoretical similarity is available with the author. Due to the space constraints associated with the conference submissions, we have not exhibited the entire table in this paper. Only a few representative variables across each category have been tabulated here to show the categorization process.

Platform attributes	Perceived usefulness, Perceived ease of use, Perceived info quality, Perceived availability of info, Website design appeal, Perceived website quality, Presence of images, etc.
Vendor Characteristics	Seller reputation, Seller Expertise, Seller size, Seller demography, Offline presence, etc.
Product Characteristics	Product transparency, Product type, Product price, Product value, etc.
Costs/ Risks	Privacy & security concerns, Seller opportunism, Financial risk, Intermediary risk, etc.
Gains/ Benefits	Perceived personalization, monetary reward, Convenience, Work autonomy, etc.

Table 3: Categorization of Independent Variables from prior literature

DV Categories	Representative variables under a category
Trust beliefs in different targets	Trust in community of users, Trust in IS, Trust in seller, Trust in buyer, Trust in intermediary/platform, Trust in institution, Initial trust
Pre-Transaction stage	Intention to get info/ Get info behavior, Intention to disclose info/ Actual disclosure of info, Intention to adopt/ use IS artefact, Willingness to pay
Transaction stage	Consumer's attitude/ intention to transact/ purchase, Seller's attitude/ intention to transact/ trade, Actual behavior/ actual buying/ actual use
Post-Transaction stage	Customer satisfaction, Continuance intention/ continued use, Eloyalty/ revisit/ repurchase intention

Table 4: Categorization of Dependent variables from prior literature

Mapping the Empirical Relationships- A Unified Framework

To develop a unified framework, we adapted categorization and coding techniques from Lacity et al. (2010). We coded the positive significant (p), the negative significant (n), and the non-significant (ns) relationships between the antecedents and trust and trust and its consequences along with the frequency of occurrence of the relationship. If the p-value stated in the articles was lesser than or equal to 0.10, we coded the relationship as significant. Only direct relationships between trust, its antecedents, and consequences were coded. Indirect relationships and relationships directly influencing variables without the involvement of trust are out of the scope of this study. Thus, a total of 172 relationships among trust and its antecedents and a total of 65 relationships among trust and its consequences were coded. For the sake of comprehending and making meaningful inferences, only relationships at the category level along with the number of occurrences have been mapped in the unified framework shown in figure 1.

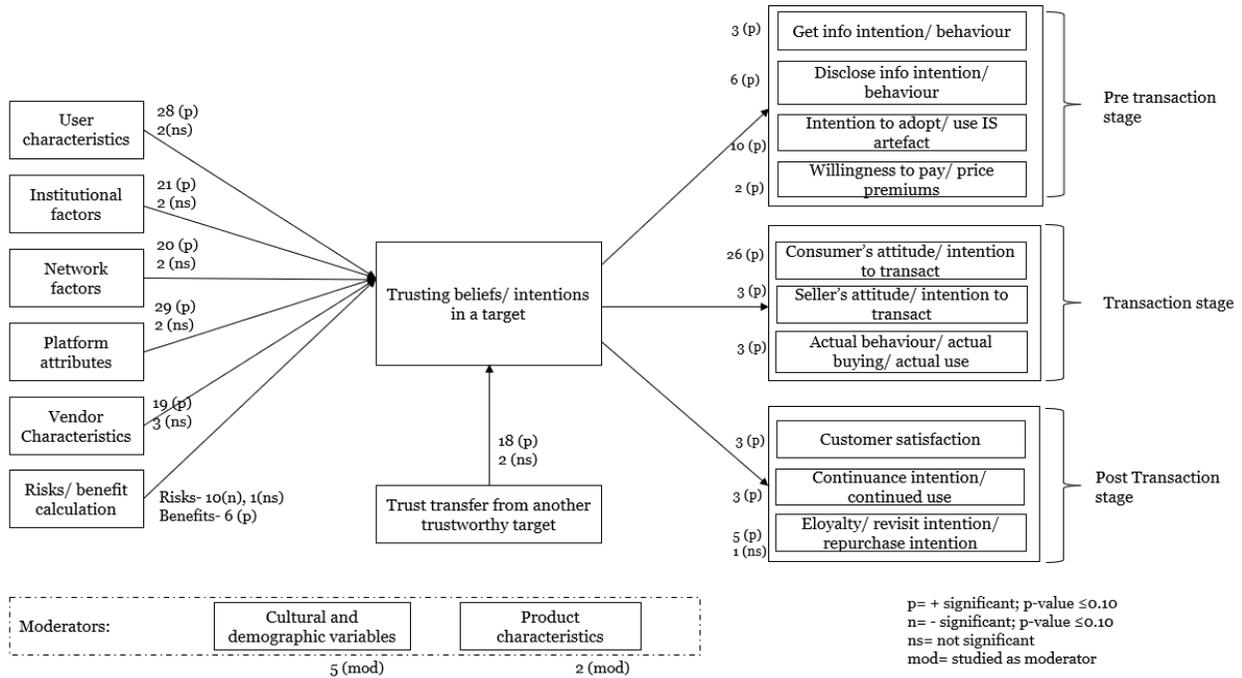


Figure 1: Unified framework of trust in online platforms

Discussion

There are six major findings that we consider are the limitations in the existing body of knowledge and fertile opportunities for future research.

Skewed Focus on Consumers with Minimum Focus on Providers

The dominance of the consumer perspective is evident in the prior literature. Of the many relationships studied, the relationship between consumer's trust and consumer-centric DVs alone accounts for approximately 90%. Particularly in the contexts like e-commerce and peer-to-peer sharing, where providers are also vulnerable to opportunistic consumers, it is equally crucial to address the provider's trust and intentions because the trust formation mechanisms vary for both buyers and sellers. Sun (2010), in his study, mentions that buyer's trust and seller's trust have different technological, policy, and institutional bases, and hence findings from one cannot be generalized to the other. At times initiatives taken by platforms to please consumers may not be well received by the providers. This could garner dissatisfaction and loss of trust among providers. Consumers could also act in opportunistic ways such as unreasonable returns, providing fake ratings, chargeback frauds, etc. While a few papers have pointed out this biased focus on consumers and have called for the need to consider the provider's perspective (Huurne et al., 2017), our review shows that research on provider's trust is still limited and needs further exploration.

Need to Capture Actual Behavior and Continuance Behavior

Approximately 95% of prior works capture different user intentions, and the focus on actual behavior is very limited. Although TRA-based works in IS have shown intention and actual behavior to be well correlated and intention to be the best predictor of behavior, studies point out that in self-reported measures, people tend to overemphasize certain attributes, and their reported intentions may contrast with the actual behavior (Teubner & Flath, 2019). From the platform's perspective, users' intention to use the platform does not ensure actual usage and continued usage of the platform. Hence to understand any platform's success, both actual use and continued use needs to be studied (Bhattacharjee, 2001; Kim & Malhotra, 2005). Therefore, studying whether and how trust plays a significant role in actual and continuance behavior would be a relevant future opportunity for trust researchers. This leads us to the next limitation, capturing the dynamic nature of trust.

Longitudinal Studies to Capture Dynamic Nature of Trust

Trust is an evolving concept. Trust beliefs update during further interactions based on the feedback loop from the prior experiences (Mayer et al., 1995). The factors influencing trust in the pre-transaction stages are very different from those in the post-transaction stages. Also, the importance of trust might diminish over time as users gain interactional experiences (Gefen et al., 2008). Thus, if one has to study the role of trust in different stages, longitudinal studies need to be employed. We have come across only one paper (Kim, 2014) studying the dynamic nature of trust by addressing trust in both pre and post-purchase stages. Several researchers have called for longitudinal studies to understand the evolution of trust through different stages (Lankton et al., 2013; Pavlou et al., 2007). However, current research on this is limited, serving fertile grounds for future research.

The Trust Paradox

Prior literature has emphasized and exhibited that fostering users' trust on the platform and among the transacting parties leads to favorable outcomes. However, it is possible that such fostering of user trust could lead to detrimental consequences to the platform. While trust is necessary and crucial, once the trust is fostered among the transacting parties through the cues provided by the platform, the relevance of the platform as an intermediary becomes questionable (Edelman & Hu, 2016). It could encourage the users to bypass the platform and place transaction requests directly with the other party (Gu & Zhu, 2021; Wang & Heng, 2017), thereby avoiding platform fees or regulatory environments. Such circumvention by users would not only lead to loss of user base to the platform but also leads to monetary losses associated with initial onboarding of users and their relationship maintenance. Hence, when does trust lead to

circumvention? Is fostering trust always good, or should there be boundary conditions? How should platforms address this paradox of trust? are a few interesting questions for future researchers to investigate.

Role of Context and Need for Contextual Variables

A trustworthy candidate under a particular circumstance may not be considered trustworthy in a different situation. The ability, integrity, and benevolence that a trustor perceives in a trustee might be relevant only to that context in which the interaction takes place. Similarly, trust could lead to different behavioral outcomes under different conditions. Assuming the same relationship between trust and its outcomes across contexts would be an over-simplification (Gefen et al., 2008). Hence stalwarts in the field such as Mayer et al. (1995) and Gefen et al. (2008) have called for a need to consider the context-specific variables, their influence on trust, and the associated behavioral consequences. However, there is limited research on the role of the context.

Distinction among the Three Trust Beliefs

Most studies have adopted either a generic view of trust or trust as a construct made of three beliefs—ability, benevolence, and integrity (Mayer et al., 1995). Although trust is composed of specific beliefs, most studies address the influence of antecedents on overall trust and the influence of overall trust on consequences. There have been minimal studies to examine the importance and the role of each trust belief (Xu et al., 2015) and its ambiguous nature (Gill et al., 2005). For example, some vendors may be benevolent and may follow specific values and principles (integrity) but may not possess the skills and capabilities to deliver the outcomes. On the other hand, some vendors may possess the ability but may not be benevolent and honest. In such cases, would the trustor trust the trustee or not? Given such ambiguous circumstances, do certain trust beliefs take precedence over the others? (McKnight & Chervany, 2001; McKnight et al., 2002) or would other factors that are individual-specific or context-specific weigh higher than the trust beliefs? These are some interesting questions worth exploring.

Limitations

We acknowledge that our paper is not without limitations. Firstly, given the vast nature of a literature review and owing to space constraints, few exhibits have not been displayed in detail in this paper. However, attempts have been made to cover the essence of all the steps involved in this review process. Secondly, while we have attempted to include all the relevant empirical articles for the review, there is a possibility that some relevant papers could have been missed. Today, online platforms are so prevalent that studies on trust in online platforms span across contexts and disciplines. Owing to the limited scope, we have chosen studies only from the contexts of e-commerce, m-commerce, social commerce, social media, crowdsourcing, and sharing economy. There are a few contexts such as fintech, edtech, healthcare tech, etc. at the intersection of IS and other disciplines where trust in online platforms are crucial. Review of articles from such contexts have not been included in this paper and could be a scope for future research. Finally, while sufficient measures have been taken at different stages to ensure rigor in the methodology and validity of the review, this is a creative process involving the subjective knowledge of the researcher and hence may not be as statistically rigorous or replicable as systematic literature reviews or meta-analysis. We view this as the strength of the choice of our methodology rather than a limitation.

Theoretical and Practical Implications

The interdisciplinary typology for trust by McKnight & Chervany (2001), and the conceptual framework by Shankar et al. (2002) are the only two generic frameworks of trust in online platforms in IS literature, to the best of our knowledge. With almost two decades of IS research post these two articles, we have not come across any generic unifying framework in the online platform context that synthesizes the vast body of knowledge. Our unified framework theoretically builds over the prior frameworks and contributes to the body of knowledge by identifying and updating more relevant factors which are missing in the prior frameworks. We believe this framework would help a researcher new to this field appreciate the synthesized overview of the vast body of knowledge and analyze the potential limitations and opportunities for future research.

From the practitioner's perspective, several factors could bring about or reduce users' trust, thus making it important for managers to understand these factors and better design the platforms to build and maintain the user's trust throughout their engagement journey. Our framework shows that sustained engagement with an online platform is not an instant decision but a cognitive process involving three phases. This segregation into three phases could help practitioners pinpoint the factors that influence trust in a particular stage of cognitive decision-making. We believe this review paper could help practitioners in drawing insights from prior empirical works and applying them while designing platform features.

Conclusion

Inspired by the idea that a good literature review is a valid pursuit to promote scholarship (vom Brocke et al., 2009), we have reviewed 106 IS empirical articles in the field of trust in online platforms. Elucidating the steps involved in the review methodology, we have presented a concept-centric matrix (Webster & Watson, 2002) to list the well-researched and the under-researched domains in this field. We have provided some insights into the theories, methodologies, and variables used in this field in the past two decades. This is accompanied by a coherent weaving of all the variables into a conceptual unified framework which gives a holistic picture of the state of the art of the field, and in-depth discussion identifies lacunae in the prior research and opportunities for future research.

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