

How can we
understand the
consumer's trust
issues in relation
business to
consume...

[Business](#), [Marketing](#)



Chapter 1

Introduction

This chapter focus the research by explaining the various parts of the topic. It also clears the various reasons and themotivationto do this research. This chapter finish with the clear aims of the research, some questions of the research and a short summary on the framework of the essay.

1. 1 Introduction

In recent time period, technologyhas totally modified the style of living of the people by allocating them with sophisticated and advanced techniques forcommunication. One of the biggest example is internet which have altered the economic and social attitude of human beings by eliminating all the national barriers and allocating them with 24 hour assistance in any corner of the world (Vrechopoulos et al, 2003). As we can see in today's world, every person, community and organisation have begun to understand the great advantage of using Internet, E-Commerce, one of the great products of the Internet, is growing very rapidly in today's connected world. For example: the rise of companies such as e-bay and amazon. com. Though both e-commerce and Internet show a rising trend, the progress in development rate of e-commerce is lower than that of the Internet. Research carried out by various researchers on e-commerce has found many factors that have resulted in this discrepancy, but the main reason is the trust of the consumer in online shopping. It has been identified as one of the biggest formiddable difficulty for the E-vendors to involve people in E-commerce occupation(Wang and Emurian, 2005).

What is Trust?

In organisational behaviour trust is a complex topic to deal with. Researchers over the ages, have given various definitions of the word trust. One of the important findings has been the revelation of trust as a interpersonal determinant of behaviour handling with the concepts of morality, benevolence, ability and predictability of the people's behaviour.

In E-commerce context, Gefen has defined trust as a single area, which makes consumers rely on the trustworthiness of the vendors. For the purpose of this thesis, Trust has been defined as the attitude of a consumer toward E-vendor's trustworthiness and legitimacy and it also includes other elements such as their competence integrity and predictability.

1. 2 Aims And Objectives

As from this topic only, it is not difficult to say that this research has a great focus on buyer or shopper trust in online activities. The primary objectives are as follows:

To create a good understanding of the consumer's point of view especially when they buy things online.

To understand clearly the consumer's trust issues related to business to consumer (B2C) E-commerce.

How the trust of the online buyer or consumer affects the E-vendors.

And finally to provide the guidelines to E-vendors including how to achieve better consumers trust, to persuade them to buy things online and to improve business to consumer E-commerce.

1. 3 Background or nature of the research problem:

Trust has been identified as an important factor in ascertaining the success of business to consumer E-commerce (Corritore, Krecher and Wiedenbeck, 2003). According to the Office of fair trade report (OFT), almost 34 per cent of the online users do not buy the things online because of absence of trust. It is the most important element for E-vendors to encourage the consumers to buy the things or services from them.

Gefen and Straub (2004) said that, trust is the more important issue in E-commerce as comparing to traditional commerce due to lack of standards and principles in justifying the online activities instantly.

A very huge level of trust not only arouses people to purchase the products online but it also assists the E-vendors by longer term advantages like, increases the future purchases (Garbarino and Johnson 1999), maintains a healthy and long term relationship with customers (Keen, 1997), stimulates consumers commitment (Yamagishi and yamagishi, 1997), increases customer satisfaction (Sanzo et al . 2003),

Helps in gaining competitive advantage (Wernerfelt, 1991), etc. Although we have discussed the various advantages of consumer's trust but creating trust in consumers mind is still a difficult task for maximum E-vendors (Ba and Pavlov 2002) because many consumers has a insecure image of Internet in their mind. Some of the dangers while shopping online are E-vendors impersonator, stealing credit card pin and numbers, defects in the products. All these issues incorporate together and make difficult the consumer's belief in online shopping. Therefore the utmost considerable thing for an E-vendor

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is to understand the consumer's issue of trust, And to find out the various ways to improve these issues that encourage them to purchase goods and services through Internet.

The author aims to ask pertinent questions, find out the chief reasons that effects the consumer's trust in online shopping.

By doing so, he also aims to zero-in the factors, which will be useful for the E-vendors to foster consumer's faith in Business to consumer E-commerce.

Chapter 2

LITERATURE REVIEW

2. 1 Consumer's trust:

Online shopping is an act of buying goods or services by means of internet (Smith, 2004), online markets are totally different from the traditional market places due to absence of face to face or personal contact and the opportunities for the purchaser or buyer to see and the product physically (Ba, Whinstone and Zhang, 1999).

There are many risks in online trading due to information asymmetry. All these factors gives trust a very great importance to E-commerce because it lessens the transaction risks (Mayer, Davis and Schoorman, 1995).

As a result, it puts a compulsion on online marketers to develop stronger feelings of trust as comparing to offline environments (Keen, 1997).

Generosity, honesty and competence are necessary components of trust (Gonesan, 1994). A definition e-trust given by Gefen, Karahanna, and straub

(2003) and Warn and Lin (2003) is " A set of specific beliefs dealing primarily with integrity (trustee and honesty and promise keeping), benevolence (trustee caring and motivation to act in the truster's interest), Competence (ability of trustee to do what truster needs) and predictability (trustee's behavioural consistency of a particular E-vendor)"

Consumers rely heavily on the online vendor's image as a proxy for trustworthiness (Jarvenpaa and tractinsky, 1999; Lee and Turban, 2001).

Eimwiller (2003) found that a reputation trust based relationship is definite if the experience of the customer with online shopping is low, Customers who had much experience with a particular E-vendor were considerably less affected by retailer's reputation than those people who had never or a very little experience of bought something from the E-vendor.

This is supported by strader and Shaw (1999) who found that in Internet marketing, unless the price of seller's is considerably lower than the price of a trusted seller, switching costs will stop the consumer to buy from the unknown E-seller. Thus we argue that corporate image is positively related to perceived value.

Sir deshमुख, Singh and sabol (2002) suggested that perceived value is an important mediator of the trustloyaltyrelationship. The relationship value of the customer may only develop when the customer has " confidence in an exchange partner's integrity honesty and reliability" (Morgan and Hunt, 1994, p. 23). Security safety and creditability are most important to smaller the sacrifice for the customer in a relationship and therefore lead to higher E-

relationship value. Hence, we assume that customer trust is positively related to perceived value.

Hoffman and Novak (1996) argued that the likelihood of Internet product purchase is affected by the amount of the consumer trust regarding the use of personal information and delivery of the goods.

Research done by Gefen (2000) and Chircu, Davis and Kaufman (2000), which shows that consumer trust has a positive effect on E-adaptation intention. We now propose that the trust of the consumer is positively related to E-customer loyalty and the perceived value is positively connected to E-customer loyalty. These both relationships are captured in a conceptual model.

An integrative framework for understanding E-customer loyalty.

Cognitive stage

Gaining customer mind share

Affective stage

Nurturing emotional ties

Conative stage

Influencing future decisions

Build trust:

As discussed earlier, Lack of trust is one of the major reasons that consumers and companies do not engage in E-commerce (Castel Franchi and Tan, 2001).

The effects to build trust should focus on three areas - transactional security test, Information privacy test. Each one has its own function to motivate consumer's participation in exchange.

Transactional Security test

Firstly, the consumers belief about the e-retailers expertise in providing a safe and secure shopping environment and Secondly, the consumer's expectation from an E-tailer to protect their personal information from the reach of unauthorized access by third parties (i. e. hackers).

Customer's expectation from an online company's website is that the website will provide secure methods for exchange of financial information with them (Ranganathan and Gonapathy, 2002). To assure customers on this aspect, firms should put in place the control system which are reliable and that can be easily understood by the customers.

Expedia. com, an online travel agency, explains to its customers that when personal information of their customers is sent over the Internet, their data is protected by secure socket layer (SSL) technology to ensure safe transaction.

Information privacy test:

This is conceptualized in terms of two dimensions

Unauthorized information dissemination

That refers to an E-tailer's privacy protection responsibilities and unauthorized tracking.

Research has shown that the honesty of a company's website with respect to the privacy of the personal information is an important factor in building trust (Culnan and Armstrong, 1999).

For example: Expedia, an online travel portal, has the privacy policy, which deals with the type of information that is collated with whom the information is shared.

Exchange Trust

It is defined in terms of competence and generosity as they apply to an E-retailers promise fulfilment function (sir desh mukh, Singh and Sabol, 2002). Specifically, the exchange of trust is customer confidence that the e-retailer will fulfil its transaction -specific obligation consistent with the terms of the purchase agreement. Traders which having high expectations may enjoy price premiums in online market.

For example: E-bay imparts to buyers and sellers the confidence to online trading by providing the various financial instruments such as cyber cash and ecrow, establishing guarantees for the transactions and addressing privacy and delivery reliability concerns. Finally, a wide variety of so called

trust seals (e. g. BBB online, Trust-e, web trust) have been introduced for use on websites.

2. 2 Present state of business to consumer E-commerce

In recent years, there has been an exceptional growth in the rate of interest users and potential of E-commerce (E-commerce). The electronic commerce fascinated many businessmen to conduct their business online. (Dos Santos and peffers, 1998).

According to Ernst and young (2001), 74 per cent people of United States purchased things online in 2000. Nowadays, consumers are most willing to buy the things online because it is the most easiest and convenient way of buying goods and services (turban et al., 2006)

Some of the benefits to the consumer by online shopping are:

Quick transactions that saves times.

More information of the product.

Easy access to the stores.

Great deals of prices

More variety and choices

Easy to compare the prices and features of the product.

Figure: 2

The above figure shows that Internet is most widely spread as well as accepted communication technology in the world. According to the annual

report of Amazon. com thy have recorded the 838 per cent sales growth since 1997 with a huge customer base of 1, 510, 000.

Definition of trust

According to the oxford English dictionary (1971) trust is defined as “ confidence in or reliance on some quality or attribute of a person or things or the truth of a statement”, 3423).

Trust has been the part of the human history since their existence. Almost all the aspect of life is some how based on trust.

2. 3 Role of trust in business 2 consumer E-commerce

Many researchers found that trust is an important feature, which affect consumers to purchase the goods online (NECTEC, 2006). The main function of trust is to encourage or persuade the consumers to purchase the product online and made them believe that their action is safe and secure (daughtrey 2001). In fact, lack of trust in online shopping can be the biggest barrier and a reason to fail in E-commerce business (tan and Thoen, 2002).

NECTEC (2006) recognized the fact that 63 per cent of online consumers showed their distrust towards E-vendors and hesitate to make the online purchases.

2. 4 Current barrier affecting trust in Business 2 Consumer E-commerce

There are many major issues which act as a barrier that affect trust in Business 2 consumer E-commerce, some of them are Third party

intervention (TTP), Web interface, control, security and cybercrime. Each of them is examined independently here under in detail.

Cybercrime

Activities, which utilize tools like computing and communication technology to do some unlawful acts, would be considered as cybercrime (Peiravi and Peiravi, 2010).

It is one of the significant factors in Business to consumer E-commerce that stops consumers from online purchasing (Furnell, 2004).

The two problems of cyber crime related to trust are:

Fraud (Federal trade commission, 2007)

Identify theft (CMO council, 2006)

Fraud

Fraud is one of the serious problems in Business 2 consumer E-commerce, since many years (Federal trade Commission, 2007),

The three ways of occurring fraud are-

Data-manipulation- It happens due to the trust of E-vendors on undependable security for E-transactions which gives chances to an attacker to alter the contents of E-transaction (Lavelan and traver, 2007)

Unauthorized access- It is an activity in which an attacker accessed the consumer accounts illegally via hacking or other theft methods,(Van slyke and Belanger, 2003)

Confidence trick- it is a technique in which attacker exploit the consumer trust in online shopping by fraud auction, Non-delivery and Nigerian letter.

It is clear that these types of frauds not only reduces trust in E-commerce but it also stops the people from online transactions

(Dayal, landesberg and Zeisser, 1999).

Identify Theft

It is one of the serious problems in E-commerce from several years. It is an activity which attacker accused the accounts of the victims illegally and misuses all the information (Matejkovic and Lahey, 2001)

Some of the major problems in identify theft by Slosarik (2002) and Saunders and Zucker (1999) are-

60 per cent of the identities are misused for opening new credit accounts and as a result customers lose approximately \$100 million per year.

Most of the victims are not able to find out that their identities have been stolen.

There are many problems like anger, harassment, less productivity at work, difficulty in taking credit and loans, which victims have to encounter.

These problems shows that identify theft not only impact consumer's financial status but also effects on their attitude which makes them to distrust E-commerce.

Control

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According to (Hoffman, Novak and Peralta) it has been recognized that control signifies consumer's aptitude towards manipulation, influencing or monitoring the online environment and information. It has also been identified that providing a little control is a method of building trust (Castelfranchi and Falcone, 2000).

The studies of Tan and Thoen also clarified that consumer does not hesitate while shopping online as long as they can feel the presence of control in E-commerce environment. Lack of control in business 2 Consumer E-commerce will lead to the condition of arguments between E-vendors and consumers (Olivero and Lunt, 2004).

E-vendors should also take care of control and trust issues without the information of consumer's are -

Inability to change and use their personal information without consent.

Failure to close their shopping accounts.

Leaking consumer information to other parties (Chellappa and sin, 2005).

Security

After the studies of various researchers on fostering the consumer trust, it has also been noticed by Bhimani (1996) that there is lack of secure and sheltered environment.

On Internet to online purchasing, McDermott (2000), added some of the necessities of security in Business 2 consumer E-commerce these are-

Authentication to assure an authenticated online agent who declares to be.

Integrity to make sure that no changes is made to the transmitted data.

Confidentially to make sure that the protection against the transmitted data, which no one else than the future participants can read.

Non-reputation to assure that engagement to e-transaction cannot be denied either by consumers or e-vendors.

According to (Dewey and DeBlois, 2006), security emerged as a prime concern for IT professionals to foster consumer trust in online purchasing.

Various researchers identified that security plays an important role in fostering the trust of the consumers in online shopping, which includes E-commerce, E-procurement, and E-transaction (ratnasingam and pavlou, 2002). Therefore, security assures the consumers to buy the goods online without any fear (McKnight and Chervany, 2001).

Third Party intervention

Many third party interventions include a trusted seal which acts as a part of content design on the front page of any E-commerce website (Wang and Emurian, 2005). Its main motive is only to satisfy consumers by passing the message that particular E-websites or E-vendors have been verified and checked (moores and Dhillon, 2003).

According to the study of Kim and Benbasat (2003) a trusted seal builds the consumer trust and their attitude towards online purchasing.

Web Interface

It generally refers to multimedia, navigation, content, design and functionality of an E-commerce websites by (Laudon and traver, 2007). It plays a major role in Business 2 Consumer E-commerce because it creates the first impression about E-vendors in the minds of the consumers.

McKnight and chervany (2001) advocated that quality of the E-commerce websites makes the consumers believe and fosters them to do online shopping.

Wang and Emurian (2005) found that four major gears in web interface, which encourage or fosters consumers trust while purchasing online are-

Website structure (Nielsen, 1998)

Graphics of the Website (karvonen and Perkkinen, 2001)

Social cues (Basso et al, 2001)

Content of the website (Belanger, Hiller and Smith, 2002).

Unavailability of privacy and security statements on websites negatively affects the trust of the consumers. It has been noticed that 95 per cent of the people would not likely to disclose their information with a website which has no privacy and security statements available (Hoffman, Novak and Peralta, 1999a).

TRUSTe (2004) suggested that every security and privacy statement should consists of five characteristics which are:

Choice (consumers should able to choose and control the use of their information).

Notice (consumers should know the amounts of their formation and processing)

Access (consumers can access their related information)

Security (Information should be confidential)

Redress (consumers should be able to resolve the issues)

Risk

Various researchers agreed that (McKnight and chervany, 2001; Mayer, Davis and Schoorman, 1995) trust only works if there is a presence of risk.

Increase in risk is directly proportional to the need for trust.

Knowledge

Many researchers perceived that there should be a specific reason for someone to trust others (Mollering, 2001; Lewis and Weigert, 1985). Trust is based on person's knowledge and lack of knowledge can convert trust into gamble (Deutsch, 1958).

Ignorance

It is one of the significant factors of trust, which allows the consumers to trust on something by itself only, or based on somebody's incomplete knowledge.

Its been stated by McAllister (19995, p. 26) that " the amount of knowledge necessary for trust is somewhere between total knowledge and total ignorance... given total knowledge, there is no need to trust, and given total ignorance, there is no basis upon which to rationally trust"

2. 5 Summary

In this chapter, trust has been recognized as a most important issue in business 2 consumers E-commerce.

The main reason why people not do online shopping is just because they don't trust e-vendors (national electronics and computer technology centre, 2006). On the basis of literature review, the five major issues, which affect consumer trusts are- Cybercrime, Control, security, web interface ad trusted third party.

Further, the research continued with the design and the methods which were used to address trust issues in Business 2 consumer E-commerce are discussed in the next chapter i. e. Chapter three.

Chapter 3

3. 1 Research Methodology

This chapter highlights the methodology, which is used in this research to serve the objectives. It includes all the methods through which all the data has been collected and the techniques to analyse them properly.

Methodology of the research

It is a systematic study to solve all the research related problems by adapting various steps. According to the Hussey and hussy (1997), the research methodology is a general approach to the process in which the collection and analysing of data is through the theoretical approach.

Every consumer has their own belief, experience and attitude towards e-commerce issues. Trust is considered as a multidisciplinary concept and the main thing is trust love many ideas, attitudes, traditions, and paradoxes which makes very difficult for the researcher to put them in quantitative figures.

Therefore to understand the different attitudes of consumers, a qualitative approach in by Pittayachawan (2007) is used in this research. The major advantage of doing qualitative research is that it gives an opportunity to understand the beliefs, reaction, feelings, experiences, Stimulus attitudes of consumers trust towards Business 2 consumer E-commerce (Walden, 2006).

3. 2 Qualitative research

It is a research approach in which more importance is given to the words as comparing to numerical figures in collecting and analysing the data (Pope and may's, 2006).

It helps in interpreting the research where the world is " indefinable". The qualitative research mainly focuses on verifying a prior hypothesis that are most frequently stated in quantitative propositions and that can be easily converted into mathematical formulas expressing functional relationships (Guba and Lincoln, 1994, McGrath and Johnson 2003 as cite from ponterrotto, 2005).

In qualitative research the theory comes as an outcome of an investigation.

The qualitative research has number of paradigms such as positivism, interpretivism, critical ideological and post positivism which uses to guide

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the research. In this research Interpretivism will be useful because it helps in operating qualitative research more comprehensively and interpretably.

3.3 Data sources and collection methods

Focus groups

According to Powell et al., (1996) focus groups are the group of individuals selected and assembled by researchers to discuss and comment on, from their personal experience.

Actually focus groups are the form of qualitative data collection, which involves the participation of a number of respondents along with a facilitator simultaneously (Lee and Lings, 2008).

Advantages of Focus groups

They help in providing data from a number of people much more quickly and at a very less rate which is not possible in the case of interviews where each individual will be interviewed separately.

Focus groups also help the researcher to interact with them directly, which helps in clarification of responses.

Focus groups are very flexible because they can be used to examine or analyse a variety of individuals.

Apart from the advantages, Focus groups also have some disadvantages these are as:

The researcher has got less control and one or two individuals may dominate the discussion and influence the outcome (Holloway 1997), Due to this the

moderator or researcher has to stop that discussion which is not connected with research for overcoming this limitation.

Transcriptions are very difficult in focus groups because the variation in their voices and the distance they sit.

3. 4 Sampling methods

Sampling Frame and sampling Size

It was essential to use the proper sampling frame in this study, which directly relate to the issues, which we discussed in the literature review.

According to this, requests will make to the university students and graduates to become a part of focus groups because students and graduates comprise the major sections of the society, which do online shopping.

According to this, all the participants will be divided into three categories i. e.

Experts

These are the participants who have both online shopping experience and good knowledge about the Internet technology.

Experienced

These are the users who do online shopping but do not possess high information and knowledge about Internet technology.

Non-experienced

These are the users who do not have any experience of shopping online but have intention to do it in future.

Purposive Sampling

This is a technique in which participants were selected to become a part of focus groups according to their level of experience in online shopping.

Sharts-Hopko (2001) and palton (2002) suggested that this technique supports the deep knowledge and information regarding the on going trust issues in online shopping.

Some questions will be use to recognise that whether the person is a good representative of a group to take a part in focus group or not.

Have you ever done shopping online

Which website you used to buy

Will you buy things online in future

Would you like to discuss more online shopping

Development of questions

According to Litoselliti (2003) the questions, which are to be used in focus group should be clearly defined as participants are from different backgrounds. Some points to be considered while preparing the questions, these are:

The questions should not be more otherwise participants will lose their interest.

Question should be related to particular topic means no personal question should be there.

3. 3 Process of Focus groups

The focus group will conduct in two days the first day with the group of experts and the person, which have less knowledge, means experienced people. The second day is for Non-experienced people.

The focus groups will be started by explaining properly about the motive of research and why they are invited, some questions will be ask from each and every participant and then jot down for further analysis.

Chapter 4

Research plan

4. 1 Thorough understanding of the subject matter

In this phase, I want to develop my understanding of the E-commerce business, the issue of trust and how it relates to online shopping

4. 2 Development of questions

According to Litoselliti (2003) the questions, which are to be use in focus group should be clearly defined as participants are from different backgrounds. Some points to be considered while preparing the questions, these are:

The questions should not be more otherwise participants will lose their interest.

Question should be related to particular topic means no personal question should be there.

Based on these criteria number of questions will be developed to ask from the participants i. e. the few questions will be developed to know behaviour of the participant towards online shopping, and how often they do?

Other questions will be developed to know the trust related issues to E-vendors and E-commerce. This will show that how much importance they give to issues like security, privacy etc.

Some questions will be about security in online shopping.

I will also develop some questions about dangers or risks while shopping online. Still other questions will be about their concern about risks and in what way they affect their online trust.

More questions will be about how they protect themselves from cybercrime and what they look in the website in terms of assure their privacy. For example: trusted seal.

Few questions will explore the issues that they give much importance in making a trustworthy website and still some more will address the missing issues relating to trust which they experienced in their life and which can also be discussed in the future research.

4.3 Time Scale

I plan to gain the thorough knowledge of the subject matter within 2 months.

I plan to create the questions and perform the interviews in the following one and half month. The rest of the time period will be devoted to analyse the answers and write the dissertation

4. 4 Expected outcomes

I expect to find different levels of trust of the consumers on online shopping based on their experience and expertise of E-commerce related trades.

4. 5 Potential problems

The potential problems may be the lack of adequate data due to misidentification of focus group, difficulties in conducting interviews, and time shortage.

Chapter 5

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Chapter 6

Appendices

An integrative framework for understanding E-consumer loyalty. Figure: 1

Growth statistics of Internet users in the world. Figure: 2