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# Perceptions of no-name recognition business to consumer e-commerce trustworthiness: the effectiveness of potential influence tactics

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## Abstract

Trust is critical to the success of business to consumer e-commerce. Despite the importance of context when studying trust and the richness of the trust literature, there has been little research linking trust and e-commerce. This study integrates relevant trust literature and builds on Murphy and Smart's [New Engl. J. Entrep. 3 (2000) 33] model of factors proposed to impact online consumers' perceived trustworthiness of unfamiliar business to consumer e-commerce vendors. Based on a web survey depicting a mock web business, this study identified 16 trust-building strategies that significantly enhanced perceptions of ability, benevolence, integrity, and overall trustworthiness. The trust-building strategies were also found to enhance respondents' stated behavioral willingness to trust. Mixed support was found for the hypothesis that trust-building strategies believed to focus on transactional trust would have their strongest effects on perceived ability and integrity while trust-building strategies believed to impact transactional and relational trust would equally impact perceived ability, integrity, and benevolence.

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## 1. Introduction

The ability to build and maintain trust is critical to the success of e-commerce ventures (Cheskin Research, 2000). Recently, the importance of trust to e-commerce has been strongly noted in public speeches by the Commissioner of the Federal Trade Commission (FTC) in the United States (Business Wire, 2000), the Information and Privacy Commissioner in Canada (Wareham, 1999), and by officials in the Organization for Economic Cooperation and Development speaking in China (Xinhua, 2001). The Commissioner of the FTC identified trust as the key issue facing the future of e-commerce (Business Wire, 2000).

The survival of business to consumer e-commerce vendors depends on their ability to convince online shoppers to click the purchase button, an act unlikely to occur if the vendor is perceived as being untrustworthy. The lack of trust in e-commerce has been widely and frequently noted (Hoffman, Novak, & Peralta, 1999; Rogers, 1999; Talwate, 2000). This “untrust” must be overcome if e-commerce businesses are to build, confirm, and maintain trust (Cheskin Research and Studio Archetype/Sapient, 1999). Lewicki, McAllister, and Bies’ (1998) model of trust and distrust implies that online consumers’ lack of trust or apparent distrust must be met by considerable efforts to build trust if business exchanges are to occur. Jevons and Gabbott (2000) proposed that branding is the key to building online trust. However, extensive branding typically favors established incumbents, not those yet to make a name for themselves. Many no-name e-commerce ventures, challenged by the liability of newness (Stinchcombe, 1965), will predictably fail if they rely on their relative branding ability. Relative to no-name ventures, established counterparts are often able to commit substantial resources to marketing and advertising and are often able to draw on the branding advantage they have established in the brick-and-mortar environment. Given these disadvantages and the importance of trust in generating online sales, an investigation of tactics available to no-name ventures that may help improve their perceived trustworthiness is very relevant.

This paper investigates the effectiveness of potential trust-building tactics. Specifically, this paper investigates potential online consumers’ assessments of e-commerce vendor trustworthiness based on information cues presented on web pages, which have the potential to build trust among unfamiliar parties. Aldrich and Fiol (1994) noted that the need for trust is greatest when transacting parties have little or no experience with or knowledge of each other. By focusing on trust-building tactics available to no-name recognition e-commerce ventures, this study seeks to provide information that may help such ventures overcome the liability of newness and their relative branding disadvantage.

To continue the study, the relevant literature on trust is reviewed, a model of trust-building tactics is adopted and modified, and the research methods and results are presented. A discussion of the study concludes the paper.

### 1.1. Trust

Trust has been studied from a variety of academic disciplines such as psychology, sociology, anthropology, economics, political science, marketing, organizational behavior,

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