Chapter 6.16
The Human Face of E-Business:
Engendering Consumer Initial Trust Through the Use of Images of Sales Personnel on E-Commerce Web Sites

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ABSTRACT

Business-to-consumer (B2C) e-commerce suffers from consumers' lack of trust. This may be partly attributable to the lack of face-to-face interpersonal exchanges that provide trust behavior in conventional commerce. It was proposed that initial trust may be built by simulating face-to-face interaction. To test this, an extensive laboratory-based experiment was conducted to assess the initial trust in consumers using four online vendors' Web sites with a variety of still and video images of sales personnel, both Western and Saudi Arabian. Initial trust was found to be enhanced for Web sites employing photographs and video clips compared to control Web sites lacking such images; also the effect of culture was stronger in the Saudi Arabian setting when using Saudi photos rather than Western photos.

INTRODUCTION

The beginning of the 21st century brought rapid development to the field of e-commerce and many enterprises in Western developed countries found success in this area. According to emarketer.com, total online retail sales for 2005 were $144,613 million. In 2001 Internet sales to households from the UK non-financial sector stood at £4 billion;

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by 2004 these had increased to over £18 billion (Wallis, 2006). The growth in Internet sales between 2003 and 2004 was over 67%; this clearly shows brisk expansion in the value of Internet sales (Wallis, 2006). In the Asia-Pacific region, sales also grew rapidly, from about $200 billion in 2003 to about $300 billion by 2004 (United Nations Conference on Trade and Development [UNCTAD], 2003). In contrast, the situation in the Arab world is different since the estimated figure for B2C in Africa and the Middle East cannot be compared with those in the US, the EU, or China (UNCTAD, 2004).

Trust in online shopping still represents a significant barrier for Internet users and is crippling the e-commerce environment (Zhang & Zhang, 2005). Trust is a critical component for any business transaction, and is particularly essential in the e-commerce environment because of the paucity of rules and customs in regulating e-commerce and due to the fact that, typically, online services and products are not immediately verifiable. Moreover, online transactions are more impersonal, anonymous, and automated and lack the assurance provided in traditional settings through formal proceedings and receipts. B2C online vendors are particularly challenged when trying to build and attain consumer trust. Indeed, in contrast to face-to-face commerce and to other applications of trust, which encompass a wide range of emotions involving various types of social interaction with humans, there are typically no interpersonal interactions in e-commerce, neither direct nor implied. Such interactions, or even cues relating to them, are notably missing from e-commerce Web sites. Online shopping may be viewed as lacking human warmth and sociability. The social aspect of shopping has been shown to be a major contributor towards positive emotions (Jones, 1999) that have been linked to several important outcomes, such as increased unplanned purchasing, increased spending, and increased time spent in the store (Jones, 1999). Online vendors face a significant challenge in making their Web sites socially rich (Kumar & Benbasat, 2002).

The aspect of trust has been examined over many years, however, most of the research on consumer trust focuses on consumers in English-speaking countries and newly industrialized countries. Trust in e-commerce research has been conducted almost exclusively in the US or Western Europe. Considering the cultural, economic, social, and political differences between the developed and less developed countries, concerns have been raised in terms of whether research based in the US or Western Europe can be generalized to other countries (Bagozzi, Wong, Abe, & Bergami, 2000). The global nature of the Internet raises questions about the effects of trust across cultures as well. Although trust may be formed in a variety of ways, it depends on the cultural factors (e.g., societal norms, values, etc.) that guide people's behaviors and beliefs. Despite the differences national culture can cause in e-commerce behavior (Kacen & Lee, 2002), and despite e-commerce becoming global, research on trust in e-commerce has to emphasize the possible effects of national culture. For that, this study attempts to carry out a pilot case investigation of our research objectives in Saudi Arabia; a developing country with the highest growth in Internet users in the Middle East and Africa (www.mcit.gov.sa).

Research Objectives and Organization of the Article

This study researched the effect of adding media cues (video clips, photographs) of a presumed sales person's face to the home page of an e-commerce vendor, and considered the effect of social presence cues, also known as interpersonal cues, that are implicit in the media cue on users' initial trust in the vendor (Research Objective 1). The majority of studies of online customer trust focus

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