Chapter 5.2
Swift Trust in Web Vendors:
The Role of Appearance and Functionality[1]

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ABSTRACT

With the growth of product search engines such as pricegrabber.com, Web vendors have many more casual visitors. This research examines how Web vendors may foster "swift trust" as a means to convert casual visitors to paying customers. We examine whether perceptions of Web sites' appearance features (normality, social presence and third-party links) and functionality features (security, privacy, effort expectancy and performance expectancy) positively relate to swift trust in a Web vendor. Using a quasi-experimental research design, we empirically test the proposed relationships. Based on an analysis of 224 respondents, we found appearance and functionality features explained 61% of the variance in swift trust. The article concludes with a discussion of findings and implications.

INTRODUCTION

Trust is a key enabler of e-commerce (Lee & Turban, 2001; Kracher, Corritore, & Wiedenbeck, 2005). Extensive research has found that trust leads to online end users reporting higher levels of purchasing intention, expressing greater loyalty to a Web vendor, and engaging in actual purchasing behavior (Gefen, McKnight, Choudhury, & Kacmar, 2002; Gefen, 2002b; Karahanna, &

Straub, 2003a). Given the extensive support in the literature for ties from online end users trust to their behavior, it is important to direct attention to identifying levers that foster trust and encourage online end users to complete transactions.

Fostering trust has proven problematic among fast-moving online end users. Although search engines direct over 85% of consumers to vendor Web sites, 57% of consumers abandon their shopping carts prior to checkout (DoubleClick, 2004). Perhaps due to the ease of identifying alternatives through engines such as pricegrabber.com, online consumers frequently visit Web sites and fail to complete transactions. Thus, Web vendors are under the pressure to quickly win trust, retain first time visitors and convert them to paying customers.

In this article, we examine how Web vendors may foster swift trust. Swift trust refers to trust formed quickly in a new relationship (Meyerson, Weick, & Kramer, 1996). Unlike other forms of trust which rest on experience or familiarity with a vendor, swift trust develops quickly during a consumer's first exposure to an unfamiliar Web vendor. Although first time visitors may lack experience or knowledge of a Web vendor, their perceptions of the "working conditions" of e-commerce, including appearance and functionality of a Web site (Zhang, von Dran, Small, & Barcellos, 1999), influence their understanding of a vendor's ability to complete transactions and its trustworthiness. For example, Gefen et al. (2003a) suggested that a fair and open Web site that clearly states due process, policies that handle the relationship, and provides clear explanations, engenders consumer trust. Hence, designers emphasize a Web site's appearance and functionality as means to promote swift trust.

Although substantial research has examined the implications of trust in Web vendors, research has left unexplored the influence of appearance and functionality on swift trust in a Web vendor. To gain deeper insight into online consumer be-havior, this study examines the following research question:

How do the appearance and functionality of a Web site influence online consumers' swift trust in a Web vendor?

The article unfolds as follows. First, we develop a general model tying appearance and function-ality to consumers' swift trust and purchasing intention. In terms of appearance, we examine normality, social presence, and links to third-party assurance providers. In terms of functionality, we examine the roles of security, privacy, effort expectancy and performance expectancy. Next, we present the results of a quasi-experimental study that tests the proposed model. Then, we discuss our findings. The article concludes with implications for research and practice.

LITERATURE REVIEW AND MODEL DEVELOPMENT

Trust is a complex and abstract concept. Although defined differently in many literatures, trust most commonly refers to one's willingness to depend on another based on the expectation that the other has the attributes to be trusted (Mayer, Davis, & Schoorman, 1995). Trust is driven by: 1) risk and uncertainty in relationships, 2) the trusting party's vulnerability, and 3) his/her expectations of the trusted party. When these drivers are present, an individual must extend trust to another in order for a relationship to exist.

E-commerce researchers extended the tra-ditional trust definition and drivers to online shopping and found that they are important in studying online end user behavior (McKnight et al., 2002; Gefen et al., 2003a) (see Table 1). For example, high uncertainty characterizes complex and anonymous online transaction processes. While traditional customers can pay at the counter and take the products home immediately, online end users do not directly observe vendors nor

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