



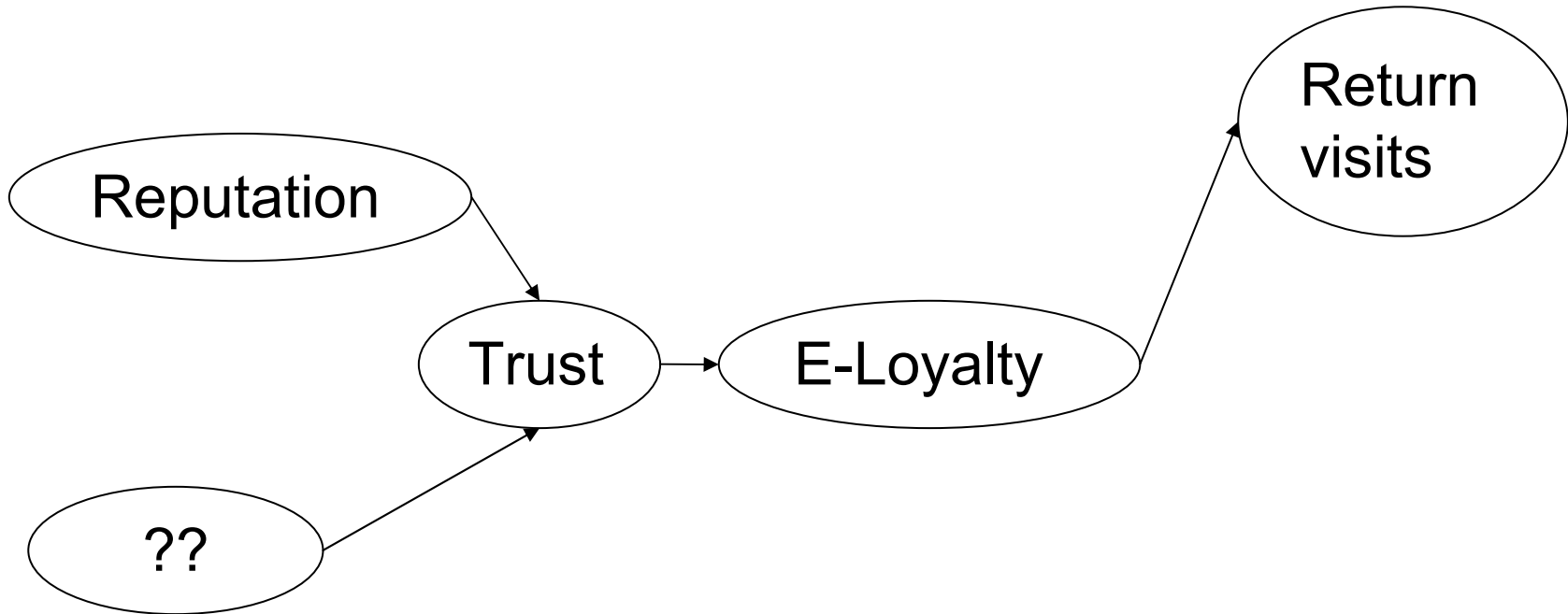
Trust in Online Delivery

Elaine Toms
Canada Research Chair in
Management Informatics
Dalhousie University

elaine.toms@dal.ca

“Lack of trust is one of the most frequently cited reasons for consumers not purchasing from Internet vendors”

Online Trust



Challenge: *how to create trust when no reputation exists*

What Constitutes Trust?



“Trust is the willingness to assume risk”

(McKnight & Chervany)

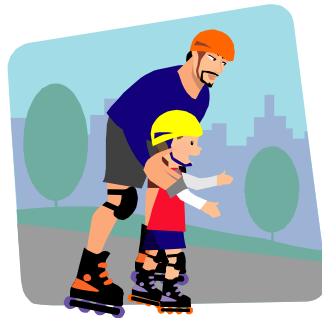


“Firm reliance in the honesty, dependability, strength and character in someone or something.”

Need for trust arises in risky situation

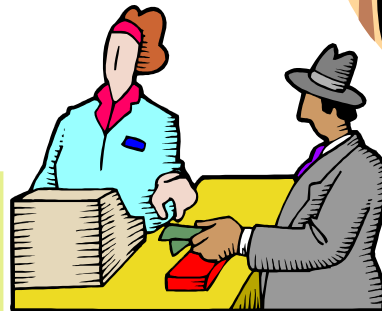


Trust is not needed if the actions can be undertaken with certainty – no risk



Situation is not trusted when the trustor lacks information regarding the behaviour or characteristics of the trusted party

For trust not to take place:
trustor must lack information
regarding the behaviour or
characteristics of the trusted
party





In an online – virtual – world

degree of uncertainty is higher

- ❖ Anonymity
- ❖ Lack of control
- ❖ Potential opportunism



Makes risk and trust crucial elements in an e-world!

'Buying' – any transaction – presents risks to the consumer above the transaction costs

Not in same place

No simultaneous exchange of goods & money

Sharing sensitive information



No assurance that what is seen will be delivered

Can I *trust* this site?
Should I *trust* this site?

How do I know when a person is trustworthy?

Competence
Benevolence
Honesty
Predictably



How do I know when a website is trustworthy?

Hard terms:
ability,
competence,
predictability
of the system

*Characteristic
of the
technology*



Soft terms:
honesty,
integrity,
benevolence,
credibility

*Perception of
the technology*

Developing Trust

A system acquires confidence if it is *reliable* and it acquires trust if it is *trustworthy*.

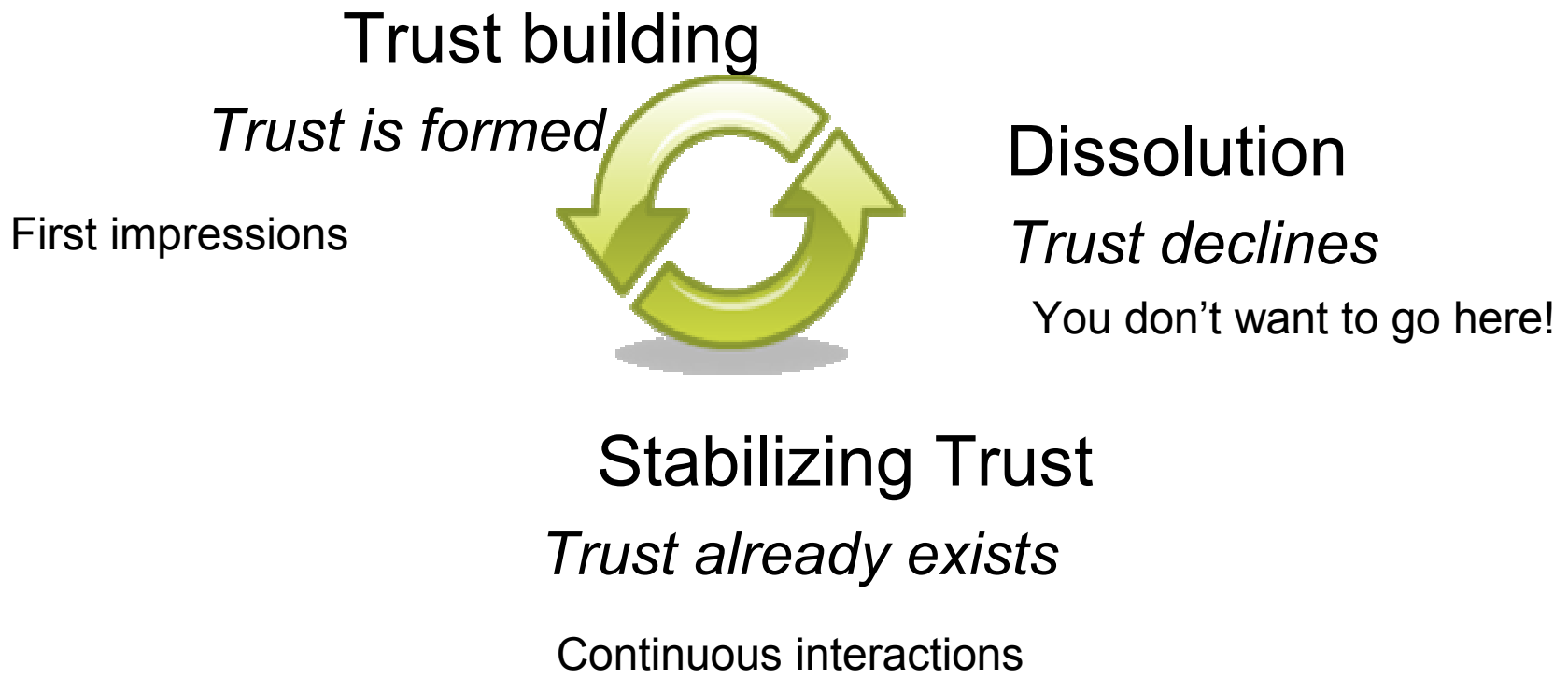
When people trust a system, they are conscious of the risks and decide to use it anyway. Trust is not necessarily broken if something fails.

People put their confidence in a system because they do not see any alternatives and will not accept any failures.

It is harder to acquire trust than to acquire confidence.

(Pieters, 2006)

Phases of Trust



First Impressions

The Evidence

People reliably decide which pages they like and which ones they did not like within 50 milliseconds!

AND

First impressions form quickly and are consistent.

Lindgaard (2006)

First Impressions

If a site is perceived as an advertisement,
its trustworthiness is perceived as
considerably lower

than

when it is perceived as a fully functional
service

First Impressions

Design quality enhances the feeling of trust in the users, when doing transactions online.

Clarity of design was most frequently mentioned as key to enhancing trust towards the service provider on the Web

Visual design impacts perceived usefulness, ease of use, and enjoyment, all of which ultimately influenced users' loyalty intentions.

"beauty is the greatest power in this world".

Consumers trust....

- When
 - They get what they came for
 - Their preference of pages is not so strongly affected by success, nor by the amount of graphical elements, than it is by interest to content
 - They perceive they have privacy
 - They perceive the site is technically sophisticated
Note” this is *not* lots of colour, flash, animation!

Elements that enhance trust - 1

- Appearance: appeal, graphics, topography, font size, colour
 - 3-D images
 - Photos rather than cartoons
 - Colour: 'cool' – main colour: moderate pastel – low brightness
- However, overuse will also kill a professional image

Elements that enhance trust - 2

- Structure : overall organization & accessibility of information
 - Layout
 - Ease of navigation, navigation cues (prompts, no broken links)
 - Consistency
 - No broken links, meaningless images

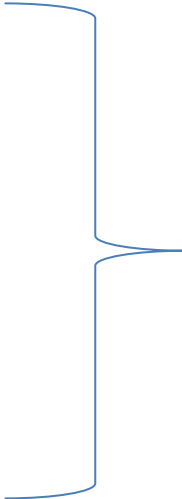
Elements that enhance trust

- Content : the information
 - brand-promoting information;
 - upfront disclosure of the relationship;
 - seals of approval (VeriSign, TRUSTe)
 - third-party relationships;
 - readability; lack of errors;
 - comprehensive, correct & current information
 - contact information
 - domain name consistent with the name of the organization

Elements that enhance trust

- Social cues:
 - synchronous channels (IM, chat) – to re-introduce the ‘human’ element
 - representative photos, but
- Ease-of-use: simplicity, clear design
 - Eliminate time wasting, deception & frustration

Inducing Trust

- Appearance
 - Structure
 - Content
 - Social Cues
- 
- Interface and
Information Design

*Influence consumers' clicking frequency,
Can encourage or discourage a purchase intentions,
Can modify a consumer's perception of trust*