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Trust Requirements for eCommerce Website

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Abstract

The presence of attributes of trust in eCommerce websites is essential for gaining consumer confidence. However, until now, it is unknown which trust attributes are valued more by consumers. Furthermore, this scenario may lead to wasting consumer's time in searching and evaluating trust attributes. The purpose of this paper is to describe the specification of a trust attributes that based on Informational-based and Functional-based. The paper emphasises the need for trust attributes in eCommerce websites by examining five models of trust. Four trust dimensions, namely 'merchant trust', 'content trust', 'product trust', and 'process trust' are proposed based on trust development stages.

Keywords: Consumers, eCommerce, Trust

1.   Introduction

Recent statistical data indicates that the number of consumers that shop online has increased (Georgiou and Stefaneas, 2002; Dekleva, 2000; Menasce, 2000). However, the speed of the increase is impeded by the lack of trust in today's eCommerce websites (Gefen, 2002; Dekleva, 2000). Trusted third parties have been recognised as a possible solution for building consumer trust (Bennasi, 1999); however, according to Hussin and Macaulay (2003), other attributes in eCommerce websites, such as a good privacy policy, contact person, and ease of navigation, are also essential for gaining consumers' trust. Therefore, in this paper the authors review the concept of trust in eCommerce and examine five models (Kim et al., 2001; Ishaya and Macaulay, 2000; Egger, 2000; Jarvenpaa and Tractinsky, 1999; Cheskin Research and Studio Archetype/Sapient, 1999) in order to identify trust attributes. The paper concludes with a user agent is required and need to be develop in order to search and evaluate trust attributes on behalf of consumers.

2.   The Concept of Trust in eCommerce

The term 'trust' has been studied in many domains including sociology, philosophy, economics, and marketing (McKnight and Chervany, 1996), and recently in eCommerce (Gefen, 2000). This brief review of trust is organised into four paragraphs covering: (a) The basic concept of trust, (b) The process of building trust, and (c) Trust issue in eCommerce, and (d) Trust nature of trust in eCommerce.

There are two basic forms of trust, namely, personal trust and abstract trust (Morrison and Firmstone, 2000). Personal trust is trust in known or close individuals and is based on the expectation that the individual will perform in line with one's legitimate aspirations of the relationship or contract entered into. Abstract trust, also known as systems trust, is trust in social systems, which includes organisations, markets, and state systems - it is trust that operates across time and space. Abstract trust is essential for social solidarity, or social cohesion. Without abstract trust, complex social organisation could not exist. According to Mayer et al. (1995) and related empirical research (Jarvenpaa et al., 1998; Mayer & Davis, 1999), overall trust is the product of a set of trustworthiness beliefs. These beliefs are primarily beliefs about the ability, integrity, and benevolence of the trusted party. Ability is belief about the skills and competence of the trusted party. Integrity is the belief that the trusted party adheres to accepted rules of conduct, such as honesty and keeping promises. Benevolence is the