This study offers insight into whether trust-building and purchase intention can be affected by incorporating a motivational factor such as self-efficacy into online consumer trust-building. Previous e-trust study has illuminated individual online consumer trust in e-commerce as the outcome of a subjective judgment mechanism. In an effort to expand understanding of trust-building, self-efficacy, an important factor in explaining motivation of individual judgments and behaviors, has been incorporated into the domain of business-to-consumer (B2C) e-commerce. To overcome the limitation of the introduction of self-efficacy attempted in existing information system study, domain-specific self-efficacy has been introduced in the online purchases situation, and the relationship between general self-efficacy and situation-specific self-efficacy also has been taken into consideration. Results show that online transaction self-efficacy, as proposed and used as a situation-specific self-efficacy, affects trust in the online vendor and positively influences an individual online consumer’s purchase intention.

Keywords: B2C e-commerce; consumer trust; general self-efficacy; online transaction self-efficacy; social cognitive theory.

INTRODUCTION

Although seminal efforts attempted to define trust in organizational and electronic commerce (Mayer et al., 1995; McKnight et al., 2002; McKnight & Chervany, 2002), defining trust in online transactions is still ongoing work. Why is it that e-commerce study still requires comprehensive conceptualization of trust in e-commerce? It is because an unexplored domain remains, associate strongly with the whole process of trust building in an individual trustee.

Previous research on trust in e-commerce centers on the attributes of trustees (i.e., online vendors in this study), whether or not one views trust as “a belief in an attribute of the trustee”
(Menton et al., 1999; McKnight et al., 2002) or “a willingness to believe the trustee” (Fung & Lee, 1999; McKnight et al., 2002). Most of the definitions of trust in e-commerce are related to a trustor’s subjective belief, judgment and assessment of an online vendor as the trustee with whom he or she is involved in a particular transaction, and with whom, eventually, the deal is finalized (Bhattacharyya et al., 1998; Gambetta, 1998; McKnight & Chervany, 2002). Trust building is an individual’s perceptual process, influenced by an individual’s judgment of his or her ability to render matters satisfactory. In forming a perception of the trustee’s attributes (i.e., ability, benevolence, and integrity), individuals’ beliefs in their ability and competency, conceptualized as self-efficacy, should be involved in their perceptions of the trustee. Considering that relatively little has been illuminated on the characteristics of the trustor (i.e., online customer), this study attempts to expand existing interests in the study of trust in e-commerce from trustee to trustor.

Mayer and other authors (Mayer et al., 1995) started by differentiating characteristics of trustors and trustees. They pointed out that trustor traits are involved in trusting others so some people are more likelier than others to trust the other party (Mayer et al., 1995). On the other hand, McKnight and his colleague (McKnight & Chervany, 2002) provide a clear foothold for our effort to broaden the horizon of trust in e-commerce (e-trust, hereafter). They suggest a typology regarding the interdisciplinary model of multiple level trust, namely dispositional trust at intrapersonal level, at institutional level, and at interpersonal level. However, what we believe is insufficient in their approach is close examination of what we would call ‘intrapersonal level.’ Although they referred to psychology to elicit ‘dispositional trust,’ their effort at this level seems less than required. Disposition to trust at the dispositional level simply does not represent all possible conceptualization and factors which social psychology has been elaborating for decades.

Both propensity to trust and disposition to trust are too vague to be factors in comprising levels of e-trust. First, they are general human traits. Therefore, they lack domain-specificity essential in forming trust. Second, although originally those are introduced to explain trustor characteristics, they basically are oriented toward the trustee-side from the trustor viewpoint. They may reveal the extent to which a trustor is predisposed to trust others, but may not capture characteristics of trustors. However, in more comprehensive conceptualization of trust, trustor characteristics should be taken into consideration more deeply.

Drawing from social cognitive theory (SCT) and its notable determinant, self-efficacy, the present study attempts to expand understanding of trustee-oriented trust into trustor-sided trust. Social cognition research has focused on how people perceive themselves, (in this study, how individual online customers perceive themselves), and others (in this study, trustees), in a variety of social situations. According to SCT, individuals have specific goals with expectation of outcome and actively think and perform behaviors responding to the external environment in order to achieve their own goals (McCormick & Martin, 2004). Previous SCT-applied research (e.g., Stajkovic & Luthans, 1998; McCormick & Martin, 2004) showed that individuals with higher self-efficacy can monitor their performance environment actively and perform well. With respect to online purchasing cases, SCT provides a clear and powerful explanation: an individual online customer controls and directs his or her series of decisions and actions.

Online transactions are potentially risky and uncertainty-involving processes and situations. For consumers, online transactions are considered uncertain and financially risky, compared with the conventional face-to-face transactions. Consumers are given little opportunity to verify the quality of goods on their own (i.e., it is not easy to test goods through interaction with the Web vendor). Especially, when customers purchase from an unfamiliar Web vendor, they are unable to judge quality of service (i.e., they do not know whether the service is reliable and legitimate). Ultimately,
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