Perspectives of Online Trust and Similar Constructs
A Conceptual Clarification

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ABSTRACT
In order to make progress in a scientific field, scholars need to find a consistent terminology to be able to adequately test their hypotheses, to communicate their results among each other and to build on each others findings. In this paper we address current conceptual problems in online trust research. We provide a conceptual investigation of online trust as an important contribution to the development of research on trust in electronic commerce. A framework is proposed for conceptualizing online trust that facilitates an integration of different trust definitions. Furthermore the relationships between trust and similar but distinct concepts such as confidence, hope, faith, reliance, familiarity or distrust, are analyzed. Finally several implications for the design of empirical studies on online trust are presented and some promising avenues for future research are made out.

1. INTRODUCTION
Lack of trust has been repeatedly identified as an important reason for consumers not purchasing from Internet vendors. Seven years ago Hoffman [32, p. 80] analyzed the data of two large-scale surveys among US and global Internet users, concluding: “In essence, consumers simply do not trust most Web providers enough to engage in ‘relationship exchanges’ involving money and personal information with them.” Since then, the situation has improved, but lack of consumers’ trust in online shopping in general and in many online vendors still represents a significant barrier for many Internet users, crippling the e-commerce industry [cf. 43, 10, 56, 61, 40].

The importance of initiating, building, and maintaining trust between buyers and sellers as key facilitators of successful e-commerce is increasingly being recognized in academic as well as in practitioner communities. Meanwhile a number of studies have investigated the role of trust in the specific context of business-to-consumer electronic commerce, having their roots in different scholarly disciplines and focusing on different aspects of this multi-dimensional construct. However, empirical research in this area is beset by conflicting conceptualizations of the trust construct, inadequate understanding of the relationships between trust, its antecedents and consequences, and the frequent use of trust scales that are neither theoretically derived nor rigorously validated [5].

This paper addresses one of the main deficiencies about our current knowledge of trust [58]. Due to widely divergent conceptual definitions of trust, the literature on trust in general and on trust in e-commerce in particular is in a state of construct confusion. The confusion in terminology is expressed in two kinds of problems. First, similar concepts are given different names and second, the same terms are used for different concepts. This is a significant barrier to the further development of the topic as the “confusing potpourri” of trust definitions [6] makes it difficult or even impossible to ensure that the theoretical formulations and the empirical results of different researchers build on each other. The purpose of this paper is to provide a conceptual investigation of trust as an important contribution to the development of trust in e-commerce. Online trust researchers need consistent definitions in order to develop and empirically test trust models that communicate shared meaning between researchers and practitioners. Our efforts in this paper focus on trust related to informational and transactional websites addressing online consumers. We first propose a framework for conceptualizing online trust that facilitates an integration of different trust definitions in the trust literature. We then analyze the relationships between trust and similar concepts such as confidence, hope, faith, familiarity, reliance, and distrust. Finally, we present some implications for the design of future empirical studies on online trust and make out several promising avenues for future research.

2 CONCEPTUALIZING ONLINE TRUST
2.1 The Difficulty of Defining Trust
As the economist Williamson wisely pointed out “‘trust’ is a term with many meanings” [77, p. 453; 3, p. 7]. While in recent years a number of researchers have devoted considerable time and effort to the definition and the conceptualization of trust, applying all kinds of different approaches and perspectives, the result can be described as “a confusing potpourri of definitions applied to a host of units and levels of analysis” [71, p. 625] (see also Mayer, Davis and Schoorman [52], Misztal [59], Blomqvist [6], and Barber [3, p. 1], who termed the situation as a “conceptual morass”). Zucker [78, p. 56] also concluded: “Recognition of the importance of trust has led to concern with defining the concept, but the definitions proposed unfortunately have little in common other than the informal character of trust.” Consequently, to date there is no universally accepted scholarly definition of trust [33, 68].

As many types and views of trust as there are, there are also many fields which study the phenomenon [51]. Researchers in different disciplines agree on the importance of trust in the conduct of human affairs, but there also appears to be equally
widespread lack of agreement on a suitable definition of the concept [33, 68, 5]. Personality psychologists traditionally have viewed trust as a belief, expectancy, or feeling that is deeply rooted in the personality and has its origins in the individual’s early psychological development [e.g. 67, 65]. Social psychologists define trust as an expectation about the behavior of others in transactions, focusing on the contextual factors that serve either to enhance or inhibit the development and maintenance of trust [44]. Economists and sociologists have been interested in how social institutions and incentives are created to reduce the anxiety and uncertainty associated with transactions [e.g. 29, 78, 77]. Additionally, within business schools, there are different approaches to the study of trust across domains such as finance [e.g. 30; 18], marketing [e.g. 21, 60, 14, 23, 73], and management [e.g. 52, 24, 34, 57, 76, 49], partly drawing on trust constructs developed in other disciplines. Overall, trust has been defined by researchers in many different ways, which often reflect the paradigms of the particular academic discipline of the researcher. Some definitions overlap, but more often each definition offers an explanation of a different aspect of trust. Thus there are literally dozens of definitions of trust, which many researchers find contradictory and confusing. These problems particularly apply to the e-commerce domain research [55, 36, 28].

2.2 A Framework for Conceptualizing Online Trust

2.2.1 Perspectives of Trust Definitions

Synthesizing all the different definitions of trust across various research disciplines it can be concluded that all trust definitions address one or more of the following perspectives: 1) context characteristics, 2) trustor properties, and 3) characteristics of the trusted object [see also 25]. Many definitions also address the interaction or relationships either between two of these three perspectives – trustor-trustee, trustor-context, trustee-context – or all three perspectives – trustor-trustee-context. Drawing on the extensive literature on trust from several academic fields we shortly analyze the adequacy of these different perspectives and their relationships to define and conceptualize online trust.

2.2.1.1 Context characteristics

Across disciplines there is agreement that trust only exists in an uncertain and risky environment. “The need for trust only arises in a risky situation” [52, p. 711], therefore trust would not be needed if actions could be undertaken with complete certainty and no risk. The trustor must lack information regarding the behavior or characteristics of the trusted party or object of trust (i.e. uncertainty) and there must be something that the trustor could lose if the trust is violated (i.e. risk). However, the relationship between risk and trust is reciprocal: risk creates an opportunity for trust, which leads to risk taking [68]. One important reason for the importance of trust in e-commerce is the fact that in a virtual environment the degree of uncertainty of economic transactions is higher than in traditional settings. Online transactions and exchange relationships are not only characterized by uncertainty, but also by anonymity, lack of control and potential opportunism, making risk and trust crucial elements of electronic commerce.

Buying on the Internet presents numerous risks for consumers over and above the transaction process itself being perceived as risky [16, 17]. Online transactions often do not involve simultaneous exchange of goods and money – spatial and also temporal separation between exchange partners is common. Consumers are required to share sensitive personal information (such as mailing address, telephone number) and financial information (such as credit card numbers), although online firms often are located in different parts of the country or even in other countries and have limited history of prior online transactions [5]. Because of the fierce competition in electronic markets the online consumer is inundated with a myriad of similar offerings to choose from and overwhelmed by conflicting marketing messages. The online consumer cannot personally inspect products or services and does not know what the retailer will do with the personal information that is collected during the shopping process. There seems little assurance that the customer will get what she or he sees on the computer screen, at a certain time and in the quantity ordered. Having only limited cognitive resources available, consumers seek to reduce the uncertainty and complexity of transactions and relationships in electronic markets by applying mental shortcuts. One effective mental shortcut is trust, which can serve as mechanism to reduce the complexity of human conduct in situations where people have to cope with uncertainty [48]. Consequently, the Internet, as underlying transaction medium, forms the context for online trust and several trust definitions take this element into account.

2.2.1.2 Properties of the trustor

Properties of the trustor are elements of most trust definitions in the offline and the online world. From the perspective of the individual ‘doing’ the trusting many trust definitions can be categorized into different conceptual types, such as attitudes, beliefs, intentions, behaviors, and dispositions. The underlying psychological constructs are partly emotional and cognitive determined and are embedded in a process which may result in trusting behaviour, which is the behavioural manifestation of trust.
to depend on, the selling party in a given situation on the Internet even though she/he cannot control the Web vendor [55]. Mayer, Davis and Schoorman [52] as well as McKnight and Chervany [55] emphasize the difference between trust and trusting behaviors. “Trust is the willingness to assume risk; behavioral trust is the assuming of risk” [52, p. 724]. Such “behavioral forms of trust” already have other labels such as cooperation, information sharing or risk taking, and have in common that, in each case, one party behaviorally depends on the other party [55]. It makes sense to keep these constructs separate from, but related to, the concept of trust. These trust-related behaviors of online consumers include following advice offered by web vendors, sharing personal information with e-vendors, and making purchases over the Internet.

### 2.2.1.3 Characteristics of the trusted party

In recent years several scholars have offered trust definitions that highlight trust related attributes of the trusted party. Especially within the research disciplines of relationship marketing and organizational theory researchers have started to define trust as a multi-dimensional construct\(^1\) and included specific characteristics of the trusted party in their trust definitions such as ability, integrity, benevolence, predictability, credibility or dependability. These characteristics or attributes of the trusted party (or trusted object) are often referred to interchangeably as elements, antecedents, underlying dimensions or determinants of (online) trust [75]. Basically, these attributes of the trustee reflect different components of trustworthiness, a concept that again is defined differently by a number of researchers [e.g. 52, 11, 63]. However, while trust is something inherent in the trustor, trustworthiness is a feature of the trustee and forms a basis for trust [31, 11, 4]. If an object is perceived to be trustworthy, the trustor may place trust in this object. Based on a review of prior literature on factors contributing to trust Mayer, Davis and Schoorman [52] proposed a parsimonious set of three specific characteristics which may be used to grasp the trustworthiness of a person: 1) ability, 2) benevolence, 3) integrity. In a further review of prior trust literature McKnight and Chervany [54, p. 33] ended up with a similar result. They proposed four specific characteristics of trustworthiness of a person: 1) competence, 2) benevolence, 3) honesty, and 4) predictability. Fogg et al. also consider credibility as an element of trustworthiness [19].

In line with a multi-dimensional idea of trust more commonly found in the marketing and organization theory literature [e.g. 60] we propose to include specific characteristics of the trusted party in the definition of online trust. Basically, two broad dimensions of online trust can be distinguished. The “hard dimension” of online trust has a functionality-based nature, involving the ability, competence, and predictability of the trusted object. The trustor’s judgement of the hard dimension primarily is based on cognition. This dimension is relevant for all objects of trust in the context of e-commerce: the e-commerce website, the merchant that the website represents, and the underlying technology. The “soft dimension” of trust comprises characteristics or attributes such as honesty, integrity, benevolence and credibility that refer to the intrinsic, value-based motivation of the trustee to act in the interest of the trustor. The trustor’s perception of the soft dimension mainly is affect-based. The

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\(^1\) Lewis and Weigert [45], two sociologists, represent an exception and already proposed trust to be a multifaceted and multidimensional construct in the mid-1980s.
operationalization of this trust dimension respectively of its sub-dimensions makes sense only in interpersonal trust relationships, or more specifically, when the trusted party is another individual person. We propose to conceptualize trust as an aggregate multidimensional construct, i.e. as a composite formed from its dimensions. Many researchers abstain from specifying the relations between the overall construct online trust and its dimensions, although a specification of these relations is a necessary condition for a multidimensional construct to be well defined (42).

The analysis of trust in the context of electronic commerce should not focus exclusively on interpersonal relationships but consider impersonal forms of trust as well, because in computer-mediated environments such as electronic markets personal trust is a rather limited mechanism to reduce uncertainty. The technology itself – serving as a transmission medium for conducting e-commerce and including security services and technical solutions embedded in e-commerce technologies – has to be considered as an object of trust (69). When investigating the influence of technology trust in online purchasing decisions it makes sense to define this construct based on a belief, for example about the reliability and security of the e-commerce infrastructure. Trust in technology is of particular importance for working with decision aids or taking the advice of software agents (63).

Although the concepts of integrity, benevolence and credibility do not apply for technology, human trustors are known to treat technological artifacts in similar ways as they treat human beings (see the arguments and literature in 11 and 63). However, we suggest to apply the term trustworthiness only if the trusted party is another person. Trust in technical systems mainly is based on the perceived functionality (e.g., reliability, correctness and availability) of a system (43, 8, 39). Luhmann [48] speaks of system trust whereby a system is assumed to be operating in a predictable way (e.g. legal systems or electronic commerce systems are expected to function). Ratnasingam proposes the term technology trust and suggests that dimensions of security services such as confidentiality mechanisms, authentication mechanisms, and access control mechanisms contribute to the enhancement of technology trust from a capability process that serves to support the privacy, accuracy, authenticity of authorized parties, and accountability of e-commerce transactions [62].

In order to derive effective implications for enhancing consumer trust in e-commerce a number of empirical studies have attempted to identify the elements that are pertinent to the formation of online trust [for an overview see 28]. Because the willingness to buy online and actual risk taking depend both on the consumer’s trust in a specific party (website or online merchant) and in the Internet as underlying transaction medium, not only characteristics of the merchant but also characteristics of the website and the underlying technology infrastructure are factors that affect online trust.

The investigation of trust warranting attributes of web vendors can easily build on more general trust definitions that emphasize trust warranting attributes of the trustee [e.g. 52, 57]. Implications for the design of trust-inducing websites mainly are presented in the growing body of literature in the field of human computer interaction that focuses on how to implement graphical e-commerce interfaces that are perceived as trustworthy by online consumers. Building on the findings of relevant studies Wang and Emurian [75] have classified website characteristics that enhance consumers’ online trust into four dimensions of web interface design, namely graphic design, structure design, content design, and social-cue design.

### 2.2.2 The Development of Online Trust

Addressing the question of how online trust develops can help researchers to derive practical implications. Trust may develop for a number of reasons, and often for a variety of reasons working together. Drawing from the general trust literature this section briefly outlines some important bases of online trust. In the context of e-commerce it makes sense to combine the discussion of different grounds or bases of trust with the perspective of trust as a dynamic concept which can be divided into different developmental stages or phases, each with specific characteristics. According to Rousseau and Sitkin et al. [68] three different phases of trust can be distinguished: the phase of trust building, where trust is formed; the phase of stabilizing trust, where trust already exists; and the phase of dissolution, where trust declines. Because online consumers often have to choose from innumerable similar offerings from web vendors they are not familiar with the first developmental stage of trust and here initial trust formation is of special importance. On the Internet, the web vendor is faceless, so the web interface can be regarded as the “online storefront” upon which first impressions are formed [55]. When online consumers visit and explore a vendor’s website for the first time their initial trust primarily is based on cognition. Cognition-based trust relies on rapid, cognitive cues or first impressions, as opposed to personal interactions [57]. Cognitive perceptions of website and merchant characteristics such as size of the vendor, reputation of the vendor, privacy and security, usefulness and ease of use of the website can be considered as the most important bases or antecedents of online trust in the phase of initial trust formation and trust building. In this first developmental stage online trust can also be based on rational calculation of potential costs and benefits. Lewicki and Bunker [44] named this first stage calculus-based trust.

After some time and continuous interactions with a web vendor the judgments of an online consumer about this specific vendor become more a function of the interactions themselves. The trust-relationship may enter the second stage of trust development which is dominated by trust based on the trustor’s knowledge and understanding about the trusted party resulting from past interactions (knowledge- or experience-based trust). In this phase of stabilizing trust
factors such as familiarity with the online firm or satisfaction with past online transactions are important antecedents of online trust.

The most mature level of trust is dominated by internalization of the other’s preferences, mutual empathy, and identification with each other (identification-based trust). Identification-based trust represents the highest and most solid level of trust which may be reached by the parties to the trust relationship. Trust is mainly formed and influenced by joint values, tasks and goals, by creating a collective identity (e.g. by creating a common logo or a common team-name, etc.), and by physical proximity [cf. 70, 44, 62]. However, in the context of e-commerce identification-based trust is only of marginal importance.

2.3 Trust versus Similar Concepts

Trust is often used interchangeably or confused with a number of related terms, not only in everyday language but also in scholarly papers. These habits are counterproductive for scientific research especially for the empirical works. Not before a clear and unequivocal conceptualization between trust and similar concepts has been made it is possible to determine if it is really trust what is present in a relationship. In the following part we distinguish between constructs which are substitutes for trust and constructs which are either influencing or influenced constructs of trust. Trust substitutes are confidence, hope and gambling. Relational constructs are reliance, familiarity, gullibility, distrust and cooperation.

2.3.1 Confidence

A conceptual distinction between trust and confidence is difficult because it depends on the subjective perception of a situation by the trustor. Confidence as well as trust can lead to disappointment [46]. However, a confident person does not consider behavioral alternatives. Luhmann [47, p. 97] provided a good example, which may help to grasp the distinction: “If you do not consider alternatives (every morning you leave the house without a weapon!), you are in a situation of confidence. If you choose an action in preference to others, you define the situation as one of trust.”

In many situations of daily life humans have to omit that their actions can lead to a disappointment. Confidence is a reaction to the present uncertainty of life and does not involve the conscious consideration of alternatives [64, 6] and is therefore a passive concept. Trust on the other hand is an active concept. It requires personal engagement and is a response to recognized and actively assumed risk, resulting from the trustor’s own decision in the face of alternatives [cf. 46, 52, 26]. In e-commerce the actor normally evaluates the risky situation and only when he or she feels secure an action follows. Moreover, the actor knows about the likelihood of a disappointing result. Therefore when the consumer decides to buy something in the Internet, it is a consequent of trust and not a consequent of confidence.

2.3.2 Hope

For the conceptual distinction between trust and hope authors use different arguments. Gambetta [20, p. 221] argued that trust differs from hope in terms of freedom of choice. If the individual has no freedom of choice in a situation and has to depend on the other party in any case, while the other party has freedom of choice, this would be no situation of trust but one of hope. Compared to the difference between trust and confidence this would mean that in a situation of hope the actor perceives alternatives however, there is no possibility to behave in a different manner. In a situation of hope the individual is only able to hope that the other party or parties would not exploit the (vulnerable) situation of the individual. Deutsch [13, pp. 265-266] argues that normally in a situation of hope the individual has nothing to loose because he or she doesn’t invest anything. “Hope” which leads to an investment of time, energy, self, etc., which is in any way lost or damaged as a consequence of nonfulfillment, is equivalent to “trust.” Luhmann [48, p. 24] mentioned that only when the expectancy of the trustworthy reaction is the reason for a decision it is a situation of trust otherwise it is just a situation of hope. Comparing the consequences: if hope is disappointed the damage is smaller than if trust is violated.

2.3.3 Familiarity

Gambling can also be seen as an alternative to trust. Both are mechanisms which are used to cope with risk or uncertainty. In both cases the individual has alternatives (in opposite to hope) to the risk taking behavior, however in gambling, the potential benefit of winning is higher, than the potential loss. Therefore it pays to take the risk. Compared to trust the likelihood of loss is much higher, however according to the nature of gambling, the evaluation process of the (trusted) object is much simpler. The motivation of the gambler is the belief in luck, whereas in a trusting situation the base for the decision is the disposition to trust (which is comparable to the belief in luck as a general attitude) and the perception of the trustworthiness and the functionality of the trusted object. In a serious online transaction gambling is not very common - the potential loss can be high, e.g. if the user enters his/her credit card number into a criminal website.

2.3.4 Familiarity

Familiarity refers to an unavoidable fact of life, while trust is an active decision in risky situations [46, p. 94]. Additionally, in terms of temporal perspective, familiarity is directed toward the past while trust is oriented toward the future [48, 64]. However, in some trust situations familiarity may be a factor, which influences the decision significantly. Experiences are a key element of the cognitive aspect of trust and influence not only dispositional but also structural and situational factors [38]. If the actor already had positive experiences with a person or situation this objects can be perceived as familiar. If a certain situation is familiar, compared to others experienced in the past, the individual is likely to perceive less complexity and uncertainty in the special situation [48]. The individual knows about the object’s trustworthiness and a trusting decision can be easier made. However, familiarity can also be transferred to similar
situations. Practices like abstraction or the use of metaphors can change a situation from unfamiliar to familiar status, consequently the object is trustworthy [15]. Familiarity can affect the way an individual judges new people and situations. If familiarity is based on negative experiences in the past it is likely to lead to distrust [7]. Familiarity may also be an influencing factor for consumers’ trust in online vendors or online shopping situations. For instance, if one has prior (positive) experiences with a vendor in the offline world or with a brand name the vendor or situation in the online world seems (rather) familiar to him or her and trust is more likely to be formed.

2.3.5 Reliance
If the occurrence of a certain fact is very likely and the individual does not consider a possible disappointment, then it is a situation of reliance [41]. According to Blomqvist [6] reliance is a narrower concept than trust because in the case of reliance one merely relies on certain aspects or characteristics of another person or system, while trust is a more holistic and inclusive construct. A distinction between trust and reliance could also be based on the different objects or certain aspects of objects. Ripperger [64] explained that reliance focuses on technical competence of the other party but excludes the question if the other party is willing and motivated to do so. Integrity, honesty, potential opportunism, credibility and benevolence are excluded when talking about situations of reliance. Scholars often use reliance in connection with impersonal objects. Because impersonal systems cannot be honest or benevolent, they work or they don’t. Reliance can also be seen as a component of the trust process. According to the two-dimensional perspective of online trust we provided in the section above reliance can be assigned to its hard dimension and it mainly addresses the functionality of an impersonal system.
If a person is reliable he or she is predictable, which may lead to perceive trustworthiness. However, as Corritore et al. [11] mentioned, it is possible to rely on a person but at the same time not to trust the person.

2.3.6 Gullibility
In the past the question has been raised if trust and gullibility are equal. Or questions like: If one trusts is he/she automatically gullible? Or vice versa, if one is gullible, does he/she automatically trust in every situation? There is a relation between the two constructs, however, they are no substitutes. Rotter (1980, S. 4) who researched generalized interpersonal trust and gullibility, concluded that by viewing gullibility as “naïveté” or “foolishness”, and by defining it “as believing another person when there was some clear-cut evidence that the person should not be believed”, the two constructs, trust and gullibility, become separable from each other. Similar to gambling, if a person is gullible, he/she doesn’t analyse the object adequately. Gullibility affects trust, yet its underlying base is not at all of a cognitive, but rather of a foolish nature.

2.3.7 Distrust
Both trust and distrust function to reduce the uncertainty and complexity of human conduct [48]. Distrust anticipates the likelihood or even certainty of undesirable conduct or consequences, thus enabling a person to take rational and defensive actions based on such negative expectations. Regarding the relationship between distrust and trust a number of different positions can be found in the relevant literature [26]. While Rotter [66] for example tended to view trust and distrust as opposite ends of a continuum, other scholars recently have argued that trust and distrust are two distinct constructs with different antecedents and consequences, and in some relationships trust and distrust may coexist [53, 44].

In an innovative study Cho [9] has identified asymmetrical effects of different dimensions of trustworthiness on trust and distrust in B2C e-commerce. The results indicate that the functional subdimension competence mainly should be seen as a factor that reduces distrust, whereas the motivational subdimension benevolence is likely to be a trust-producing factor. Another important finding is the variation of the relative dominance of trust and distrust across different behavioral outcomes. Cho [9] found out that the impact of distrust on reducing a consumer’s willingness to disclose personal information is greater than that of trust enhancing it. The inclusion of distrust even left the effect of trust on self-disclosure insignificant. This is an important finding for trust management, as negative consequences of high distrust may not necessarily be repaired by trust building instruments, but require specific measures to eradicate distrust.

2.3.8 Cooperation
Cooperation and trust are also two different constructs which have been confused or were not clearly distinguished from each other, for example by Gambetta [20, p. 217]. Cooperation in general describes the collaboration between individuals or groups. In an economic sense cooperation means that parties will act in mutual benevolent manner [35]. Perceived benevolence is a trusting belief and contributes to the perception of a party’s trustworthiness. Consequently trust may be a consequence of cooperative behavior. However, Mayer, Davis and Schoorman [52, p. 710] concluded that “[a]lthough trust can frequently lead to cooperative behaviour; trust is not a necessary condition for cooperation to occur, because cooperation does not necessarily put a party at risk.” Thus trust can facilitate cooperative behaviour however, alongside trust there exist other mechanisms which enhance the functionality of cooperations, like e.g. control, power or dependence [74].
Trust and cooperation are of reciprocal nature; on the one hand cooperative behaviour may lead to trust and on the other hand trust can be the reason for the functionality of cooperations [e.g. 11]. In the context of online shopping cooperation can be seen as a consequence of trust; it is a trusting behaviour [55]. If a consumer trusts the online vendor they may “work together” on a certain product in terms of mass customization for instance. Vendor and buyer have to share information and give each other feedback hence it is a form of cooperation.

3. IMPLICATIONS FOR RESEARCH IN ONLINE TRUST
A sound online trust definition “should (a) specify the construct’s conceptual theme, (b) in unambiguous terms, (c) in a manner that is consistent with prior research, and that (d) clearly distinguishes it from related constructs. A good definition should also specify the extent to which values of the construct are expected to differ across cases, conditions, and time. Also, when the construct is conceptualised as being
multidimensional, the relations between the subdimensions and the superordinate construct should be specified” [50, p. 325]. Only when the interrelations between a multidimensional construct and its dimensions are specified clear research questions can be defined and non-ambiguous and parsimonious conclusions can be drawn [42]. However, recent reviews of online trust research [e.g. 28] indicate that today’s online trust definitions often fail to fulfill these criteria. As outlined in this paper, for the time being, confusion in trust terminology is a problem still occurring frequently and trust is often mixed up by scholars with similar theoretical constructs such as reliance, confidence, trustworthiness or cooperation. The problem of such blurry constructs is manifold. In case of poor online trust construct conceptualization it is firstly, very difficult to develop measures and instruments that faithfully represent the construct, secondly, ambiguous trust conceptualizations may cause measurement misspecifications and incorrect measurement models (particularly in structural equation modeling, which is the most common technique of statistical analysis in online trust research) and thirdly, inadequate trust conceptualizations may lead to weak theoretical rationale for the trust researchers hypotheses. As a consequence coherent and efficient theory development is inhibited [cf. 50, pp. 323-324].

Research focusing on the investigation of the dimensionality of online trust poses another fruitful avenue for trust researchers. As pointed out in this paper there are currently several different streams of trust conceptualizations in terms of dimensionality. Scholars either view trust as being one-dimensional or multi-dimensional (with two ore more dimensions) but clear empirical evidence is lacking that would help to favor one of these views. Some scholars, endorsing the multi-dimensional view also propose that the dimensions that constitute online trust are context-specific and may vary [22]. Thus, especially empirical studies testing rival trust models - which is an approach often applied in marketing research [cf., 1, 2, 12] - might be very helpful in bringing further knowledge into the field of online trust research. Trust evolves over time based on observations and interactions between the trustor and the trustee [52]. Therefore, besides taking special care in conceptualizing and defining the online trust construct scholars may also need to regard the dynamic nature of trust and take the different developmental stages of trust into account in their research. More studies are needed that investigate the development of online consumer trust towards online merchants respectively e-commerce websites. Currently, the focus of empirical trust research lies on the phase of initial trust formation [for examples see studies by 72, 40, 37]. While the phase of initial trust is clearly a crucial stage in any trust relationship other stages of trust development are important too (e.g. situations of ongoing trust, situations of trust decline, situations where trust is re-build after a decline, etc.). It would also be challenging for future research to study if and how the effects of different strategies and measures of the online vendor to enhance trust depend on the particular phase of the business relationship with the customer [e.g. 69, 27].

4. REFERENCES


