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TOWARDS A MODEL FOR ENHANCING CONSUMER TRUST IN AN ONLINE ENVIRONMENT

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ABSTRACT

Lacking consumer trust in e-commerce merchants poses a major challenge to the large-scale uptake of e-commerce. In this paper, we present a literature review on how to enhance consumer trust online. The results show that consumer trust online can be increased by Interface design features, using trustmark seals strategies, branding strategies, privacy strategies, payment security strategies and reputation systems. Based on the literature review a research model is developed which can be empirically tested in future research in the area on ways to build trust in an online environment, specially in the cloud computing platform. This model can be of interest to both practitioners and researchers working in the area of trust such as trust in the cloud computing platform and stimulate further interest.

KEYWORDS

Assurance, Cloud Computing, E-commerce, Security, Trust.

INTRODUCTION AND BACKGROUND

Although online shopping is becoming more and more popular nowadays, the lack of trust between businesses and most consumers on the internet is a significant barrier to the wide spread use of electronic commerce. As per the results of a survey, almost 95% of consumers have declined to provide personal information such as SSN and credit card information to web sites at one time or another: 63% of these users indicated this is because they do not trust those collecting the data [1]. Trust online is brought to the forefront of today's business issues. The remainder of the paper is organized as follows. In Section 1.1, we introduce what is trust followed by why is it important to study how to build trust in an online environment. In Section 2, based on the survey of literature we have outlined ways to enhance consumer trust in an online environment. In Section 3 we have proposed a research model that can be used in future empirical studies in the area of enhance trust. Finally, we have outlined the future research directions in Section 4 followed by conclusion in Section 5.

DEFINITIONS OF TRUST

There are a wide variety of definitions of trust that have been proposed. Several typical definitions that have been offered are:

- a) "Trust is a personality characteristic of an individual that influences that person's interactions with the world at large." [2]
- b) "Trust is a property of the recipient, such as dependability or reliability." [3]
- c) "Trust is an attitude, such as expectation or confidence, that is directed toward a specific other." [4]
- d) "Trust is an action performed by an individual, such as cooperation or reliance." [4]

An integrated definition of trust that combines the personal characteristic of trustee, the attitude - confidence and the action of cooperation and willingness defines trust as "the willingness to rely on a specific other, based on confidence that one's trust will lead to positive outcomes." [5]

TRUST IN ELECTRONIC COMMERCE ENVIRONMENT

Trust is the most important foundation in commerce. It may inhibit customers and sellers' desire to carry on business if there exists uncertainty between the parties [6]. Customers will not transact with suppliers if the uncertainty is not reduced. Trust can be a great way to reduce uncertainty.

The problem of trust may be even more serious in electronic commerce than in brick and mortar store trading [7], because there are more uncertainties in e-commerce. For example, the customers cannot see the real product by themselves, so they may not be sure whether the quality or the features of the product would satisfy them even though there are detailed descriptions provided for that product. At this time, they have to count on the validity of secure communication with the online sellers. However, the merchants cannot enhance their trust by a warm handshake or a trusting smile like off-line trade. On the other hand, the merchants may not trust the customers either. For instance, they may worry about the customers providing them stolen credit card information etc. Especially when the parties are from different countries, the situations can be more difficult because once one party infringes the contract, there may not exist specific laws to regulate it [8].

WHY CONSUMER LACK TRUST WHEN SHOPPING ONLINE

Why would people not trust Electronic Commerce in the first place? Because customers have great perceived risks due to the uncertainties in e-commerce transactions. Two forms of uncertainty are naturally present in on-line transactions: behavioral uncertainty and environmental uncertainty [9].

The behavioral uncertainty means that it is difficult to predict the behavior of the other party you are transacting with. Just take the customer's view-point for instance, they cannot easily predict what merchants will do after they pay for the goods online, and they have so many concerns: whether the merchants will send them the wrong or an inferior product? Whether the merchants will reveal their private information to others?

The environmental uncertainty means that the internet environment is difficult to be fully controlled by the sellers and the buyers. In addition, the government has not established perfect laws and rules for electronic commerce transactions, which increases the risks for both customers and merchants.

Therefore, as Paul [10] mentioned, these two uncertainties primarily create the following risks:

1. Economic risk, because of the possibility of monetary loss;
2. Personal risk, because of potentially unsafe products and services;
3. Seller performance risk, because of opportunistic behavior by Web retailers such as product misrepresentations;
4. Privacy risk, because of the opportunity to disclose private consumer information and the possibility of theft of private information or illegal disclosure.

HOW TO ENHANCE CONSUMER TRUST ONLINE

We have already known that consumer trust online is vital to e-commerce transactions and most customers lack trust when shopping online. Hence, knowing how to enhance consumer trust online can help businesses overcome the major challenge to the large-scale uptake of business to consumer e-commerce.

DESIGN FEATURES [11]

The primary method for online sellers to attract potential customers and to interact with them is their websites. Hence, the most effective way to increase trust online is to apply trust-inducing features to the electronic storefront of online merchants. In a sense, a web site with trust-inducing features functions as a skillful salesperson for the company [12].

GRAPHIC DESIGN

Usually, the first impression that the websites leave to customers is decided by the Graphic design. In 2002, an analysis conducted by The Stanford Persuasive Technology Lab showed that nearly half of the internet users give their credibility of the websites based on the appearance of the visual design [13]. Therefore what graphic designs can make your websites more appealing? A research study [14] showed that the Web site trustworthiness was influenced by the clipart and color layout. It found out that, if the website uses three-dimensional and dynamic pastel colored clipart, it can increase the trustworthiness to a large extent. Karvonen and Parkkinen [15] mentioned in their research that internet users' confidence can be enhanced by taking full use of these well-chosen designs [16]. Basso said in his research, if a website uses attractive photographs, it can catch customers' attention efficiently, at the same time, it can show the professionalism of the website [17].

Through their research, they also found out that attributes of interface color affected trustworthiness. For instance, if the main color is a moderate pastel color and the tone of the interface color is cool, it will enhance customer trustworthiness to this website. In addition to this, low brightness and symmetrical colors are preferable [16].

STRUCTURE DESIGN

This refers to how to display your business information on the website. A vital aspect to enhance online trust is the ease of navigation [18]. A website should be designed so that its web navigation functions are not too complicated and information can be found easily. This ease of use reflects two characteristics of a trustworthy web site: simplicity and consistency [19].

Users don't wish to see too complex or messy designs because it may waste their time and make them frustrated. As an article indicated, when internet customers move on one website and find thoroughly different designs in different pages, they will be unsatisfied with the website [20]. Consistency is the key to usable interaction design: when all interface elements look and function the same, users feel more confident using the site because they can transfer their learning from one website to the next rather than having to learn everything over again for each new page [20].

In addition, Cheskin and Sapien [18] in their research found out that those navigations which help internet customers find useful information can enhance customers trust.

CONTENT DESIGN

It defines the textual or graphical informational components that the web site may include. The significance of "branding" is usually emphasized by many researchers, which means to enhance the brand reputation of the company online. As Egger [21] mentioned there are two ways to achieve branding; first, showing an outstanding logo; second, display the business's major product line on the front page that is attractive to their customers. Egger in his research suggests that it is significant to make full disclosure on all the aspects that are related to customers such as privacy and security, because it can also build online trust.

In addition, using web assurance providers and seals into the website can be a good way to enhance customer trust [22]. Third party assurance seals often used by companies are WebTrust, BBBOnline, TRUSTe, VeriSign, SysTrust. Hu et al. [23] in their research differentiated those third party trust/assurance seals into five categories: protecting privacy, providing security, demonstrating consumer satisfaction, providing reliability, and providing assurance or guarantee. They also mentioned that the trusted seal can not only enhance customer trust but also increase customers' willingness to purchase through the internet.

TRUSTMARK SEALS STRATEGIES

There are so many advantages to use Trustmark Seals in your website: (1) Conveys Positive Feelings about the company and products; (2) Products Look more believable, reliable, superior in quality; (3) Enhances Image that the company is trustworthy; (4) Instills Confidence that company will stand behind products; (5) Powerful Motivator to Buy your product instead of competitors. [24]

Currently, there are many kinds of Trustmark seals that provide assurances about Web business. One example is TRUSTe, it provides online third party dispute resolution for complaints reported by consumers regarding a licensed TRUSTe website. This service is called the WatchDog Dispute Resolution process. It is available at no cost to any consumer who files a privacy-related complaint online. The WatchDog Dispute Resolution process allows TRUSTe to initiate a negotiation between the individual and the company. At no point is the individual's right to legal recourse affected. While the outcome is not binding on the individual, the company must comply with TRUSTe's final determination or face removal from the TRUSTe program, breach of contract legal proceeding, and/or referral to the appropriate governing body. [25]

Another example is BBBOnline, it uses its Privacy Policy Review Service (PPRS) to process consumer complaints. The PPRS is responsible in the dispute resolution process for determining the eligibility of a complaint and evaluating, investigating, analyzing and making a decision on the merits of an eligible complaint. The PPRS will make a final determination as to whether a complaint is eligible and, if so, continue with its dispute resolution process. [25]

BRANDING STRATEGIES [26]

As Hankinson and Cowking said, branding has been characterized as the process of creating value through the provision of a compelling, consistent offer and customer experience that will satisfy customers and keep them coming back [27]. This explains its dominant perception as a source of companywide benefits, including enhanced competitiveness, differentiated corporate/products/services' profile, increased equity and greater customer loyalty [28]. Companies that excel in creating favorable emotional associations with their customers, through effective branding, typically gain a strong market share and an enhanced and sustainable competitive advantage, which generally provide a firm basis for future growth [29].

"As customers develop trust in the brand through satisfaction of use and experience, companies have the opportunity to start building relationships with them, strengthening the brand further and making it more difficult for competitors to imitate." [30] Hence, brand can be a good tool to help businesses build their own identity and increase the possibilities that their customers would transact with them again [31]. Berry [32] pointed out in his research that if your product has strong e-brands, it can not only increase consumers' trust to the product or services, but also help them understand better about what they are purchasing. The writer said:

"The extraordinary growth in the number of sites to choose from has caused confusion and frustration for the average internet user. In an environment characterized by extreme choice, perplexed customers will turn to the familiar. They will establish relationships with specific internet brands and do business with them repeatedly . . . As the number of companies online multiplies, the increased choice will strengthen customer/company relationships — not weaken them — for those organizations that have built premier internet brands. Power is flowing to those companies with brand cachet."

PRIVACY STRATEGIES [33]

With the development of internet, e-commerce also has an extremely rapid developmental momentum. Without a doubt, e-commerce brings people great convenience; however, it also brings people potential trouble which is not involved in traditional business -- disclosure of personal privacy data through the network. Research has showed that privacy is the primary concern when customers plan to purchase online [35].

In fact, the privacy concerns of internet users are mainly due to the lacking of understanding of how their information is protected. If the network allows users to clearly understand how the website will handle their personal information, they will increase their trust online to a large extent [36].

Platform for Privacy Preferences (P3P) is a good strategy to provide the protection of customer information. P3P provides a way for customers to control their privacy information by themselves. It enables Websites to express their privacy practices in a standard format that can be retrieved automatically and interpreted easily by user agents. P3P user agents will allow users to be informed of site practices (in both machine- and human-readable formats) and to automate decision-making based on these practices when appropriate. Thus users need not read the privacy policies at every site they visit [37].

In addition, other private privacy service providers are also emerging [38]. One example is iPrivacy, to use this technology, internet users download the software from the website they trust, when they want to buy stuff online, they will run this software to generate a one-off fictitious identity (name, address and email address), so in this way, even iPrivacy will not know the true identity of the people who use its service [39].

PAYMENT SECURITY STRATEGIES

In those factors which contribute to online trust, payment security is the most significant and urgent factor, because it may involve money loss which is very sensitive to online consumers. When customers perceive that the website is not able to protect them from money loss, they will not put trust in that website, even if customers are very interested in the products or services the website provides, they will not be likely to generate actual purchasing actions [39]. As Mary Anne Patton and Audun Jøsang [33] said, "It is commonly accepted that people will only trust and embrace e-commerce if they perceive that sufficient security is in place, and considerable effort is therefore being put into the development and deployment of security services."

The website should point it out what potential transaction risks the customers may face, and that how the website will prevent and deal with those security risks. In this way, customers can perceive that the website really is concerned with the interests of its consumers instead of only their own profit; they can make sure that they will not lose control of their money until they receive the products or the services purchased [40].

In addition, websites should regularly check and assess the customers' accounts and give consumers security advices to help them protect their money. Also, the secure payment instruction provided by the websites will guide customers to choose the appropriate payment method to reduce risks. Hence, if online customers can perceive that sufficient security is in place, they will put more trust with the online transaction [41].

REPUTATION SYSTEMS

A reputation system computes and publishes reputation scores for a set of objects (e.g. service providers, services, goods or entities) within a community or domain, based on a collection of opinions that other entities hold about the objects. The opinions are typically passed as ratings to a reputation center which uses a specific reputation algorithm to dynamically compute the reputation scores based on the received ratings. [42] The role of reputation systems is to facilitate trust, and often functions by making the reputation more visible [43].

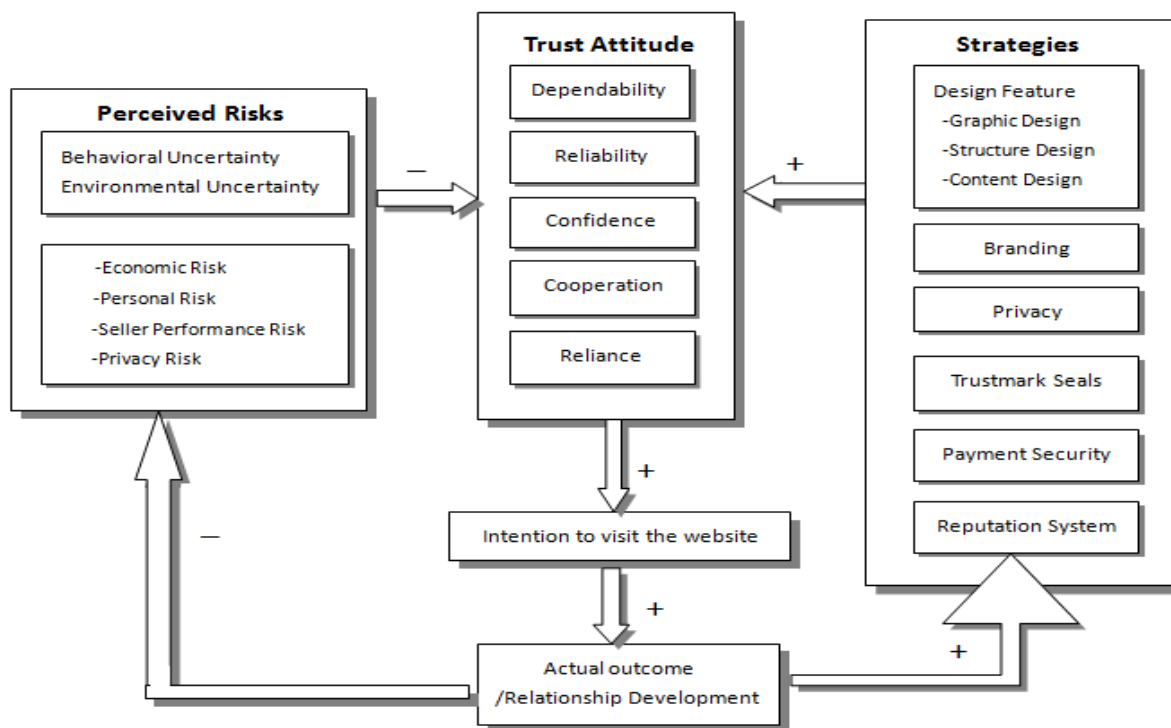
Why are these explicit reputation systems so important for fostering trust among strangers? A research study [44] explains this question well. First, when you interact with someone over time, the history of past interactions informs you about the other party's abilities and disposition. You learn when you can count on that party. Second, the expectation of reciprocity or retaliation in future interactions creates an incentive for good behavior. Robert Axelrod refers to this as the "shadow of the future" [45], an expectation that people will consider each other's past in future interactions. That shadow constrains behavior in the present.

The first Web sites to introduce reputation schemes were on-line auction sites such as eBay [33]. They are now also used by company reputation rating sites such as BizRate, which ranks merchants on the basis of customer ratings. Consumer Reports Online's eRatings, rates merchants on the basis of test purchases carried out by Consumer Reports staff [33].

However, there are three problems related to leaving feedback [44]. The first is that people may not bother to provide feedback at all. Second, it is especially difficult to elicit negative feedback. For example, at eBay it is common practice to negotiate first before resorting to negative feedback. Therefore, sometimes only really bad performances are reported. The third difficulty is assuring honest reports. One party could blackmail another—that is, threaten to post negative feedback unrelated to actual performance.

RESEARCH MODEL

FIGURE 1: FACTORS AFFECTING TRUST IN AN ONLINE ENVIRONMENT



a. Based on our proposed research model (Refer Figure 1) based on review of literature, those strategies mentioned above can enhance the customer trust online, but the perceived risks along with uncertainties may reduce the trust. The more trust customers have on your website, the more likely they will visit

your website and generate actual purchase actions. If customers are satisfied with the transactions, it will help build the reputation system; if not, however, it will increase the risks such as personal, economic, seller performance and privacy risk of the consumers. Many research propositions can be developed based on this research model which can be empirically tested. This model also proposed that Risks such as Economic risk, (because of the possibility of monetary loss); Personal risk (because of potentially unsafe products and services); Seller performance risk, (because of opportunistic behavior by Web retailers such as product misrepresentations); and Privacy risk, (because of the opportunity to disclose private consumer information and the possibility of theft of private information or illegal disclosure) can moderate the relationship between strategies and risk.

One such proposition can be

There will be positive relationship between strategies such as use of payment security or reputation systems and trust in the cloud computing platform. This relation will be stronger when the perceived Cloud vendor performance risk is higher.

FUTURE RESEARCH

Trust issues and their effects on e-commerce uptake provide a rich and compelling impetus for further work [33]. While there are already many research studies about trust issues, We have some suggestions for future research.

First, most of the objects in the research studies are based on ways to build and improve consumer trust on the e-tailer but not many studies have focused on ways to build e-tailor's trust on the consumer.

Second, future researches on building trust in an online environment can focus on a specific industry or a specific kind of product so that the research studies can be done on a micro level. Currently, most of the studies carry out research at the macro level, however, different industries and different products may vary significantly which will affect the results of the studies.

CONCLUSION

Electronic commerce is growing at rapidly changing way. For future growth, the greatest barrier: lack of trust online, must be torn down so that customers can transact online with less concern. The best way to get over this barrier is to clearly understand how it works and why they exist [46]. This literature review offers some main strategies that can increase the online trust and provides some suggestions for future research. This review will provide a source for researchers and practitioners working in the area of consumer trust research in an online environment and help simulate further interest in this area.

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