Chapter 70

The Importance of Gender, IT Experience, and Media-Rich Social Cues on Initial Trust in E-Commerce Websites

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INTRODUCTION

The rapid advance of the Internet and global information technology has changed the way many people view shopping and undertake daily transactions. Despite the Internet advantages, the rate of Internet shopping remains low; commonly explained by a lack of trust in the new shopping mode (Kim & Tadisina, 2005).

Consumer trust may be even more important in electronic transactions than in traditional forms, lacking the assurance provided in traditional settings through formal proceedings, receipts and face-to-face interactions. Since trust should play an essential role in online transactions, identifying the antecedents of a consumer's trust is important in the context of Internet transactions so that consumers can feel relaxed and confident.

However, heretofore gender differences and their impact in a technological environment were largely ignored in HCI research. In fact, there has been a general lack of investigative studies of gender in the context of information technology (IT). However, several recent studies have indicated that there may be interesting differences in how males and females perceive and use information technology. Female shopping online is gradually increasing, although relatively little is known about gender differences related to attitudes, behaviour, activities and design preferences when shopping on the web.

Also, research has yet to consider the impact of consumers' cumulative online knowledge and experiences regarding their reactions to e-vendors' trust. It is believed that as consumers gain more

knowledge and experience with the online environment, their perceptions, attitudes and behaviours will evolve.

Research Objectives

This research believes it is essential to establish design guidelines for increasing website trustworthiness, and aims to investigate how to increase the perceived trustworthiness of vendor websites. Attractive people in media cues (photo, video clip, avatar and audio) have been frequently utilized by the marketing industry to stimulate affective responses from consumers, while in the field of Business-to-Consumer (B2C) e-commerce they have been rarely used, even in recent years (Riegelsberger, Sasse, & McCarthy, 2005). Research into the effects of social presence cues (or interpersonal cues) represented in media cues on B2C e-commerce trust is scarce and the findings contradictory (Corritore, Kracher, & Wiedenbeck, 2003). Hence, this study investigates this element. In addition, this study further tests the effects of multiple forms of media cues on trust, based on the perceptions of different groups of users in order to investigate the effects of media cues on males and females and between IT experts and novices; all with respect to vendor website trustworthiness.

THEORETICAL BACKGROUND AND HYPOTHESES

Trust

Trust is a highly complex and multi-dimensional phenomenon (AlDiri, Hobbs & Qahwaji, 2008) that has been widely studied but remaining difficult to describe because of its dynamic, evolving and multi-faceted nature (Ambrose & Johnson, 1998). Basically, the key concepts of trust, highlighted in the literature, are risk, vulnerability, expectation, confidence and exploitation (Gefen & Straub, 2004).

The perception of three characteristics – ability, benevolence and integrity (trust beliefs) (Mayer, Davis & Schoorman, 1995) – can lead to the willingness of the trusting party to rely upon the trustee (trust intention) (McKnight, Choudhury & Kacmar, 2002). These three specific factors are often not observable directly, but are inferable from signals in the website interface (McKnight et al., 2002).

Many researchers in human computer interaction (HCI) have studied trust in an online context. The following factors have all been discussed as influencing trust (For more information on trust see (AlDiri et al., 2008):

- Computer error.
- Appropriate content.
- Conveying of expertise.
- Adequate information.

However, the web contains enormous numbers of alternatives, in vendors, products and prices, making it trivial to switch to different online stores after an initial visit. Thus this study focuses on the initial trust that develops after a customer's first interaction with a website.

Online Trust and Media Cues

Various representations of social presence cues can be embedded in technology today in the form of media cues (e.g. photo, audio, video and avatar). However, research on media cue usage in websites is conflicting, with some studies finding them helpful while others finding them neutral or even negative (Corritore et al., 2003). Rich media representations may result in higher levels of trust in mediated interactions something supported by research that suggests richer representations give more interpersonal cues perhaps leading to increased trustworthiness (e.g. Nielsen, 2004).

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