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## A Web assurance services model of trust for B2C e-commerce

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### Abstract

This study proposes and tests a model of trust in the context of Web assurance services for business-to-consumer (B2C) electronic commerce (e-commerce). Development of the model is important because many consumers are hesitant to engage in e-commerce transactions due to a lack of trust with businesses. Various providers have offered Web assurance services as a means to help companies address concerns among consumers associated with B2C e-commerce. Implicitly, these services are intended to bolster trust, which in turn, should improve outcomes such as online purchases. The results show that Web assurance services create trust both through the assurances they attest to and their individual provider attributes. The formation of trust is important, as it is shown to influence various outcomes, including consumers' willingness to purchase products. Additionally, both assurances and provider attributes have some residual effect on outcomes beyond that shown through the formation of trust.

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## 1. Introduction

With the recent widespread popularity of the Internet, business-to-consumer (B2C) e-commerce has quickly become a common medium for businesses to generate revenue. Already, B2C e-commerce has grown to an estimated US\$26 billion in sales for 2000 (U.S. Census Bureau, 2001). However, e-commerce accounts for less than 1% of retail sales (U.S. Census Bureau, 2001). Even if projections of continued growth in e-commerce revenue are accurate, it appears that many consumers have not accepted e-commerce as a purchasing channel. Research has shown that insufficient trust represents a key reason for consumers to avoid purchasing products over the Internet (American Institute of Certified Public Accountants (AICPA), 1997; Hoffman et al., 1999; Urban et al., 2000; Crowell, 2001).

Recently, a number of Web assurance services have been developed. These services are intended to alleviate consumers' trust-based concerns. These services include, among others: (1) BBBOnline Privacy, developed by the Better Business Bureau; (2) TRUSTe, developed by the Electronic Frontier Foundation; and (3) WebTrust, developed through joint efforts of the American Institute of Certified Public Accountants (AICPA) and the Canadian Institute of Chartered Accountants (CICA). Companies purchasing one of these services display a seal on their Web site. An analysis of these seals indicates that the number of companies purchasing a Web assurance service is increasing (Gogan, 1999). Alternatively, instead of relying upon an external group, a company may offer assurances about material contained on their Web site. Several studies have shown (Houston and Taylor, 1999; Noteberg et al., 1999; Arnold et al., 2000; Hunton et al., 2000; Kovar et al., 2000; Mauldin and Arunachalam, 2002; Lala et al., 2002), that in certain instances, displaying the seals positively influences consumer perceptions.

The current study extends prior research by proposing and testing a trust-based model of B2C e-commerce. This model is tested using path analysis with latent variables related to assurance and provider attributes, trust beliefs, and outcomes. The proposed model is used to provide evidence related to three key questions. First, to what extent do the two aspects of Web assurance services, assurances and provider attributes, influence the formation of trust? Second, to what extent does the formation of trust influence consumers' outcome judgments? And third, taking into account the formation of trust, to what extent are the two aspects of Web assurance services, assurance and provider attributes, incrementally associated with outcome judgments? Evidence to address these questions is essential to gain a better understanding of how Web assurance services influence consumers' judgments and how future services can be tailored to meet consumers' needs.

The remainder of the paper is organized as follows. The next section reviews the existing literature and proposes research questions. Section 3 describes the research design and instrument. Section 4 discusses the results. The final section discusses the contributions of the paper, implications of the findings, limitations, and future research.

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