The effect of web communities on consumers’ initial trust in B2C e-commerce websites

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Abstract

Purpose – The purpose of this paper is to test the effectiveness of the mere integration of social network applications to provide a signal concerning the “trustworthiness” of an unfamiliar e-vendor in order to enhance subsequent purchase intentions.

Design/methodology/approach – To investigate the impact of web communities on consumers’ initial trust beliefs (i.e. ability, benevolence and integrity), a 2 x 3 between-subjects full factorial online experiment was carried out, using a fictitious web site for a gift gadgets selling company, manipulating it for inclusion or exclusion of a “social networking site”, and for inclusion or exclusion of “a corporate blog (text only blog, photo and text blog, or no blog)”. Data were obtained from 226 online shoppers.

Findings – Although the authors could not reveal any effects of the integration of social network applications on “ability” beliefs, it was possible to demonstrate their capacity to “signal” “benevolence” and “integrity”, which in turn have a significant impact on purchase intentions. Unfamiliar e-retailers may foster perceptions of “integrity” by utilizing text-blogs into their web sites, but they should avoid embedding facial photos of shop representatives in the blog. If e-retailers want to make use of “a corporate blog with facial photo”, it is recommended to combine it with the integration of a social networking site such as Facebook in order to boost perceptions of “benevolence”.

Research limitations/implications – The simple integration of “social network applications” can affect “initial trust beliefs” towards unfamiliar e-tailers and subsequent “purchase intentions”, but it appears essential to utilize just the right cue combination in order to obtain the desired effect. The effectiveness of integrating a social network application may vary according to the type and may affect different trust beliefs (benevolence, integrity).

Originality/value – An important issue in e-commerce remains how trust is developed between consumers and e-retailers. This paper investigates the use of different web communities and the influence of their integration in the commercial web site on consumers’ initial trust beliefs in the online environment. The findings will help business managers to understand how social media should be used to lead to optimal results.

Keywords Electronic commerce, Consumer behaviour, Trust, Social media, Internet, Initial online trust, Social networks, Corporate blog, B2C e-commerce

Paper type Research paper

1. Introduction

The internet is an inherently risky environment due to the absence of personal contact, the impossibility of physical product evaluation, and the lack of solid

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transaction protections. The absence of physical contact while shopping online makes the issue of trust more imperative on the web than in the real world. As a result, the majority of thriving e-retailers try to increase consumer trust by utilizing different kinds of social media applications, such as Facebook, YouTube, Twitter, and corporate blogs, which support two-way interactions between online shoppers, thus enhancing the feeling of social presence (Karimov and Brengman, 2011). The effective use of social media marketing tools to generate traffic and to boost sales volume has become the top agenda for e-retailers (Kaplan and Haenlein, 2010). Hence, many e-retailers seek new ways in which they can make profitable use of social media marketing applications.

Nevertheless, several issues remain unexplored. Despite the fact that a large number of e-retailers try to integrate social networking sites (SNSs) in their e-stores, experiment-based studies investigating the effectiveness of social media cues in an e-commerce setting remain limited. More and more e-retailers are involved in creating corporate blogs in order to generate traffic and to ease consumers’ online shopping. Dell Inc., for example, hires bloggers to create blogs on their web sites so that the online company can address any issue raised by consumers (Spaulding, 2010). However, studies investigating the effectiveness of such social network applications are in short supply. In this paper, we aim to fill this gap by studying online consumers’ affective and cognitive responses with respect to online social media cues. Specifically, the integration of web communities such as SNSs and corporate blogs into e-tail web sites is proposed to influence cognitive and affective aspects of online trust towards unfamiliar e-commerce vendors. Our findings demonstrate that, while the integration of such social network applications can be effective in enhancing different aspects of initial online trust, their use requires a gestalt approach in order to be effective.

This paper is structured as follows. First, we introduce the concept of initial online trust, which is of primordial importance for unfamiliar e-retailers. Subsequently, we provide a theoretical foundation, based on cue signaling theories, elucidating the impact of the integration in the web site of social network applications on initial trust formation and subsequent purchase intentions. This will lead us to our research model and hypotheses. Next, we describe the research methodology and data collection procedure. Consecutively, analyses and results are presented, followed by a discussion and conclusions. Finally, we do acknowledge some limitations and provide some suggestions for further research.

2. Initial online trust
Trust is important in an e-commerce context because it mitigates perceptions of uncertainty, decreases perceived risk and positively affects purchase intentions (Chang and Chen, 2008; Pavlou and Gefen, 2004; Pavlou and Fygenson, 2006). In an e-commerce setting, certain cues such as company reputation information (Jin et al., 2008) or an offline parent brand (Horppu et al., 2008) may help consumers to base their trust in an online retailer. However, such information may not be available to consumers when they deal with “unfamiliar” e-vendors. In this context, the concept of “initial trust” becomes of paramount importance. It forms during the very first interaction with an unfamiliar e-retailer, based on initial impressions of its web site characteristics (Wu et al., 2010). In this paper we focus on initial trust and define it as “trust in an unfamiliar trustee, a relationship in which the actors do not yet have credible, meaningful information about, or affective bonds with, each other” (McKnight et al., 2002, p. 335).
Initial trust is composed of beliefs dealing with the “ability” (i.e. competence, expertness, and dynamism), “benevolence” (i.e. goodwill, responsiveness), and “integrity” (i.e. honesty, credibility, morality, reliability) of the unfamiliar trustee (Gefen and Straub, 2004; McKnight et al., 1998). Underneath, we provide a more in-depth elucidation of these trust dimensions.

According to the e-commerce trust literature, “ability” represents the competitive power of the seller in a specific field. An online consumer’s perception of a firm’s “ability” is based on two related beliefs regarding the e-retailer’s competence (expertise or skills) to perform the intended behavior and its access to the necessary knowledge to perform the behavior appropriately (Bhattacherjee, 2002). More specifically, “ability” is the consumer’s belief about the competence, skills, and knowledge of the e-retailer to provide good quality products and services (Gefen, 2002). The beliefs about the ability of an online retailer may increase consumer’s intentions to purchase from the web site (Gefen and Straub, 2004; Schlosser et al., 2006). Online retailers may “signal” their ability to consumers by publishing metrics on their web sites such as number of customers, items sold, and other transactional information (Bhattacherjee, 2002).

“Benevolence” denotes that the seller will not behave opportunistically and will treat the buyer benevolently. It is defined as “the buyer’s belief that a seller has beneficial motives, is genuinely concerned about the buyer’s interests, and will act in a goodwill manner beyond short-term profit expectations” (Pavlou and Dimoka, 2006, p. 395). This kind of belief is especially important for online shopping because in such interactions the degree of consumer vulnerability is higher as it is possible that an online vendor may not fulfill the expected side of the contract (Gefen, 2002; Schlosser et al., 2006). In order to boost perceptions of benevolence, online retailers may use different features in their web site such as online recommendation agents, seller-provided task-facilitating interactive informational tools (i.e. filter systems and buying guides), or set strong privacy policies to “signal” their benevolent intentions (Gupta et al., 2009; Lauer and Deng, 2007; Wang and Benbasat, 2007).

“Integrity” implies that the seller will adhere to a set of rules of exchange and will treat the buyer honestly during and after the exchange. It is defined as “the buyer’s belief that a seller is competent and reliable and will fulfill the transaction’s contractual requirements” (Pavlou and Dimoka, 2006, p. 395). The integrity belief involves honesty, fairness, credibility, consistency, predictability, reliability, and dependability (Bhattacherjee, 2002). The specific conditions of integrity are context-dependent and many aspects of it, such as obeying to the rules and fulfilling promises are obviously important in an e-commerce context (Gefen, 2002). Several scholars empirically confirm that e-retailers may boost consumers’ integrity perceptions by providing strong privacy policies, and online recommendation agents with tradeoff explanations on their web sites (Lauer and Deng, 2007; Wang and Benbasat, 2007).

These three trust beliefs tap into both the “cognitive” and the “affective” dimensions of trust (Bhattacherjee, 2002; Gefen, 2002). Several authors have designated “ability” and “integrity” to “cognitive trust” and “benevolence” to “affective trust” (Dabholkar et al., 2009; Komiak and Benbasat, 2006; McAllister, 1995; Pavlou and Dimoka, 2006). “Cognitive” or “cognition-based trust” is defined as a consumer’s rational expectation that an online vendor will have the necessary attributes to be relied upon (Komiak and Benbasat, 2004). The concept of cognitive trust is derived from the theoretical perspective to view trust as a trustee’s rational choice that is motivated by the conscious
calculation of advantages (Komiak and Benbasat, 2006). “Cognition-based trust” evolves from a pattern of careful rational thinking, while “affect-based trust” (also called “emotional trust”) develops from one’s instincts, intuition, or feelings concerning whether an individual, group or organization is trustworthy (Morrow et al., 2004). Thus, “cognitive trust” reflects the customer’s confidence that an e-retailer is honest, accurate, and dependable, and keeps promises, whereas “affective trust” is the conviction that the e-retailer has genuine concern for the customer’s welfare, and is caring and supportive (Dabholkar et al., 2009, p. 149).

The reason for this conceptualization of trust is that both cognitive processes and affective influences may play a role in the formation of trust (Hui, 2011; Morrow et al., 2004). Collectively, they provide the basis for trust-related decision making regarding a vendor and many of the other trust dimensions proposed in the literature can be reconciled within these two encompassing trust dimensions (Bhattacherjee, 2002; Fuller et al., 2007). Although distinguishing between affective and cognitive trust is often done in explaining the concept of trust, findings from neuroscience indicate that a clear difference between them can hardly be maintained (Riegelsberger et al., 2005). Thus, cognitive trust and affective trust can exist at the same time for the same person(s) towards the same object (Corritore et al., 2003). In this paper, we consider both cognitive and affective trust dimensions.

3. Theoretical background and research model
To investigate the impact of the integration of social network applications in a virtual store on initial trust formation, we propose a model based on the stimulus-organism-response (S-O-R) paradigm shown in Figure 1. The S-O-R paradigm suggests that certain atmospheric elements of the web site (S) may influence an individual’s affective and cognitive states (O) that mediate his/her approach (avoidance) responses (R) during online shopping (Eroglu et al., 2001, 2003). In the context of online retailing, the stimulus (S) is defined as “the total sum of all the cues that are visible and audible to the online shopper” (Eroglu et al., 2001, p. 179).

3.1 Cue signaling theories
“Cue signaling theories” such as the “cue utilization theory” (Olson and Jacoby, 1972) and the “cue consistency theory” (Maheswaran and Chaiken, 1991) may provide a useful framework to understand how these web site atmospheric cues can be used.

Figure 1. Research framework
to stimulate consumers’ affective and cognitive trust perceptions towards unfamiliar vendors. Prior research has used these theories to examine the impact of extrinsic cues on consumers’ perceptions of product quality (Miyazaki et al., 2005), the trustworthiness of web seals (Hu et al., 2010), and the effect of online social media cues on initial trust (Aldiri et al., 2008). In this paper, we intend to investigate whether integrating social media cues into the e-tail site may provide a signal regarding the trustworthiness of an online vendor, which, in turn, may affect consumers’ purchase intentions. Therefore, we use these theories as a foundation to develop our hypotheses.

The “cue utilization theory” suggests that a product sends out a series of intrinsic and extrinsic cues signaling its quality to consumers (Olson and Jacoby, 1972). “Intrinsic cues” are product-related attributes, such as ingredients, that cannot be manipulated without also altering the physical properties of the product. Conversely, “extrinsic cues” are product-related attributes which are not part of the physical product, such as price, brand name, and packaging (Richardson et al., 1994). On the internet, the absence of physical proximity prevents consumers to check the intrinsic attributes of products with their senses. As a result, they rely more on extrinsic cues to assess the trustworthiness of the online vendor (Hu et al., 2010). These extrinsic cues may encompass brand image, customer reviews, third party endorsements, embedded social presence, and so on (Karimov et al., 2011). In our study, the presence of web communities will serve as extrinsic cues signaling the trustworthiness of an online vendor. We will have a closer look at the “diagnosticity” (i.e. the capacity to signal e-vendor trustworthiness) of two different kinds of social network applications.

The “cue consistency theory” proposes furthermore that multiple sources of information that corroborate one another are more useful than if they offer incongruent messages (Maheswaran and Chaiken, 1991). That is, extrinsic cues are significantly more predictive of quality when they are consistent as opposed to when they present inconsistent information (Miyazaki et al., 2005). An online vendor can utilize multiple web site atmospheric cues such as colors, graphics, layout, navigation aids, animation, music and sounds, entertainment, pictures, and site awards to increase the hedonic or experiential value of shopping, to provide information about its quality, and to influence online shoppers’ responses (Eroglu et al., 2003). In our study, we apply the “cue consistency theory” to provide some insight into how multiple social media cues work together in generating consumers’ online initial trust.

3.2 Signaling and building trustworthiness
Trust is typically “built” gradually through ongoing social interactions (Luhmann, 1979). The lack of social contact with store employees is still one of the main factors holding back consumers to purchase online (Lowry et al., 2010). However, this does not mean that social presence cannot be achieved in online interactions. In a web interface, social interactions go beyond normal relationships in which a medium facilitates a sense of understanding, connection, involvement, and interaction among participants in stimulating online shoppers’ internal affective and cognitive states (Kumar and Benbasat, 2002). Transmitting a sense of social presence by either direct or indirect personal, sociable, and sensitive human contact via the web interface can trigger consumers’ trust beliefs which in turn positively influence their purchase intentions (Gefen and Straub, 2003; Gefen and Straub, 2004).
The e-commerce literature suggests that higher levels of social presence can be achieved by embedding social cues such as human images (Cyr et al., 2009), video streams (Aljukhadar et al., 2010), avatars (Qiu and Benbasat, 2009), and text-to-speech voice technologies (Qiu and Benbasat, 2005) into the e-tail interface “signaling” the trustworthiness of an online vendor. Many e-retailers are involved in integrating social media applications that support synchronous and asynchronous communication such as blogging, podcasting, and instant messaging into their e-tail interfaces (Badawy, 2009). These kinds of new media tools enable individuals to have interpersonal interactions with each other as an online alternative to “face-to-face” social interactions (Papacharissi, 2009). Consequently, the perception of a high degree of social presence during the virtual interaction contributes to the formation of trust (Gefen and Straub, 2004).

3.3 Trust propensity
Of course there are many factors affecting consumers’ trust. One of the important factors that particularly have a significant influence in forming new relationships is a person’s general tendency to trust or distrust others. This tendency is referred to as trust propensity (also called trust disposition). Trust propensity is a psychological trait that is formed from early childhood and develops throughout the life period depending on an individual’s socio-cultural background, developmental experiences, and his or her personality traits (Mayer et al., 1995). Trust propensity is defined as “the extent to which a person displays a tendency to be willing to depend on others across a broad spectrum of situations and persons” (McKnight et al., 2002, p. 339). Internet retailers cannot influence an individual’s trust propensity by applying specific trust building strategies (Corritore et al., 2003; Leimeister et al., 2005). In an e-commerce setting, the findings regarding the effect of trust propensity on online trust are contradictory. While some studies confirm the positive influence of trust propensity on consumers’ initial trust in a web retailer (Chen and Barnes, 2007), others find that it is not an important predictor of online trust (Lowry et al., 2008). Since trust propensity has been argued to be an antecedent of trust in new relationships (Gefen and Straub, 2004), we feel trust propensity needs to be included in an empirical model at least as a control variable. Therefore, we include trust propensity as a covariate and expect that it generates a direct effect on consumers’ trust beliefs regarding an unfamiliar e-retailer.

3.4 The mediating role of the online vendor’s perceived trustworthiness
Prior e-commerce researchers have found that both cognitive and affective appraisals of the web environment have a strong influence on consumers’ purchase decisions (Dabholkar et al., 2009; Lee and Kozar, 2009). The commitment-trust theory of relationship marketing suggests that trust is a key mediating variable between its determining factors and behavioral outcomes (Morgan and Hunt, 1994). Increased trust leads to a favorable attitude towards online shopping as well as positively affects consumers’ purchase intentions (Lim et al., 2006; Pavlou and Fygenson, 2006). Past research suggests that online trust beliefs are important mediators between web site atmospheric cues and consumers’ purchase intentions (Benedickus et al., 2010; Schlosser et al., 2006).

4. Research objectives and hypotheses
The objective of this study is to investigate whether the mere integration of web communities, such as an SNS and/or a corporate blog in the e-tail interface can
affect consumers’ initial trust towards an unfamiliar e-vendor and subsequent purchase intentions. As new and unknown e-retailers will have a hard time conveying their trustworthiness to potential online shoppers, we wonder whether integrating social network applications in their web sites can “signal” their trustworthiness during a first interaction with the web site. While building trust in a relationship obviously takes time, conveying “initial trust” during a first encounter is of paramount importance for less familiar e-retailers. In this study we make the distinction between SNSs and corporate blogs as we believe that these two social network applications may influence consumers’ initial trust differently, because user generated reviews on SNSs can be perceived as more objective as compared to corporate blog posts and may thus provide a more “diagnostic” (or stronger) signal of trustworthiness. Moreover, we are interested to see whether the use of multiple social media cues interact with each other in engendering perceptions of trustworthiness. In the following sections the social network applications focused upon in this study are defined and our hypotheses concerning their effects on initial online trust and subsequent purchase intentions are generated.

4.1 Social network applications
A “SNS” is defined as a:

[... web-based service that allows individuals (1) to construct a public or semi-public profile within a bounded system (2) to compile a list of other users with whom they share a connection, and (3) to view and traverse their list of connections and those made by others within the system (Boyd and Ellison, 2008, p. 211).

Diverse types of online social networks exist. These online networks can be used for versatile reasons such as information sharing, video sharing, photo sharing, chatting, tagging, dating, gaming, and blogging (Hoadley et al., 2010). The best examples of popular SNSs are Facebook, MySpace, Twitter and YouTube that allow user content creation, such as personal profiles, interests and contact information, photos, videos, and other messages posted by friends (Rosen et al., 2011). People participate in virtual social networks because of their personal, social and hedonic benefits (Lievens and Mahr, 2010). Maintaining existing relationships, keeping in touch with people, learning friends’ updates, showing personal information, finding people with similar interests, finding dates, and meeting new people are rated as the most useful features of SNSs (Hoadley et al., 2010).

A “blog” is another popular type of social networking application that can come in a multitude of different variations. A “blog” can be defined as a virtual community where an organization or an individual publishes and manages content in an interactive format to attain its goals (Lee et al., 2006). The blogosphere may contain text-based blog entries and profiles, pictures and multimedia resources (Li and Chen, 2009). Visitors use such virtual communities to maintain and expand their network of relationships, and to satisfy their needs for personal fulfillment, social exchange, and entertainment (Lievens and Mahr, 2010). Nowadays, about one third of top online retailers attempt to address these needs by maintaining “corporate blogs” in order to communicate with their customers and to provide support to ease their shopping decisions (Karimov and Brengman, 2011). Dell Inc., for example, has been successful in shifting part of its product support to online communities by creating support blogs to answer questions and solve issues (Spaulding, 2010).
4.2 Signaling trustworthiness by integrating social network applications

Since it is impossible to examine the intrinsic attributes of products in a virtual environment, online consumers may seek unbiased supportive information in purchasing more technically complicated or less familiar (niche) products. In this respect, online product reviews have become a major information source for consumers regarding product quality (Hu et al., 2008). SNSs, for example, promote the vision of a human-centric web, where the network of people and their interests are the primary source of information (Pallis et al., 2011). Information shared within SNSs is likely to have a high credibility, since it is expected to lack a commercial nature. These kinds of seemingly unbiased opinions or recommendations, shared between online shoppers, can ease their shopping decisions. Guo et al. (2011) investigated Taobao, a Chinese consumer marketplace, which is the world’s largest e-commerce web site. Their findings demonstrate that communication between buyers is a fundamental driver of purchasing activity from the commercial site. Hsiao et al. (2010) also empirically confirm that social network related factors such as the expertise of a recommender in the social network may increase consumer trust in an e-retailer.

The blog platform also facilitates a very high level of interpersonal interaction that allows users to express their opinions, to make friends, and to exchange information (Schau and Gilly, 2003). It enables users to share feelings, emotions, experiences, and place trust in others by creating mutual bonds within their social circles (Nambisan and Baron, 2007). Although communication takes place in virtual worlds by chance, due to similarity in emotions and experiences in life, users feel harmony in terms of opinions and actions, which strengthens communication and creates positive perceptions of experiential value, which in turn positively impact their perceptions and attitudes (Keng and Ting, 2009). Since blogs provide the possibility of interaction with others by adding reflections and comments, the integration of blogs into an e-commerce interface can be considered as an effective mechanism that fosters a high level of social presence in the virtual world.

In the virtue of this discussion, we can conclude that the presence of social network applications in a web interface may allow users to experience others as being psychologically present in the virtual environment. Hence, according to the “cue utilization theory”, we can presume that integrating social cues that promote social presence in an e-commerce interface may enhance consumers’ initial online trust. Specifically, we propose that the integration of web communities such as SNSs and corporate blogs into the e-tail interface can provide a “signal” regarding the trustworthiness of unfamiliar e-commerce vendors. Based on the “cue consistency theory”, we also presume that integrating multiple extrinsic social cues, such as “an SNS” along with “a corporate blog”, will have a cumulative effect on consumer’s initial trust beliefs. Thus, we put forward the following hypotheses:

H1. The integration of an SNS in an e-commerce interface will increase consumer’s initial trust beliefs (a. ability; b. benevolence; c. integrity) towards an unfamiliar e-retailer.

H2. The integration of a corporate blog in an e-commerce interface will increase consumer’s initial trust beliefs (a. ability; b. benevolence; c. integrity) towards an unfamiliar e-retailer.

H3. The integration of an SNS along with a corporate blog will have a cumulative effect on consumer’s initial trust beliefs (a. ability; b. benevolence; c. integrity) towards an unfamiliar e-retailer.
H4. Trust beliefs (a. ability; b. benevolence; c. integrity) mediate the relationship between social media applications and consumers’ purchase intentions from an unfamiliar e-tail web site.

5. Methodology
5.1 Experimental design
An experiment-based online survey was conducted to validate the proposed research model and to test our hypotheses concerning the impact of web communities on consumers’ initial trust beliefs (i.e. ability, benevolence, and integrity), and their subsequent purchase intentions. For the experimental treatments we set up a $2 \times 3$ between-subjects full-factorial design, manipulating for:

- inclusion or exclusion of a “SNS” (i.e. Facebook); and
- inclusion or exclusion of “a corporate blog” (“text blog, photo and text blog, or no blog”).

For the experiment we used a “fictitious”, and thus by definition “unfamiliar”, web site for a gift gadgets selling company called WebGiftDirect, in order to avoid any potential bias from previous branding or web-experiences. We outsourced the web site design to a professional web-designer in order to create a real functioning e-commerce web site with a professional “look and feel” to simulate a real online shopping experience. Hence, we have developed six different versions of the web site. One version of the web site did not have any web community application and the participants who viewed this version are referred to as the control group. The other five versions served as treatment conditions and all contained different levels of the above mentioned “web community” applications displayed prominently on the web sites. To simulate the presence of “an SNS”, we included “a Facebook Like Box” in the web site which was linked to our experimental web site’s Facebook page. To incorporate “a corporate blog” we have created several blogs on behalf of a company representative.

5.2 Data collection and subjects
What the data collection is concerned, we have sent e-mail invitations to approximately 16,000 students from different universities and graduate schools in Belgium, through the use of different internal fora, which allow reaching students of different faculties and years as well as by means of Facebook contacts. Using students as the subject pool for this internet study was deemed appropriate as they have advanced computer skills, have more internet experience, are heavy internet users, are particularly active in SNSs, and have more positive attitudes towards online shopping than most other population segments (Seock and Bailey, 2008; Sorce et al., 2005; Grabner-Kräuter and Kaluscha, 2003). This resulted in 306 completed records; of which 80 incomplete cases had to be eliminated because a large proportion of the questions remained unanswered, leaving a final dataset of 226 usable records. 50 percent of our respondents belonged to the age group 15-21 and 50 percent were older. The majority of our respondents were female (67.3 percent). The demographical distribution of our final sample is provided in Table I. We performed Pearson $\chi^2$ tests which confirmed an equal distribution of respondents over the experimental conditions what age, gender and educational level is concerned.
<table>
<thead>
<tr>
<th>Age</th>
<th>Total</th>
<th>Six sites $\chi^2$ (Sig.)</th>
<th>No Facebook</th>
<th>Facebook $\chi^2$ (Sig.)</th>
<th>No blog</th>
<th>Text blog</th>
<th>Photo blog</th>
<th>Total</th>
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<tr>
<td>15-21</td>
<td>113 (50.0)</td>
<td>4.335 (0.502)</td>
<td>60 (51.3)</td>
<td>53 (48.6) 0.159</td>
<td>31 (42.5)</td>
<td>38 (50.0)</td>
<td>44 (57.1) 3.229</td>
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</tr>
<tr>
<td>22+</td>
<td>113 (50.0)</td>
<td></td>
<td>57 (48.7)</td>
<td>56 (51.4) 0.790</td>
<td>42 (57.5)</td>
<td>38 (50.0)</td>
<td>33 (42.9) 0.199</td>
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**Gender**

| Male     | 74 (32.7)   | 7.677 (0.175) | 39 (33.3) | 35 (32.1) 0.038          | 30 (41.1) | 23 (30.3) | 21 (27.3) 3.571 |
| Female   | 152 (67.3)  |              | 78 (66.7) | 74 (67.9) 0.888          | 43 (58.9) | 53 (69.7) | 56 (72.7) 0.168 |

**Education**

| < High school | 60 (26.5) | 31 (26.5) | 29 (26.6) | 15 (20.5) 27 (35.5) 18 (23.4) |
| Undergraduate | 92 (40.7) | 52 (44.4) | 40 (36.7) | 1.837 34 (46.0) 26 (34.2) 32 (41.6) 5.278 |
| Graduate >    | 74 (32.7) | 34 (29.1) | 40 (36.7) | 24 (32.9) 23 (30.3) 27 (35.1) 0.260 |
| Total         | 226 (100) | 117 (51.8) | 109 (48.2) | 73 (32.3) 76 (33.6) 77 (34.1) |

**Notes:** Pearson $\chi^2$: computed for $2 \times 2$ tables; $p$-values are reported in parentheses.
5.3 Task and procedure
Subjects were given the task of purchasing a birthday gift for a friend (see “experimental task”). There are two reasons for choosing to sell gift gadgets in our experimental web sites. First, while gift gadgets are socially and emotionally loaded products, the monetary risk involved in such products is rather low. Second, using different unbranded gadgets ensured to avoid any possible brand related confounding effects. The purpose of using unbranded products was to eliminate the effect of brand equity on initial trust formation (Lowry et al., 2008). Therefore, we carefully selected different types of gift gadgets both relevant for men and women and ensured the products shown on the web site did not possess any brand related information.

The experiment was conducted entirely online and subjects could complete the study from any computer with an internet connection, thus increasing the online shopping task realism. The online questionnaire was created through the use of a free online service “http://thesistools.com/”. The e-mail invitation contained a link to the survey and by clicking on this link subjects were automatically randomly assigned to one of the six versions of the survey. The shopping task was presented at the beginning of the questionnaire. Subsequently, subjects had to click on a link to the designated web site, which they had to browse first before continuing with the questionnaire. Subjects could explore the designated version of WebGiftDirect.com for as long as they wanted, imagining themselves in a buying situation in which they were interested in purchasing a gift for a friend. After examining the web site contents, subjects could easily be redirected to the survey by clicking on the link provided within the experimental sites.

Experimental task:
Welcome to WebGiftDirect! WebGiftDirect is a new online gift store, offering a wide range of gifts. Please thoroughly explore the web site in order to become familiar with its contents and choose the gift that you are most likely to buy for your best friend’s upcoming birthday party. Imagine that you don’t have enough time to go to the offline-store and that WebGiftDirect is the first site you visit online in order to choose an appropriate gift. After finishing shopping, please click on the “Proceed to Survey” button to complete the questionnaire.

5.4 Measures
All measurement items pertained to seven-point Likert-type scales, and were adopted from recent relevant literature, where they have repeatedly been shown to exhibit strong content validity (Appendix Table AI). The questionnaire measured trust beliefs “ability”, “benevolence”, and “integrity” by means of items taken from Schlosser et al. (2006) (based on Gefen, 2002; McKnight et al., 2002). An exploratory factor analysis was performed on these trust beliefs, revealing the three underlying dimensions: ability, integrity, and benevolence (Table II).

The Cronbach’s alphas for each sub-construct were larger than the required 0.70 cut off point: “ability beliefs” (four items; \( \alpha = 0.879 \)), “benevolence beliefs” (five items; \( \alpha = 0.880 \)), “integrity beliefs” (five items; \( \alpha = 0.893 \)), demonstrating their internal validity (Nunnally and Bernstein, 1994). The derived factor scores were subsequently used to perform further analyses. The items to measure “purchase intention” (five items; \( \alpha = 0.950 \)) were derived from Loiacono et al. (2007) and “trust propensity” was measured by means of eight items (\( \alpha = 0.907 \)), which have been adapted from Aljukhadar et al. (2010) (based on McKnight et al., 2002). Minor wording changes
were made to the measurement instruments in order to adjust them to the online gift shopping task. Since the targeted respondents were Dutch speaking Belgians, the questionnaire was composed in Dutch. Scales have been (back) translated by a multilingual professor who has a degree in Germanic languages.

5.5 Manipulation checks
For manipulation checks, we followed O'Keefe (2003) to determine whether the participants were aware of the experimental manipulations in the different conditions of the experiment. Four manipulation check items were included in the questionnaire for this purpose (Appendix Table AI). For the SNS treatment condition, almost all respondents recalled having seen a “Facebook Like Box” (98.2 percent), but interestingly, 23.1 percent of the respondents in the non-treatment condition also recalled having seen an SNS. For the “blogging” treatment conditions, a majority of the respondents recalled having seen a “blog” (80.4 percent), but also 8.2 percent of the respondents in the non-treatment condition recalled having seen a “blog”. It is possible that some of the respondents did not actually make a distinction between both kinds of social networking applications. Still, whether or not respondents did make this distinction or whether they paid actual attention to the social networking applications is not really an issue, as the signaling process we aim to examine may work unconsciously (O'Keefe, 2003).
6. Analyses and results

The data were analyzed using multivariate analysis of covariance (MANCOVA) in order to identify to what extent the integration of “web communities” (i.e., an SNS and a corporate blog) can impact consumers’ “initial trust” (i.e., ability, benevolence, and integrity) towards an unfamiliar e-tail web site. First, we checked the data for violations of statistical assumptions in order to be able to perform a MANCOVA analysis. Box’s test assessing the assumption of equality of covariance matrices is non-significant ($p > 0.05$), hence, the covariance matrices are roughly equal and the assumption of homogeneity is met. Levene’s statistics also indicate that for each of the residuals, there are equal group variances, which lends support to the assumption of equal covariance matrices across the different experimental groups.

Because consumers’ “trust propensity” appeared to have, as expected, a significant positive impact on “trust beliefs”, it was included as a covariate in the analysis. But first it was verified and confirmed that all the preconditions to do so were met. Also the respondents’ “age” appeared to have a significant impact on “trust beliefs”, more specifically what “ability” beliefs are concerned. Therefore, we also controlled for age by including it as a covariate in the analysis. Table III displays the results of the MANCOVA analysis.

Our multivariate test shows that no overall interaction effect can be revealed. While there seems to be no significant main effect of the presence of the SNS “Facebook” on overall “trust beliefs” ($\lambda = 0.995, F (df = 3) = 0.346, p = 0.792$), according to Wilk’s lambda, there does appear to be a significant main effect of the presence of a “corporate blog” on overall “trust beliefs” ($\lambda = 0.928, F(df = 6) = 2.728, p = 0.013$).

Since we are interested, however, in the effects of the social networking applications on the individual trust beliefs, we will further discuss the results of the univariate ANCOVA tests. Our results show that there are no main effects of the presence of an “SNS” on any of the individual trust beliefs either, and thus $H1$ should be rejected entirely. We do note however a significant interaction effect of the integration of an “SNS” and a “corporate blog” what perceived “benevolence” is concerned ($F(df = 2) = 3.791, p = 0.024$) and will have a closer look at that later on. Regarding the integration of a “blog” we cannot reveal any main effect on perceived “ability”, thus we should reject $H2a$, but we do notice some significant main effects on perceived “benevolence” ($F(df = 2) = 4.690, p = 0.010$) and “integrity” ($F(df = 2) = 3.721, p = 0.026$), inclining us to accept $H2b$ and $H2c$. However, it seems necessary to have a closer look at our findings first, as shown in Figures 2 and 3.

Figure 2 clearly reveals that the integration of a “corporate blog” in an e-retailer web site appears to enhance “integrity” beliefs only in case it involves a “text blog without photo”. Integrating a blog with picture even seems to have a detrimental effect on perceived integrity, but a post hoc Bonferroni test indicates that this difference is not significant. In fact the only significant difference emerges when comparing the perceived integrity evoked by both blog conditions (“perceived integrity” = 0.222 for text only blog versus −0.183 for text and photo blog post hoc Bonferroni: $p = 0.024$).

In Figure 3 we clearly notice the positive impact on perceived “benevolence” of the presence of a blog, which appears to be most pronounced when a “photo and text” blog is integrated in the web site. Pairwise comparisons prove this latter effect to be highly significant (“perceived benevolence” = 0.263 for text and photo blog versus −0.201 for no blog post hoc Bonferroni: $p = 0.010$).
<table>
<thead>
<tr>
<th>Dependent variables</th>
<th>Covariates</th>
<th>Independent variables</th>
<th>Main effects</th>
<th>Interaction effect</th>
<th>Sig.</th>
<th>No</th>
<th>SNS</th>
<th>Sig.</th>
<th>Blog</th>
<th>SNS</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Trust propensity</td>
<td>Age</td>
<td>No blog</td>
<td>Text blog</td>
<td>Photo blog</td>
<td>No blog</td>
<td>SNS</td>
<td>Yes</td>
<td>Sig.</td>
<td>Blog × SNS</td>
<td>Sig.</td>
</tr>
<tr>
<td>Ability</td>
<td>(0.025)</td>
<td>(0.001)</td>
<td>0.072</td>
<td>-0.042</td>
<td>-0.029</td>
<td>(0.743)</td>
<td>0.016</td>
<td>-0.014</td>
<td>(0.819)</td>
<td>(0.973)</td>
<td></td>
</tr>
<tr>
<td>Benevolence</td>
<td>(0.002)</td>
<td>(0.167)</td>
<td>-0.201</td>
<td>-0.078</td>
<td>0.263</td>
<td>(0.010)</td>
<td>-0.030</td>
<td>0.019</td>
<td>(0.700)</td>
<td>(0.024)</td>
<td></td>
</tr>
<tr>
<td>Integrity</td>
<td>(0.000)</td>
<td>(0.654)</td>
<td>-0.048</td>
<td>0.222</td>
<td>-0.183</td>
<td>(0.026)</td>
<td>0.055</td>
<td>-0.060</td>
<td>(0.351)</td>
<td>(0.569)</td>
<td></td>
</tr>
</tbody>
</table>

Wilk’s lambda: (0.000) (0.003) (0.013) (0.792) (0.170)

Notes: Sample (n = 226); MANCOVA: 2 × 3 between-subjects full-factorial design; p-values are reported in parentheses.
Still, a closer look at Figure 4 sheds some more light on the significant interaction of both social network applications on “benevolence” beliefs ($F(df = 2) = 3.791, p = 0.024$). The positive effect of the integration of a “photo and text blog” only seems true in case an “SNS” is also integrated in the website. In that case “benevolence” perceptions even reach $0.533_{SNS+photo blog}$, which is quite high when compared to the control condition without any social network application ($-0.092$). When no SNS is present we cannot

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**Figure 2.**
The main effect of the presence of a corporate blog on “integrity” beliefs

**Figure 3.**
The main effect of the presence of a corporate blog on “benevolence” beliefs
reveal any impact of the integration of a blog whatsoever. On the other hand, integrating an SNS only seems to increase “benevolence” beliefs when a blog is also present incorporating a picture of a sales representative. This provides some partial support for \( H3b \), regarding the combined effect of social network applications in signaling “trustworthiness” when “benevolence” is concerned. No such support could be revealed for \( H3a \) or \( H3c \), concerning “ability” and “integrity” beliefs.

Finally, we investigated the mediating role of “initial trust beliefs” evoked by integrating social networking applications (i.e. SNS and blog) on shoppers’ “purchase intentions” \((H4)\). Following the guidelines offered by Zhao et al. (2010) and Hayes and Preacher (2011) we conducted a bootstrapping analysis (with 5,000 bootstrapping samples and a 95 percent confidence level) to test the mediation effects and to reveal the indirect as well as the direct effects of integrating social networking applications on shopping intentions. We enter the different initial trust beliefs “ability”, “benevolence”, and “integrity” as possible mediators into the model (using Hayes and Preacher’s MEDIATE syntax for SPSS), while examining the main individual effects, as well as the combined effect of the social media applications of interest in this study (i.e. Facebook and a corporate blog). In order to control for any confounding effects of age and trust propensity, these variables were again added to the analysis as covariates. A comprehensive overview of our findings is displayed in Table IV.

According to our mediation analysis we can discern some direct effects (path: \( c' \)) of integrating social network applications on “purchase intentions” \((R^2_{adj} = 0.096; F(df = 7, 218) = 4.42, p = 0.0001\): we identify a significant positive effect of integrating...
### Direct and Indirect Effects on Purchase Intention

#### Path: \( c' \)

<table>
<thead>
<tr>
<th>Trust beliefs (M) on purchase intention (Y)</th>
<th>Coeff.</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase intention (Y)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( R^2_{adj} = 0.096 )</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( R^2_{adj} = 0.041 )</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Path: \( a \)

<table>
<thead>
<tr>
<th>Ability Benevolence Integrity Purchase intention (Y)</th>
<th>Coeff.</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trust beliefs (M)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( R^2_{adj} = 0.089 )</td>
<td></td>
<td></td>
</tr>
<tr>
<td>( R^2_{adj} = 0.147 )</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Path: \( c \)

<table>
<thead>
<tr>
<th>Coeff.</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>( R^2_{adj} = 0.391 )</td>
<td></td>
</tr>
</tbody>
</table>

#### Independent variables (X)

<table>
<thead>
<tr>
<th></th>
<th>Coeff.</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>SNS</td>
<td>-0.0371</td>
<td>n.s.</td>
</tr>
<tr>
<td>Any blog</td>
<td>0.0922</td>
<td>n.s.</td>
</tr>
<tr>
<td>Photo blog</td>
<td>-0.4047</td>
<td>n.s.</td>
</tr>
<tr>
<td>Any blog x SNS</td>
<td>-0.1868</td>
<td>n.s.</td>
</tr>
<tr>
<td>Photo blog x SNS</td>
<td>0.6124</td>
<td>(0.048)</td>
</tr>
</tbody>
</table>

#### Covariates

| Trust propensity    | 0.3174 | (0.000) |
| Age                 | -0.0064| n.s.    |

#### Path: \( b \)

| Ability Benevolence Integrity | Effect CIlow CIup Effect CIlow CIup Effect CIlow CIup |
|-------------------------------|-------------------|-------------------|
| Type of mediation             |                    |                   |
| Non mediation                 | 0.0539             | -0.2148           |
| Indirect-only                 | 0.2390             | -0.0505           |
| Non mediation                 | 0.2002             | -0.1731           |

#### Notes:
- Number of samples used for indirect effect confidence intervals: 5,000; bootstrap level of confidence for confidence intervals: 95 percent; \( p \)-values are reported in parentheses.
- Table IV: Direct and indirect effects on purchase intention in B2C e-commerce websites.
the combination: “photo blog × SNS” (β = 0.6124, p = 0.048), but also a marginally significant negative effect of integrating a “photo blog only” (β = −0.4047, p = 0.061).

Subsequently, we verified whether any effects of social network applications are mediated by “initial trust beliefs”. When including the trust beliefs “ability”, “benevolence”, and “integrity” into the equation, we cannot discern any direct main effects of the presence of social network applications (path: c) anymore. We do, however, demonstrate strong effects of “initial trust beliefs” on “purchase intentions” (path: b) – (R^2_adj = 0.391; F(df = 10, 215) = 15.44, p < 0.001); i.e. “ability” (β = 0.458, p < 0.001), “benevolence” (β = 0.248, p < 0.001), and “integrity” (β = 0.312, p < 0.001).

While we cannot reveal any indirect effects through “ability” beliefs (path: a × b), we do notice some indirect effects through “benevolence” and “integrity” beliefs. The bootstrap mediation test clearly makes the case (at α = 0.05) that the trust belief “benevolence” mediates the combined effect of “photo blog × SNS” on “purchase intentions” (path: a × b; indirect effect = 0.1774; CI_low = 0.024 and CI_up = 0.383). Since the direct combined effect of “photo blog × SNS” (path: c) becomes not statistically significant anymore, this infers a clear “indirect-only” mediation effect (Zhao et al., 2010), also referred to by Baron and Kenny (1986) as “full mediation” effect. Similarly, we find that the trust belief “integrity” mediates the effect of the integration of a “photo blog” on “purchase intentions” (path: a × b; indirect effect = −0.1660; CI_low = −0.331 and CI_up = −0.029). Since the direct effect of the “photo blog” (path: c) also becomes not statistically significant anymore, this point to another clear “indirect-only” or “full mediation effect. Therefore, the mediation hypothesis (H4) can be supported what “benevolence” (H4b) and “integrity” (H4c) are concerned, but should be rejected what “ability” (H4a) is concerned.

7. Discussion
In this study we tested the effectiveness of the mere integration of social network applications to provide a signal concerning the “trustworthiness” of an unfamiliar e-vendor in order to enhance subsequent purchase intentions. While the simple integration of Facebook could not enhance the perceived “ability”, “benevolence” or “integrity” of the online merchant, the combination of Facebook with a corporate blog featuring the picture of a sales representative did appear to have a positive effect on “benevolence” beliefs, which were in turn proven to play an important mediating role explaining the indirect impact of such a combination of social network applications on ultimate purchase intentions. On the other hand, an unfamiliar e-commerce web site featuring only a corporate blog with picture, not combined with an SNS, appeared to have a negative impact on “integrity” beliefs, which in turn negatively affect “purchase intentions”. Thus, the simple integration of “social network applications” can affect “initial trust beliefs” towards unfamiliar e-tailers and subsequent “purchase intentions”, but it appears essential to utilize just the right cue combination in order to obtain the desired effect.

While the MANCOVA analysis demonstrated that integrating a “text blog” in the commercial web site could enhance perceived “integrity”, adding “a facial photo of a shop representative” in the blog significantly decreased perceived “integrity”. To understand this, one should keep in mind that perceived “integrity” refers to perceived “honesty, fairness, credibility, and reliability” and involves “cognition-based trust” that evolves from a pattern of careful rational thinking, which is motivated by a conscious calculation of advantages (Komiak and Benbasat, 2006; Mayer et al., 1995).
Thus, online shoppers need unbiased and objective product information to make their rational judgments and product choices (Wang and Benbasat, 2007). The presence of a facial photo of a shop representative in the corporate blog might be elevating consumers’ negative perceptions about the “objectivity” of the blog post, because shop assistants are usually perceived as a source of biased suggestions and guidance because they are as a rule under the pressure to achieve their sales quota. While the majority of the respondents (90.9 percent), who remembered having seen the “facial photo” in the blog, evaluated this image as trustworthy, the information presented in the blog was judged less trustworthy when it featured a “facial photo” of the shop representative next to it. In fact, 44.8 percent of the respondents within the “text blogging” condition who actually paid attention to the blog, reported to find its information content trustworthy, as compared to only 33.3 percent of the respondents within the “photo blogging” condition. Prior research also found that online shoppers seem more likely to trust cartoon-like characters than human-like characters during online transactions, because human-like characters can even be seen as “surveillance” representing a threat to privacy (Luo et al., 2006). Objectivity is among the main concerns that consumers have when using online informative guidance (Komiak et al., 2005). Hence, the higher level of social presence evoked by embedding a facial photo of a shop representative may raise suspicions, causing a detrimental effect on perceived “integrity” and subsequent “purchase intentions”. Therefore, when utilizing “a corporate blog” to enhance “purchase intentions”, it is vital to convey a strong sense of justice, honesty, and objectivity to the web community.

Our next interesting finding involves the combined effect of integrating an “SNS” and a “blog” in fostering consumers’ “benevolence” perceptions towards unfamiliar e-retailers and subsequent “purchase intentions”. Although we did not find any direct effect of integrating “Facebook” on trust beliefs, combining “a blog with photo” with the SNS “Facebook” did significantly strengthen the effects of both social media applications in enhancing consumers’ benevolence beliefs. Since perceptions of “benevolence” are based on immediate affective reactions to attractiveness, the human images manipulated in the web interface could have inspired emotional responses, which may have resulted in favorable attitudes towards the web site (Cyr et al., 2009).

8. Conclusions, limitations and suggestions for further research
Although we could not reveal any effects of the integration of social network applications on “ability” beliefs, we were able to demonstrate their capacity to “signal” “benevolence” and “integrity”. Moreover, all trust beliefs were shown to have a significant positive impact on consumers’ purchase intentions, once again confirming the vital importance of trust in e-commerce success. More specifically, e-retailers may foster perceptions of “integrity” by integrating “text blogs” into their web sites. However, they need to avoid embedding facial photos of shop representatives in such blogs. Our findings show that incorporating a facial photo of a shop representative in a “corporate blog” may actually diminish the trustworthiness of the blog. We argue that this could be due to a decrease in perceived “objectivity” of the information provided in the blog. Moreover, this study demonstrates that such doubts regarding the “integrity” of the e-vendor can negatively affect purchase intentions. On the other hand, the combination of a “photo blog” with “Facebook” in the web site can enhance “benevolence” beliefs towards an unfamiliar e-retailer, which in turn positively affects purchase intentions.
There are a few limitations to this study that should be addressed in future research. One important limitation to this study concerns the “external validity” of the findings. Unfortunately, as a direct consequence of the main concern for internal validity, experiments are generally rather weak in generalizability. Therefore, extensions of this study to other e-commerce contexts and integrating other (combinations of) social network applications are called for to determine the generalizability of our findings. Moreover, this was a controlled study. Subjects were given a fictitious task and were asked to browse a fictitious web site that strictly manipulated design features in order to control for potential biases from extraneous factors such as company or product brand information. Future research could enhance the realism of the task by integrating a real financial risk, for example, by offering the chance to win the selected products or by offering real money to spend in the fictitious e-store. The study could even be extended to an actual real world field experiment, where different versions of an actual e-store exist. Regarding the social network applications, we investigated the impact of their mere presence and did not allow for actual interaction on the social network, which presumably would evoke an even stronger effect on trust and remains to be investigated. Also we exclusively provided positive content, instead of positive versus negative user comments. It would be interesting to see how reinforcing or contradictory information is assimilated applying the cue consistency theory as a theoretical framework. Our study focused on students, more particular on Dutch speaking Belgian students. It still needs to be determined whether the obtained results hold in other populations (i.e. other age groups, other cultures, etc.). Another area for future research may be to determine the extent to which the findings presented in this paper can be expanded to other e-commerce settings (c2c, b2b or m-commerce). As our results provide strong support for the significant positive impact of “trust propensity” on trust beliefs, it is recommended to measure and control for this personal characteristic when investigating (other) web site related trust determinants.

References


About the authors

Malaika Brengman (PhD in Applied Economics, University of Ghent) (UG), is Associate Professor at the Vrije Universiteit Brussel (VUB), where she teaches Marketing, Strategic Marketing Management, Consumer Behaviour and Market Research. She started her academic career as Assistant Professor at Hasselt University, where she has also been lecturing in Marketing Communications, e-Business, Services Management and Customer Relationship Management. She has also been guest lecturing at other academic institutions such as Solvay Business School at the Université Libre de Bruxelles and the International School of Management at the Leti-Lovanian University in St Petersburg, Russia. Guided by her strong interests in retailing, marketing communications and consumer behaviour, her scientific research generally focuses on the impact of store atmospherics and consumers’ shopping motivations and behaviour, specifically also with regard to alternative distribution channels such as e-commerce and shopping in virtual worlds. She also studies marketing communications’ effectiveness, especially with regard to new media. She has published her work in well-established journals, such as the Journal of Electronic Commerce Research, the Journal of Business Research, the Journal of Marketing Communications, the Journal of Retailing and Consumer Services, the Journal of Brand Management, the Journal of Product & Brand Management, and Advances in Consumer Research. She has presented her findings at numerous international conferences.

Farhod P. Karimov (PhD in Applied Economics, Vrije Universiteit Brussel) is a subject area leader for marketing at Westminster International University in Tashkent (WIUT), where he also teaches Marketing, Strategic Marketing Management, Consumer Behaviour, Market Research and Creating and Delivering Customer Value. As a guest lecturer he has also been teaching Principles of Marketing, Consumer Behavior, and Pricing Strategies in Marketing for a couple of years at the International Business School in Tashkent. His current scientific research is focused on understanding the impacts of website atmospherics on online consumers’ shopping behaviour, effectiveness of social media applications, security issues in e-commerce and online payment systems. The aim of the research is to capture the lessons of successful models for e-businesses serving promising online segment. He is actively involved in studying the role of social media in e-commerce and specifically how it influences the acceptance of online shopping. In addition to his interest in internet marketing, he also studies entrepreneurial marketing, neuromarketing and ICT research in transition economies. Farhod P. Karimov is the corresponding author and can be contacted at: Farhod.Karimov@gmail.com

(The Appendix follows overleaf.)

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Or visit our web site for further details: www.emeraldinsight.com/reprints
Table AI.
Survey items and sources

<table>
<thead>
<tr>
<th>Code</th>
<th>Trust belief items&lt;sup&gt;a&lt;/sup&gt;</th>
<th>Cronbach’s alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>TBA1</td>
<td>I believe that WebGiftDirect is competent</td>
<td>0.879</td>
</tr>
<tr>
<td>TBA2</td>
<td>I believe that WebGiftDirect understands the market they work in</td>
<td></td>
</tr>
<tr>
<td>TBA3</td>
<td>I believe that WebGiftDirect knows about gifts</td>
<td></td>
</tr>
<tr>
<td>TBA4</td>
<td>I believe that WebGiftDirect knows how to provide excellent service</td>
<td></td>
</tr>
<tr>
<td>TBB1</td>
<td>I expect that WebGiftDirect is ready and willing to assist and support me</td>
<td>0.880</td>
</tr>
<tr>
<td>TBB2</td>
<td>I expect that WebGiftDirect has good intentions towards me</td>
<td></td>
</tr>
<tr>
<td>TBB3</td>
<td>I expect that WebGiftDirect’s intentions are benevolent</td>
<td></td>
</tr>
<tr>
<td>TBB4</td>
<td>I expect that WebGiftDirect puts customers’ interests before their own</td>
<td></td>
</tr>
<tr>
<td>TBB5</td>
<td>I expect that WebGiftDirect is well meaning</td>
<td></td>
</tr>
<tr>
<td>TBI1</td>
<td>Promises made by WebGiftDirect are likely to be reliable</td>
<td>0.893</td>
</tr>
<tr>
<td>TBI2</td>
<td>I do not doubt the honesty of WebGiftDirect</td>
<td></td>
</tr>
<tr>
<td>TBI3</td>
<td>I expect that WebGiftDirect will keep the promises they make</td>
<td></td>
</tr>
<tr>
<td>TBI4</td>
<td>I expect that the advice given by WebGiftDirect is their best judgment</td>
<td></td>
</tr>
<tr>
<td>TBI5</td>
<td>I can count on WebGiftDirect to be sincere</td>
<td></td>
</tr>
<tr>
<td>PI1</td>
<td>If I needed gifts in the future, I would be likely to buy them from the WebGiftDirect store</td>
<td>0.950</td>
</tr>
<tr>
<td>PI2</td>
<td>If I needed gifts in the future, I would probably revisit this web site</td>
<td></td>
</tr>
<tr>
<td>PI3</td>
<td>If I needed gifts in the future, I would probably try this web site</td>
<td></td>
</tr>
<tr>
<td>PI4</td>
<td>If I needed gifts in the future, I would probably end up making a purchase from this web site</td>
<td></td>
</tr>
<tr>
<td>PI5</td>
<td>I would recommend the WebGiftDirect store to a friend interested in buying gifts</td>
<td></td>
</tr>
<tr>
<td>TP1</td>
<td>In general, most online retailers keep their promises</td>
<td>0.907</td>
</tr>
<tr>
<td>TP2</td>
<td>I think online retailers generally try to back up their words with their actions</td>
<td></td>
</tr>
<tr>
<td>TP3</td>
<td>Most online retailers are honest in their dealings with their customers</td>
<td></td>
</tr>
<tr>
<td>TP4</td>
<td>In general, online retailers really do care about the well-being of their customers</td>
<td></td>
</tr>
<tr>
<td>TP5</td>
<td>The typical online retailers are sincerely concerned about the problems of their customers</td>
<td></td>
</tr>
</tbody>
</table>

<sup>a</sup>Trust belief items: Ability, Benevolence, Integrity, Purchase intentions, Trust propensity.
<table>
<thead>
<tr>
<th>Code</th>
<th>Code Cronbach's alpha</th>
</tr>
</thead>
<tbody>
<tr>
<td>TP6</td>
<td>I generally give online retailers the benefit of the doubt when I first get to know them</td>
</tr>
<tr>
<td>TP7</td>
<td>Usually, I think that online retailers are trustworthy</td>
</tr>
<tr>
<td>TP8</td>
<td>My typical approach is to trust new online retailers until they prove I should not trust them</td>
</tr>
</tbody>
</table>

**Manipulation check items**

1. Did you notice a blog on the website? □ Yes □ No
2. Did you notice a Facebook Like Box frame on the website? □ Yes □ No
3. Did you find the person on the photo of the blog trustworthy? □ Person on photo did not seem trustworthy □ Person on photo seemed trustworthy
4. Did you find the information on the blog trustworthy? □ Information did not seem trustworthy □ Information seemed trustworthy

**Source:**

Gefen (2002), Schlosser et al. (2006) and McKnight et al. (2002); Loiacono et al. (2007); Aljukhadar et al. (2010), McKnight et al. (1998, 2002) and Gefen and Straub (2004)