

# Determinants influencing Consumer Perceptions of Web Site Trust and Outcomes

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Unlike the traditional bricks-and-mortar marketplace, the online environment includes several distinct factors that influence Web site trust. As consumers become more savvy about the Internet, the author contends they will insist on doing business with web companies they trust. This study examines 1) how Web site trust is affected by the following web purchase-related factors: security, privacy, brand name, word-of-mouth, good online experience, and quality of information, and 2) how it influences outcomes. Unlike Urban and colleagues' study (2000), the author argues that not all e-trust building programs guarantee success in building Web site trust. In addition to the mechanism depending on a program, building e-brand trust requires a systematic relationship between a consumer and a particular web site. The findings show that Web site trust does not build one or two components but are established by the interrelationships of complex components. By carefully investigating these variables in formulating marketing strategies, marketers can cultivate brand loyalty and gain a formidable competitive edge.

Key words: internet experience, commitment, wom, security, risk perception

## Introduction

One of the major aims of building brand trust is to achieve a sustainable competitive advantage and thereby enhance a business performance. Many researchers have conducted a general consensus that brand trust is established through a combination of familiarity, security, privacy, word-of-mouth, advertising, and brand image (Delgado-Ballester and Munuera-Aleman, 2001; Garbarino and Johnson, 1999;

Hoffman et al., 1998; Chow and Holden, 1997; Wernerfelt, 1991). These studies, however, have not explored building Web site trust. While it may be argued that brand trust is an underlying dimension of brand loyalty, the latter is composed of such a vast number of components that it would be futile to consider it only in general terms. Indeed, Web site trust is extremely important for increasing customers' loyalty to brands on the web. For example, an auction site such as eBay.com may have very reasonable

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pricing, but the potential consumer may find product performance questionable. As a result, a low trust may counterbalance high brand satisfaction to reduce the probability of purchase of a product or service on the web. In contrast, a high level of brand trust may ultimately convert a satisfied customer into a loyal one. Thus, Web site trust and its individual determinants constitute the specific objective of this study.

With only a few exceptions like Hoffman et al. (1998) and Papadopoulou et al. (2001), since very little research has been conducted on factors affecting brand trust associated particularly with e-commerce, literature on trust on the Internet is the basis of testable hypotheses that describe the relationship between brand trust and the factors affecting it. Furthermore, an evaluation of the determinants and effects of Web site trust is crucial. Related to this, many researchers have investigated to building e-trust, but it could not allow companies to earn their profit. Although building Web site trust stands for long-term relationships, current issue facing e-marketers is that only 3% of all visitors actually buy anything on the Internet. Accordingly, the key point is to figure out how to turn these browsers

97% into buyers. It is closely related to reduce consumers' risk perceptions. In doing so, Web site trust has to play a critical role in reducing their perceived risk.

This study attempts to reveal why these relations should differ in any important way from the determinants and effects of Web site trust more generally. Also, what is it about the Internet that might qualify the conclusions that researchers have drawn from a very large amount of research on Web site trust in more traditional settings?

Therefore, the major goal of this research is to assist practitioners and researchers who are interested in the strategic aspects of both Web site trust and outcomes. In particular, our research is important since much of the work on trust has been theoretical rather than empirical (Mcknight *et al.*, 2002; Jarvenpaa *et al.*, 2000). Furthermore, factors that affect trust online could be different from those that affect it in a bricks and mortar context (see, Liang and Huang, 1998).

## Theoretical framework and hypotheses

In the present study, we define Web

site trust as the willingness of the average consumer to rely on the ability of the site to perform its stated function (e.g., Chaudhuri and Holbrook, 2001). Moorman *et al.* (1992) and Doney and Cannon (1997) both also stress that the notion of trust is only relevant in situations of uncertainty. Specifically, e-trust reduces the uncertainty in an environment in which consumers feel vulnerable because they know they can rely on the trusted brand (Chaudhuri and Holbrook, 2001).

The development and maintenance of consumer brand trust on the web is at the heart of companies' marketing plans, especially in the face of highly competitive markets with increasing unpredictability and decreasing product differentiation (Fournier and Yao, 1997). At a basic level, Web site trust is simply the trust that a consumer has in the specific site. Web site trust recognizes that brand value can be created and developed with management of some aspects that go beyond consumer's satisfaction with functional performance of the product and its attributes (Aaker, 1996; Lassar *et al.*, 1995). This same idea is pointed out by Blackston (1995), Gurviez (1996), and Heilbrunn (1995) for whom the study of trust could offer an

appropriate schema to conceptualise and measure a more qualitative dimension of brand value. This dimension includes other characteristics and qualities of the brand that also have meaning and add value for the consumer. In this same sense, Ambler (1997) conceptualizes brand value as a function of the existing relationship between the consumer and the brand, trust being one of the most important ingredients in this relationship.

In particular, trust is crucial because it influences several factors essential to online transactions, including security and privacy. Without trust, development of e-commerce cannot reach its potential (Cheskin Research, 1999). Although brand trust has a long history of being the focus on management literature, the concept has only become a common topic in consumer behavior literature in the 1990s. Despite its recent growth in use and popularity, the inherent uncertainty in the emerging electronic consumer environment brings the issue of Web site trust to the forefront of marketing research, along with many interesting implications for practice and theory.

In this study, the first factor to be investigated is security. Wilson (1998) and Ratnasingham (1998) who used e-trust

models as a sociological example (e.g., e-communities) to demonstrate that a 'web of trust' is in fact no easier and less intrusive on personal security than a 'public key infrastructure' where key holders are identified and authenticated by third-party certification authorities. The effect of security on Web site trust has been investigated by Salisbury et al. (2001), Reichheld and Scheffer (2000), Keeney (1999), Tan (1999), Hoffman *et al.* (1998). In particular, Tractinsky et al. (1999) argued that a core capability between reputation and security is Web site trust. According to Ha (2002), brand reputation affects perceived risk and we would expect security decrease risk perceptions (Mayer *et al.*, 1995). On the other hand, Krishnamurthy (2001) also found that consumers who experience positive security leads to improvements in the levels of familiarity on the web. Accordingly, security should affect Web site trust as well. The first hypothesis of this study is as follows:

**H1: The higher the security, the higher the Web site trust.**

In addition to security, privacy must also be a key factor affecting brand trust

since it, affects brand loyalty on the web. Hoffman *et al.* (1998) showed that top online shopping concerns of web consumers relate to control over information privacy and trust. Furthermore, individuals have serious and legitimate concerns about the privacy of information they provide to favorable direct marketers (Phelps et al., 2000; Hoffman *et al.*, 1997). In addition, when Internet consumers are concerned about their privacy, they are much more likely to provide incomplete information to web sites and notify Internet Service Providers (Franzak *et al.*, 2001; Kim and Hoy, 1999). Furthermore, privacy on the web means risk perceptions toward exposing the consumer's own information. In other words, negative consequences may arise from distribution of private information, and web site protection would reduce the perception of such risk. The hypothesis stating this is:

**H2: If a web site protects individual's private information, the web site is perceived as having higher levels of trust.**

Another factor is the name of the web site from which the product or the service is purchased or recognized. Keller (1998)

states that brand name is one of the factors facilitating the development of brand awareness or familiarity. The effects of brand name or store name regarding familiarity were investigated by Muniz and O'cuinn (2001), Morrin (1999), Fournier (1998), Moorman *et al.* (1993), Woodside and Wilson (1985), Bogart and Lehman (1973). In general, the more specialized and reputable a brand is in selling or recognizing the product or the service, the more highly will its Web site trust be perceived. Similar findings were obtained by an earlier study on brand name (Hoyer and Brown, 1990) demonstrating that when inexperienced decision-makers are faced with a choice in which a known brand competes with unknown brands, they are considerably more likely to choose the familiar brand. Tractinsky *et al.* (1999) also have shown that consumer's brand trust is affected by the store's perceived reputation. This finding means that the consumer perceived the web store's reputation as favorable brand name. This leads to the following hypothesis:

**H3: Perceptions of favorable and reputable web site as a brand are associated with higher levels of Web site trust.**

Word of mouth (WOM) is commonly defined as informal communication about the characteristics of a business or a product which occurs between consumers (Westbrook, 1987). Most importantly, it allows consumers to exert both informational and normative influences on the product evaluations and purchase intentions of fellow consumers (Ward and Reingen, 1990; Bone, 1995). Consumers can acquire information for buying specific products through word-of-mouth communication called 'cyberbuzz' on the Internet (Herr *et al.*, 1991). Research generally supports the claim that word of mouth is more influential on behavior than other marketer-controlled sources (e.g., advertising). Word of mouth has been shown to influence awareness, expectations, perceptions, attitudes, behavioral intentions and behavior. In particular, a further determinant of brand trust is word-of-mouth communication. Many researchers (Iglesias *et al.*, 2001; Reichheld and Schefter, 2000; Ward and Lee, 2000; Tractinsky *et al.*, 1999; Fournier, 1998; Martin, 1996; Dolinsky, 1994; Parasuraman *et al.*, 1988) found that word-of-mouth communication affects Web site trust. More recently, researchers showed that building online communities is closely related to e-trust (McWilliam,

2000; Williams and Cothrel, 2000). We assume that WOM among satisfied community members will improve e-trust on a particular web site. In this way, positive word-of-mouth communication helps consumers cultivate favorable Web site trust. The corresponding hypothesis tested was:

**H4: The web sites built by positive word-of-mouth are perceived as having higher levels of trust than marketing-controlled advertising.**

Consumers tend to remember best the last experience (the 'recency effect'): thus one positive experience may be sufficient to alter perceptions of more than one preceding negative experience, and vice versa. This suggests the important influence that experience can have on customer satisfaction and, the more satisfied the customer, the more durable the relationship (Buchanan and Gillies, 1990). Relationship depends on a consumer's experience. Similarly, Web site trust can be related to experience. In the model of 'trusting behavior', Mitchell *et al.* (1998) see experience as an important variable as it plays a role in trust by making it possible to compare the realities of the firm with preconceived

expectations. Ganesan (1994) goes further, and view experience as an antecedent of brand trust.

In the context of online retailing, customers usually expect web sites to offer them not just a message, but a positive experience. Many researchers (Reichheld and Scheffer, 2000; Kenny and Marshall, 2000; McWilliam, 2000; Shankar *et al.*, 2000; Dholakia *et al.*, 2000) have investigated a good online experience associated with familiarity of the web communities. Particularly, extensive home-shopping experience was found to have a positive effect on shoppers' brand trust and buying intentions regardless of the strength of the brands involved (Balaanis and Vassileiou, 1999). In addition to web community and shopping, a vivid, engaging, active and affective virtual experience- possibly including chat, games, and events- might help customers enjoy various impressive experiences relevant to brand trust<sup>2</sup> (Li *et al.*, 2001; Kania, 2001). More specifically, Dolen and Ruyter (2002) find that consumers' chat in a new e-service encounter affect perceived enjoyment and customer satisfaction. It is reasonable to assume that such as engaging, interactive web site will likely enhance the possibility of 'flow', which

has been described as an enjoyable state of mind that results from a seamless online experience (Janda *et al.*, 2002; Novak *et al.*, 2000). Thus, four types of experience methods were compared: community, chat, game, and event. This allows us to arrive at the fifth hypothesis of this study:

**H5: Experiences that are enjoyed through specific web sites are perceived as having higher level of Web site trust.**

Providing effective information does lead to improved awareness and brand perception (Ha, 2002; Aaker and Joachimsthaler, 2000; Keller, 1998), particularly for individuals with high brand trust (Tellis, 1988; Duncan and Moriarty, 1998; Kania, 2001; Smith and Wheeler, 2002). Krishnamurthy (2001) argues that consumers on the web are greatly interested in the associated messages. Indeed, Ha (2002) has shown that Internet users are very interested in customized information offered by web sites. More specifically, Meyvis and Janiszewski (2002) reveal that irrelevant information weakens consumers' beliefs in the product's ability to deliver the benefit. Hence, whether perceived quality of

information is provided and, if it is provided, the quality of customized information for customers, also influence the level of Web site trust. The related hypothesis is:

**H6: The perceived level of Web site trust increases with the quality of information offered by the web sites.**

Trust is characterized by risk perception or uncertainty on the Internet (Corbitt *et al.*, 2003). The characteristic is reflected in an online transaction, where customers cannot see the seller face to face, physically examine the merchandise, or collect the merchandise upon payment. Sutcliffe and Lammont (2001) argue that trust serves to reduce risk on the Web. Furthermore, Balance Theory (Heider, 1958) posits that people tend to develop a positive attitude toward those with whom they have some prior perception. The more experienced the Internet user, the greater the opportunity they have had to prior perception with e-commerce website, then the more positive attitude they will reduce perceived risk toward e-commerce. Therefore, consumer's web experience can be argued to be positively related to Web site trust and the trust can be negatively

related to risk perception. Hence, it is hypothesized that:

**H7: Web site trust is negatively related to risk perception.**

Finally, on offline, brand trust leads to brand loyalty or brand commitment because trust creates exchanges in relationships that are highly valued. The concept of brand commitment is related to the loyalty of consumers toward a particular brand in a product class and is gaining increasing weight in consumer behavior (Martin and Goodell, 1991). As with brand trust, brand commitment is an essential ingredient for successful long-term relationships (Dwyer *et al.*, 1987; Morgan and Hunt, 1994). According to recent research, brand trust plays a key role as a variable that generates customers' commitment (Delgado-Ballester and Munuera-Aleman, 2001). On the web, therefore, Web site trust might affect

brand commitment. This allows us to arrive at the final hypothesis of this study:

**H8: The higher the Web site trust on the web, the higher the brand commitment.**

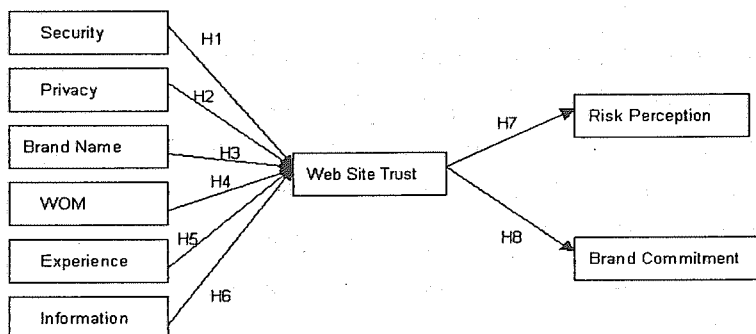
Figure I shows a structural model of this study.

## Methodology

### Overview

In order to investigate these hypotheses, we selected e-bookstores (e.g., Amazon.com, Kyobobook.co.kr, a leading e-bookstore in South Korea). As book shopping is now very popular, and most university students and individuals have had the opportunity and experience of purchasing from such web sites, respondents with the appropriate background to be surveyed were not hard

Figure 1: A conceptual model of building e-brand trust





to find. Both sellers and buyers on e-bookstores are given specific feedback ratings. Feedback ratings must relate to specific titles and be designated as positive, neutral or negative. Furthermore, bookstores are a relevant site to test for brand trust because they are broadly used by many users and because bookstores on the web are competing globally for loyal customers.

### *Pretest*

We examined consumer perceptions of e-bookstores. We restricted ourselves to two bookstores because: (1) they are among most popular sites in the e-marketplace, and (2) such restriction simplifies the respondent and analyst tasks.

To raise reliability of the response, a pre-test was carried out. Postgraduate students ( $n = 16$ ; male = 11, mean age = 27.5; female = 5, mean age = 25.8) in Manchester were shown a set of purchase situations with respect to web purchases. Their primary task was to examine data items affecting brand trust through relationship with web retailer. As a result of this process, a total of 20 items were obtained. All of the variables considered were measured on a 7-point Likert scale (1=strongly disagree and 7=strongly agree

or 1=very unimportant and 7=very important). The scaled 20 items were immediately followed by questions asking how much they perceived each of the 20 items.

### *Data sample*

The information necessary to carry out the empirical study was collected in data sample through e-mail to a number of members of Internet marketing research homepage during two weeks in South Korea, 2004. As mentioned, we selected several leading e-bookstores (i.e., kyobo, youngpung, wowbook, aladin, and yes24). A number of book vouchers (paid \$ 5) were offered as prizes to participants chosen through a raffle, to encourage participation and to increase response rate. A total of 720 personal messages were sent randomly; 102 of the respondents (14.2%) resulted in valid surveys. We collected additional data because the first sample size was very small. To improve response rate, we gave a commission to an Internet professional research agency. Accordingly, 127 respondents were added. After elimination of 16 of the original 143 returned questionnaires because of incomplete information, the final sample consisted of 229 respondents. There were 96 (41.9 percent) men and 133 (58.1

percent) women in the sample. Their ages ranged from 18 to 44, with a mean of 27.6 years (SD= 4.9). Given Anderson and Gerbing's (1988) recommendation of a minimum sample size of 150 when testing a structural model via AMOS, a sample size of 229 appears to be adequate.

### *Checks for Respondent Bias*

A key concern with using a single data is that customers who filled out the survey may be systematically different than other respondents. From a theory-testing perspective this is not a key concern. Although the absolute level of variables might differ for web members and nonmembers (e.g., more delighted people may be more responsive), there is no reason to suspect that the hypothesized relationships would be different. Nevertheless, we are interested in knowing if any potential biases exist in the sample. For example, Westbrook (1981) and Mittal et al. (1999) find that members were more critical in evaluating their satisfaction with restaurants than nonmembers were. Therefore, to check for respondent bias, we took the following steps.

We obtained two random samples of 30 respondents each, for the two waves of the survey. Then we compared the sample

of 229 respondents with the first and second wave sample. These comparisons were made on the basis of demographics and the overall web experience and trust scales used in the study. There were two comparisons: the first between the member and the initial consumption survey sample (229 versus 30) and the second between the member and later consumption survey sample (229 versus 30). Both comparisons showed that the demographic profiles of the members were similar (all  $ps > .19$ ) and that the ratings on the overall web experience and trust scales were statistically the same (all  $ps > .19$ ). Thus, we can be reasonably assured that the data set used in our study is not biased.

## Results

**Reliability Check** Construct measures affecting brand trust under Internet environments are characterized as follows: (1) security (Salisbury *et al.*, 2001), (2) privacy (Nowak and Phelps, 1997; Franzak *et al.*, 2001), (3) brand name (Rio *et al.*, 2001; Morrin, 1999), (4) word of mouth (Martin, 1996; Ha, 2002), (5) online experience (Schoenbachler and

Gordon, 2002), and (6) quality of information (Krishnamurthy, 2001). The reliability analysis of these scales yielded favorable results. All measures show coefficient alpha in the 0.7-0.9 range (Nunnally, 1978). Table 1 presents the result of reliability analysis.

**Confirmatory Factor Analysis.** A nine-factor measurement model of the reflective scales was estimated by a confirmatory factor analysis. In particular, confirmatory factor analysis is a very important component within a broader class of methods called structural equation modeling (SEM) (Thompson,

Table 1. Result of Reliability Analysis

Construct Measurement Item	Factorloading
<i>Exogenous Constructs</i>	
<b>Security:</b> ( $X^2 = 0.86$ )	
The bookstore guarantees the safety of credit card information.	0.77
The bookstore has a fire return policy.	0.79
<b>Privacy:</b> ( $X^2 = 0.80$ )	
Specially, I dislike exposure of my data on the web.	0.98
The privacy of my credit card information is very important on the web.	0.45
<b>Brandname:</b> ( $X^2 = 0.85$ )	
The bookstore brand gives good value and service.	0.63
The bookstore has a good reputation.	0.88
<b>WOM:</b> ( $X^2 = 0.82$ )	
I receive recommendation to buy books in the store through friends or colleagues.	0.80
It is a bookstore that is trustworthy.	0.66
I often speak my e-community experiences to my friends.	0.42
<b>Goodexperience:</b> ( $X^2 = 0.90$ )	
My experiences with this company in the past have been good.	0.85
I have done business with this company often in the past.	0.79
<b>QualityofInformation:</b> ( $X^2 = 0.92$ )	
Information that is offered in this bookstore provides many benefits for me.	0.72
I am interested in specific item of providing information.	0.78
Information that is supplied in this site often fascinates me.	0.87
<i>Endogenous Constructs</i>	
<b>RiskPerception:</b> ( $X^2 = 0.80$ )	
I feel at low risk for service performance/quality on XXX site.	0.62
I feel at low risk for the use of credit cards on XXX site.	0.71
<b>Websitetrust:</b> ( $X^2 = 0.81$ )	
I feel very comfortable whenever I visit the site.	0.60
The selection of purchases at this bookstore is consistently high.	0.79
<b>BrandCommitment:</b> ( $X^2 = 0.78$ )	
I am a loyal patron of this bookstore.	0.57
I intend to continue the relationship with this book store for many years.	0.78

Notes: Factor loading of 0.4 is not a valid cut-off (Thompson, 2004).

Table 2. Correlation Matrix ( $p < .05$ )

Mean	1	2	3	4	5	6	7	8	
1. Security	4.35	(1.42)							
2. Privacy	4.18	0.59	(1.09)						
3. Brand name	3.95	0.66	0.43	(1.28)					
4. WOM	5.18	0.65	0.37	0.33	(1.15)				
5. Experience	4.19	0.66	0.51	0.55	0.42	(1.29)			
6. Information	3.97	0.74	0.61	0.56	0.45	0.55	(1.46)		
7. Trust	4.38	0.78	0.60	0.73	0.47	0.58	0.68	(1.40)	
8. Risk	4.94	0.57	0.53	0.38	0.44	0.64	0.33	0.60	(1.25)
9. Commitment	3.96	0.78	0.55	0.57	0.60	0.47	0.64	0.84	0.48

Note: ( ) means SD.

2004). The overall fit of the model is significant ( $X^2= 192.262$ ,  $DF= 108$ ,  $p=.001$ ), yet other fit indices show an adequate level of fit ( $GFI= .929$ ,  $AGFI=.862$ ,  $CFI= .976$ ,  $RESER= .058$ ). Given these findings, a chi-square difference test was performed to each pair of the nine constructs. All chi-square differences are very significant, which indicates high discriminant validity between the nine reflective scales.

**Discriminant Validity Check** The hypothesized structural model was tested using AMOS 4.0 (Arbuckle, 1999). We present an overview of the correlation among the main factors: security, privacy, brand name, word-of-mouth communication, good online experience, and quality of information. Table 2 shows a strong relationship between trust and commitment ( $r=0.84$ ).

The model of Figure 1 was estimated

by AMOS 4.0 with the sample covariance matrix as the input matrix. The effect of measurement error on the estimate of structural coefficients was addressed by constraining the theta delta and theta epsilon matrices to predetermined values (Ganesan, 1994). The overall model fit is good. The Chi-square ( $X^2=181.309$ ,  $df = 111$  ( $X^2/df = 1.633$ )) is significant, and other fit indices ( $GFI= .932$ ,  $AGFI= .871$ ,  $CFI= .980$ , and  $RESER= .053$ ) also indicate a good fit (see Table 3).

H1 is supported by the data ( $p<0.008$ ,  $t=2.78$ ). That is, the respondents tend to associate higher security feelings with a higher level of brand trust. The hypothesis 2 is supported with  $p<0.05$  ( $t=2.56$ ). It is obvious therefore that the customers' privacy policy of the specific web sites is strongly and positively correlated with perceived levels of Web site trust. Again, the data support the hypothesis ( $p<0.001$ ,

Table 3. Results of the Model Estimation

Hypothesized Path	Estimate	t-Value	P
H1. Security→Brand Trust	0.19	2.78	0.008
H2. Privacy→Brand Trust	0.18	2.56	0.011
H3. Brand Name→Brand Trust	0.50	5.36	0.000
H4. WOM→Brand Trust	0.32	4.92	0.000
H5. Experience→Brand Trust	0.33	4.57	0.000
H6. Information→Brand Trust	0.06(ns)	0.79	0.43
H7. Brand Trust→Risk Perception	0.45	7.76	0.000
H8. Brand Trust→Brand Commitment	0.89	11.39	0.000

t=5.36). Specific web sites enjoy the highest level of Web site trust. Specific web sites are recognized more by consumers' strong brand awareness than by consumers' lower brand awareness because brand name is one of the factors facilitating the development of brand awareness (Keller, 1998). The data show that positive word-of-mouth communication helps the web consumers cultivate solid brand trust ( $p < 0.001$ ,  $t = 4.96$ ). This finding means that reliable word-of-mouth communication is an increasingly important source for web users because all tangible products or intangible services on the web sites may be confirmed by consumers. Thus, H4 is supported as well. Exciting web sites apparently provide the best experience through which to stimulate consumers' interests as far as perceived brand trust is concerned ( $p < 0.001$ ,  $t = 4.57$ ). Consumers who experienced delight in specific web sites might expect more such

experiences, which might affect Web site trust of consumers. Thus, delightful experiences on the web sites are found to have the least credibility in terms of Web site trust.

The results of H6 show that Web site trust is not significantly affected by the quality of information offered by the web sites ( $p < 0.43$ ,  $t = 0.79$ ). Although information is an important factor in e-commerce, Web site trust is not just generated by information.

Our findings clearly show that brand trust plays a critical role in reducing consumer's risk perception ( $p < 0.001$ ,  $t = 7.76$ ). In the financial perspective, risk reduction generated by Web site trust on the Internet can increase consumers' purchase intentions. Hypothesis 8 is supported by the data ( $p < 0.001$ ,  $t = 11.39$ ). High level of brand commitment means that dot-com companies are maintaining ongoing relationships with their customers

for the purpose of achieving Web site trust and loyalty.

## Discussion

The purpose of this study was to examine through empirical research what factors are affecting consumer perceptions on Web site trust, and how the trust influences outcomes. As a pioneer study of its kind, this study has found that perceived Web site trust is affected by a number of web site-related attributes.

With respect to security and privacy, we suggest that traditional offline stores as well as online web stores must address the issues of security and privacy. For example, the online audience expects web sites to protect personal data, provide for secure payment, and maintain the privacy of online communication (Franzak *et al.*, 2001). Therefore, along with a secure connection for transmitting credit card information, users want a highly visible privacy policy that tells them precisely how the company will use their data. Because of the potential for abuse, as frequently reported by the news media, consumers are on high alert. To increase

Web site trust, first of all, marketers must guarantee the security of their web sites and each individual's privacy at the same time. In addition, *The Industry Standard* (1999) reported that TRUSTe and BBB Online, called 'Trusted Third Parties' (TTPs), are the top 'security brands' that increase Web site trust in Internet commerce transactions among those familiar with the brands.

It was found that the brand name of a web store is strongly and positively correlated with perceived levels of Web site trust. That is, most customers are aware that favorable brand provides comfort, familiarity, and trust for them offline or online. The starting point of building e-trust is advertising and WOM. To build strong brands on the web, therefore, the findings suggest that e-marketers must carry out effective offline advertising, as well as online alliance advertisements. To increase brand awareness, for instance, Amazon.com and Yahoo.com have increased their overall marketing budgets significantly and have shifted a majority of the media mix to traditional offline media such as TV, radio, and outdoor advertising. More specifically, in terms of the main effect of familiarity, Kent and Allen (1994) suggest that well-known brands have important

advantages in marketplace advertising, because consumers appear to better remember new product information for familiar brands. Another example is web advertising through strategic alliance with a number of partner sites. Although it pays a commission according to purchase, building brand is an effective way, and it can acquire many new customer through alliance sites (Hoffman and Novak, 2000).

The fourth factor investigated was word-of-mouth communication. Impact of word-of-mouth communication exerts a strong effect on Web site trust. As it spreads much more quickly on the web than in the offline world, negative word-of-mouth communication generates e-complaining (Harrison-Walker, 2001) and damages brand trust in each customer, thus marketing practitioners have a more difficult time managing communications and damage control. Moreover, their web community is a good place for practitioners to spread positive cyberbuzz like wildfire, building strong brand (Mcwilliam, 2000), and increasing solid relationships with their customers. Therefore, we suggest that marketing practitioners monitor, manage, and build up potentially thousands of linked sites, as well as their own sites. For example, Amazon.com fosters the

impression that the site is host to a thriving community of 'real people' willing to share their opinions with others.

For good online experience, the data show that impressive experience on the specific web sites significantly affects Web site trust. In particular, the community, one of four items, is a keystone of Web site trust (Muniz and O'Guinn, 2001; McWilliam, 2000). As consumer-goods companies create online communities on the web for their brand and trust, they are building strong relationships with their customers and enabling consumers to enjoy all of their contents. In the virtual environment, consumers are able to experience psychological states because the medium creates a sense of presence that results in augmented learning, altered behaviors, and a perceived sense of control (Hoffman and Novak, 1996). Thus, we suggest that marketers conduct ongoing up-dates of their contents and manage their communities so that consumers are able to enjoy experiences from those communities. Recent research supports our suggestion that consumers' chat in a new e-service encounter affect perceived enjoyment and customer satisfaction (Dolen and Ruyter, 2002). It is reasonable to assume that

such as engaging, interactive web site will likely enhance the possibility of 'flow', which has been described as an enjoyable state of mind that results from a seamless online experience (Janda et al., 2002; Novak et al., 2000). Thus impressed and experienced consumers may help companies generate positive word-of-mouth, Web site trust, and ultimately, brand loyalty.

The finding that information is not related to Web site trust is interesting because recent results showed that online information plays a crucial rule in building brand trust (Ha, 2004). Based on the result, we assume that many online users are likely to skip information via email, even though they have registered memberships to receive benefits from a particular book store. In addition, an amount of information that was investigated in this study had a lack of relevance for individual customers. Accordingly, not all information has an important effect upon building Web site trust.

On the other hands, this finding has a limitation, because many researchers pointed out that e-information (i.g., customized information) could bridge the gap between Web site trust and consumer behavior (Ha, 2004; Jarvenpaa *et al.*, 2000; Wilson,

1998). Despite the result, the importance of information is not ignored since it plays a critical role in forming consumer's perceptions on a particular Web site.

It is very important contribution that Web site trust leads to reduce consumer's risk perception. Since building brand trust does not absolutely lead to consumers' purchase behavior, the effect, which positively affects their perceived risk is crucial. Thus, this result indicates that trust serves to reduce risk in the context of online purchase, particularly in long-term contact relationship types, where the parties come to share a common ethos.

This study also shows that brand commitment is significantly affected by Web site trust. In the marketing context, consumers with higher levels of brand commitment are ultimately more positively influenced by a variety of factors affecting Web site trust than by fragmentary factors. According to Dwyer et al. (1987), brand commitment is an essential ingredient for successful long-term relationships. Thus, our findings suggest that marketing managers must identify both repeat customers and first-time customers and turn existing customers into loyalty customers through long-term relationships based on brand commitment. Managers must enhance



customer development and devise ways to foster loyalty throughout the customer's history with their company. The results also benefit the company. For example, Garden.com's Web site provides the means for gardeners to talk with experts or with one another. This experience increase customer satisfaction by enabling customers to make wiser product choices, and their satisfaction, in turn, fosters loyalty to the Garden.com brand.

Finally, scholars note that e-trust is critical on long-term relationship, yet there is a scarcity of empirical research that investigates determinants leading to Web site trust. We advance the emergent literature on perception of e-trust by showing that domain-understanding determinants of Web site trust plays a crucial and complex role in developing and managing ongoing relationships. Related to this, we advance the Web site trust literature by offering an overall process of building e-trust.

### Limitations and future research

Although our study provides some insight into the way in which factors affecting consumer perceptions on Web site trust interact to influence Web site

trust outcomes, it has certain limitations. First, the research focused on the customers of just one particular web industry: bookstores. The findings need to be confirmed by other web organizations. Second, the number of respondents is not high. A larger sample would have strengthened the results obtained. Finally, changing any of these study design factors may materially affect the empirical results. We note in particular that relative performance of consumers' brand trust has been observed to vary over time.

Future studies should identify and analyze other antecedent factors affecting Web site trust such as brand relationship or shared values with the brand image. Specifically, brand relationship on the web could play an important role in a model of brand trust because it can signal trust towards the brand among prospects and customers who are risk perceptions on product buying. In addition, as the Internet is generating new technologies, a number of users are likely to modify their interests and behaviors, and then researchers must consider the changing of consumers' Web site trust over time.

### Notes

1. We understand that a construct of

familiarity is often confused. In this study, the construct involves some factors such as brand, WOM, and customer experience because it is directly affected and formed by the factors.

2. An impressive experience on the web site directly or indirectly affects brand loyalty (Smith and Wheeler, 2002). In marketing literature, brand trust is an antecedent of brand loyalty. Accordingly, we can assume that positive consumer's web experience may also influence brand trust. For example, shoppers may rotate 3-D product, zoom-in and out for inspection, animate features and functions of the product, and even change the color or contextualization with other products in a different setting (Kania, 2001; Li, Daugherty and Biocca, 2002). In the context of product design, for example, the 3-D model can be adapted to resemble a customer's body shape and then dressed with clothing of interest to that customer (e.g., IC3D.com). Good experience is closely related to delighting customer and in turn, the delights may strongly affect brand trust (Donovan and Samler, 1994).
3. Research by Taylor Nelson Sofres, the market tracking agency, shows that 28 percent of Internet users in U.K. choose

not to shop online because they do not want to disclose their credit card details (The Times, August. 10, 2002, p. 44).

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〈한글요약〉

## 웹사이트 신뢰에 대한 소비자 지각과 성과에 영향을 미치는 요인에 관한 연구

하 홍 열\*

전통적인 오프라인 시장과 달리, 온라인 환경은 웹 사이트 신뢰에 영향을 주는 몇몇 독특한 요인들을 포함한다. 소비자들이 인터넷에 대해 점점 더 정통해 짐에 따라, 소비자들은 그들이 신뢰하는 기업과 비즈니스를 거래할 것이다. 이에 따라, 본 연구는 1) 어떻게 웹 사이트 신뢰가 다음의 웹 구매 관련 요인-안전성, 프라이버시, 브랜드, 구전, 온라인 경험, 정보의 질-들에 의해 영향을 받는지를 조사하고, 2) 어떻게 웹 사이트 신뢰가 결과변수에 영향을 미치는가에 대하여 조사한다.

Urban 과 그 동료들의 연구결과 (2000) 와 달리, 본 연구는 모든 e-신뢰 구축 프로그램들이 성공적인 웹 사이트 신뢰 구축을 보장하는 것은 아니라고 주장한다. 특별한 프로그램에 의존하는 매카니즘 이외에, 웹 사이트 신뢰는 소비자와 웹 사이트와의 체계적인 관계구축을 요구한다. 본 연구의 결과는 웹 사이트 신뢰는 단지 한 두 가지의 요인의 의해 구축되어지는 것이 아니라, 여러 구성요인들의 내부 상호작용에 의해 구축되어 진다. 실질적인 마케팅 전략개발과정에서 이들 변수들의 주의 깊은 조사를 통해, 마케터들은 웹 로얄티 육성과 강력한 경쟁력을 얻을 수 있다.

주제어: 인터넷 경험, 결속, 구전, 안전성, 위험 인지

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