

## Chapter 2

# Putting the Human Back into e-Business: Building Consumer Initial Trust through the Use of Media-Rich Social Cues on e-Commerce Websites

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### ABSTRACT

*Consumers' lack of trust is identified as one of the greatest barriers inhibiting business-to-consumer (B2C) e-commerce. This may be partly attributable to the lack of face-to-face interpersonal exchanges that support trust behavior in conventional commerce. It was proposed that initial trust may be built by simulating face-to-face interaction. To investigate this, an extensive laboratory-based experiment was conducted to assess the initial trust in consumers using four online vendors' websites with a variety of still and video images of sales personnel, both Western and Saudi Arabian. Initial trust was found to be enhanced for websites employing photographs and video clips compared to control websites 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 rapid advance of the Internet and global information technology has changed the way many people view shopping and undertake daily transac-

tions. The Internet allows the purchasing of goods and services at almost any time and from almost any location. Consumers also have more choices and they are able to research the right product and make quick comparisons, taking other people's experiences into account through the use of elec-

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tronic communities. Despite these advantages that together have attracted immense interest in the Internet, numerous studies have demonstrated, with empirical evidence, that the penetration rate of Internet shopping remains low (Aldiri, Hobbs, Qahwaji, 2007). This penetration is commonly explained by the lack of trust in this new shopping mode. Lack of trust represents a significant factor inhibiting online purchases and is one of the critical roadblocks to success in e-commerce (Aldiri, Hobbs, Qahwaji, 2007).

Consumer trust may be even more important in electronic transactions than it is in traditional transactions. Characteristically, Internet transactions are blind, borderless, can occur twenty-four hours a day and seven days a week, and are non-instantaneous.

Also, in e-commerce there is a distinct lack of rules and traditions regulating this field. Furthermore, online transactions lack the assurance provided in traditional settings through formal proceedings and receipts.

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 websites. Online shopping may be viewed as lacking human warmth and sociability.

Consequently, trust in an Internet business is focused much more on transaction processes, in contrast to that of traditional transactions involving brick-and-mortar stores where trust tends to be focused on face-to-face personal relationships. Since trust is likely to play an essential role in online transactions, it is important to identify the antecedents of a consumer's trust in the context of an Internet transaction so that consumers can feel relaxed and confident.

Research indicates that human beings like to reduce their social uncertainty. In other words, they

seek ways to recognize, predict, and occasionally attempt to control the behaviour of other people (Kim & Tadisina, 2005). When social uncertainty cannot be reduced through regulations and traditions, people resort to trust and, to a lesser degree, to familiarity as a major social complexity reduction method (Zeng, Zeng, & Guo, 2005).

Trust has thus become a central concern of human computer interaction (HCI) research.

Trust is crucial wherever risk, uncertainty or interdependence are present (Gillespie, 2000). These conditions increase in many settings, and without doubt exist in the relationship between e-commerce vendors and customers (Gefen & Straub, 2004).

## **Research Objectives and Organization of the Paper**

Online trust is a growing area of research and in itself is a substantial field. However, one aspect deserves specific mention, namely, how website design conveys trustworthiness to users (Egger, 2001; Feng, Lazar, & Preece, 2004; Kim, Ferrin, & Rao, 2003; Nielsen, 2004). This approach offers imperative practical guidance for web designers, who want to improve the interface usability of a specific e-commerce vendor.

Specific design elements have been found to have an effect on online trustworthiness including ease of navigation (Cheskin & Sapient, 1999), good use of visual design elements (Kim & Tadisina, 2005), an overall professional look of the website (Belanger, Hiller, & Smith, 2002; Kim & Tadisina, 2005), ease of carrying out transactions (Nielsen, 2004), and appropriate and useful content to the target audience (Shelat & Egger, 2002).

This research is founded on the belief that investigating and establishing design guidelines for increasing website trustworthiness is essential, and thus it aims to investigate how to increase the perceived trustworthiness of a vendor website by an individual user.

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