



## How to improve consumer attitudes toward using credit cards online: An experimental study

Wesley Shu, Chiang Yu Cheng\*

National Central University, No. 300, Jhongda Rd., Jhongli City, Taoyuan Country 32001, Taiwan

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### ABSTRACT

Most companies involved in e-commerce use trust-promoting messages to persuade consumers that the websites they visit are safe. Although these messages are common, many consumers still hesitate to use a credit card online. To understand why, we applied *social judgment theory* and *Cialdini's model of persuasion* in an experiment exploring the extent to which trust-promoting messages can be used to change consumers' attitudes toward online credit card use. By manipulating message proximity and message source, we found that *authority-plus-contrast-plus-scarcity* was the most persuasive combination, and there was no significant difference between international and domestic trustmarks. Consumers with positive credit card attitudes were included as a control condition. The results show that the authority-plus-contrast-plus-scarcity combination was essential for consumers holding the same positive attitude, because there was no significant attitude change in this condition. Our findings help shopping websites analyze their existing trust-promoting messages and improve them by adding persuasive elements.

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### 1. Introduction

The topic of trusting attitudes has received wide attention in the context of online shopping (McKnight and Chervany 2001, Heijden et al. 2003). These attitudes are defined as a consumer's negative or positive feelings about making a purchase (Crespo and Bosque 2010). The purpose of the study reported in this paper is to analyze trusting attitude in using credit cards online. One way to improve this attitude is to provide trust-promoting messages on the website's check-out page (i.e., self-proclaimed assurances). An example of a trust-promoting message found on Coast to Coast Tickets.com's website ([www.coasttocoasttickets.com](http://www.coasttocoasttickets.com)) is: "We provide a 100% safe transaction environment for our consumers."

Because consumers cannot fully monitor the trustworthiness of shopping websites, trust-promoting messages generated by a third party (trustmarks) serve the role of gatekeeper (Benassi 1999). A trustmark, as its name implies, is a mark, logo, seal, or symbol aimed at building consumers' confidence in the security and privacy of online information (Aiken et al. 2003). One of the leading providers of such information protection is VeriSign. Used by around 93% of Fortune 500 companies, VeriSign is the most visible trustmark in the industry, recognized by 79% of online consumers

in the US (TNS 2008). Even though trustmarks are widely displayed on shopping websites, 75% of online consumers still hesitate to give out their credit card numbers. In another survey (Boone and Kurtz 2010), it was found that only 28.3% of consumers used a credit card online, even though 83% of Internet stores provided both first-party and third-party assurances on their websites (MIC 2010). These results indicate that consumers' negative attitudes toward using credit cards online is still one of the major obstacles to online shopping.

To improve consumers' attitudes about using a credit card online, we first need to understand how the gap can be narrowed between consumers' pre-existing attitudes and the message's proclamation. One way to accomplish this is to learn how to present the messages so consumers will gradually come to accept them. The next issue is what factors (e.g., message content, message proximity, message source) we should pay attention to in modifying the message. We first refer to *social judgment theory*, according to which recipients' responses to persuasive messages are determined by their pre-existing attitudes and the attitude promoted by the message (Sherif and Hovland 1980). We call the closeness of these two attitudes *message proximity*. Second, we draw upon the three component principles (authority, contrast, and scarcity) from Cialdini's (1993) research on persuasion. The role of these components is to explain the impact of message proximity on consumer attitude change.

\* Corresponding author. Tel.: +886 953676721.

E-mail address: [taican.cy@gmail.com](mailto:taican.cy@gmail.com) (C.Y. Cheng).

The goal of all this is to find the best way to change consumer attitudes toward online credit card use. In this context, we aim to answer the following research questions: (1) How are consumers' negative attitudes changed by different levels of message proximity? (2) How is the effect of message proximity on credit card usage attitudes moderated by the message source? (3) Is the answer to research question 1 the same for positive-attitude consumers?

The next section introduces the conceptual and theoretical foundation of the study, followed by a discussion of the hypotheses. The experimental procedure and methods of data analysis are described in Sections 3 and 4. Finally, in Section 5 we discuss the findings and their implications, as well as the limitations of the study.

## 2. Conceptual framework

### 2.1. Social judgment theory

*Social judgment theory* is a theory of persuasion (Sherif and Hovland 1980). It defines attitude change as “the stands the individual upholds and cherishes about objects, issues, persons, groups, or institutions” (Sherif et al. 1965). The essence of the theory is that the degree of attitude change caused by a persuasive message depends on how the recipient evaluates that message. According to the theory, attitude change is a two-step process. First, individuals who hold a position on an issue indicate this position by marking an anchor point on an attitude continuum ranging from acceptance to no commitment to rejection. Where the mark is placed dictates the relative likelihood of assimilation and contrast. One of these two effects occurs when a discrepant viewpoint is expressed in the message. The closer the message is to the anchor point, the more likely it is to be assimilated; the more distant it is, the more likely it is to be contrasted. Thus, the second step involves the message recipient mentally measuring the distance between the anchor point and where the message falls on the continuum. If the message is dissuasive and the recipient's anchor point (*ex ante* attitude) represents rejection of the message, *assimilation* occurs. If the message is persuasive but the recipient's anchor point is in the rejection region, *contrast* occurs. Thus, if the distance between the two points is too little or too much, attitude change is unlikely. On the other hand, attitude change is likely if the recipient's anchor point is placed in the no-commitment region and the message is in either the acceptance or rejection region, or if the message falls in the no-commitment region and the recipient's *ex-ante* attitude is in the region of acceptance or rejection.

Social judgment theory has been widely used in domains such as interpersonal communication (Sherif and Hovland 1980), organization policy announcements (Wood and Bandura 1989), government publicity (Krosnick 1990), and health education (Heald 1991). In interpersonal communication, for example, Berndt (1976) applied social judgment theory to investigate interpersonal conflicts caused by cognitive dissonance. He concluded that it is possible for two persons with divergent thoughts to reach agreement if the researcher applies social judgment theory to evaluate the discrepancy between their positions. Accordingly, the social judgment theory is applicable to our study because marketers often advocate their own trust-assuring messages, whereas consumers with a negative attitude toward credit cards usually find such messages suspect. Social judgment theory helps us understand how consumers change their positions after being confronted with a message arguing for a different position.

Although social judgment theory is useful for understanding attitude change, its focus is exclusively on evaluating the distance between the individual's anchor point and the location of the message; it is not on the message's content per se (Siero and Doosje 1993). In addition, according to Chaiken and Maheswaran (1994),

recipients' decisions are susceptible to messages endorsed by a credible source. However, social judgment theory provides no way to empirically test the effect of source credibility (Heesacker et al. 1983). Our study was intended to fill this gap by examining the effects of messages varying in source as well as content.

### 2.2. Cialdini's principles of persuasion

Social judgment theory allows us to understand the process of persuasion, but if we want to completely understand how persuasion works we need to identify the factors that affect it. These factors and their role in the persuasion process can be grasped by applying Cialdini's (1993) Principles of Persuasion. Cialdini proposed seven principles that persuaders can use to improve the persuasiveness of their messages: reciprocity, commitment, liking, social proof, authority, contrast, and scarcity.

*Reciprocity* refers to the feeling of indebtedness that comes from a persuader's generosity, manifested through vehicles such as gifts, concessions, and favors. *Commitment* represents the fact that once a persuader and a recipient are committed to each other, they both have a strong desire to maintain that commitment. *Liking* means that recipients' decisions or behavior are more easily influenced by persuaders they are favorably disposed to than those they are unfavorably disposed to. *Social proof*, or social conformity, means that recipients usually must draw on the experiences of others to make difficult decisions. Although these four principles have been shown to be valid, our research did not address the effects of mutual benefits (reciprocity), commitments by both parties (commitment), feelings toward specific persuaders (liking), or social recognition (social proof) based on trustmarks. Instead, we were interested in the source and proximity of the message, which are addressed by the other three of Cialdini's principles.

The principle of *authority* is the extent to which a persuader has a certain level of prestige, reputation, or expertise. Recipients generally believe that accepting information from a persuader with recognized authority decreases the probability of making a wrong decision. The authority principle can be represented by trustmarks that reflect the prestige, reputation, or expertise of the persuader. *Contrast* refers to information that can be used to distinguish the pros and cons of whatever is being compared. For example, if people first lift a heavy stone and then a light stone, they will feel the second stone to be lighter than they would had they not lifted the heavy stone first. Thus, applying the contrast principle in trustmarks can inform consumers that the website has better security than competing sites. Please note that contrast in Cialdini's principles is different from contrast in social judgment theory. For Cialdini, *scarcity* refers to objects of persuasion that are both valuable and rare. It has been shown that objects and opportunities become more valuable as they become less available (Mazis 1975). The scarcity principle explains why trust-promoting protection mechanisms are safe: they are seldom descrambled by hackers.

### 2.3. Framework

In Fig. 1, the black line in bold refers to the attitude regions on the continuum, including rejection, no commitment, and acceptance. The issue at hand is what consumers with a negative attitude toward online credit cards do when confronted with a trust-promoting message. Initially, they anchor their *ex ante* attitude in the rejection region. Second, when they receive the trust-promoting message, they evaluate the distance between the anchor point and the region where the message falls. According to the social judgment theory, if a consumer is being persuaded to accept a message landing inside the region of rejection (messages with high proximity: authority only), the fact that it is so close to the anchor

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