



## Trust and distrust on the web: User experiences and website characteristics



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### ABSTRACT

The aim of this research is to study the content of trustful and distrustful user experiences on the web to identify website characteristics that enhance trust or cause distrust. We collected users' reports about critical incidents and quantitative questionnaire data by means of an online survey. Results from  $N = 221$  participants suggest that distrust is mostly an effect of graphical (e.g., complex layout) and structural (e.g., pop-ups) design issues of a website, whereas trust is based on social factors such as reviews or recommendations by friends. The content of a website affects both trust and distrust: privacy issues had an effect on distrust and security signs enhanced trust. Furthermore, we show how trustful and distrustful user experiences differ in terms of perceived honesty, competence, and benevolence. High honesty and competence characterize a trustful experience, whereas a distrustful experience is associated with missing honesty and missing benevolence. We discuss how different website characteristics help to enhance trust or to prevent distrust and how this impacts the allocation of design resources.

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### 1. Introduction

Designing for trust in technology-mediated interaction is an increasing concern in human–computer interaction (Riegelsberger, Sasse, & McCarthy, 2005). As the online environment features many possibilities for fraud such as identity theft, credit-card fraud and unfulfilled product promises, users are eager to find out whether a particular website is trustworthy or not. In e-commerce, trust was found to be one of the main factors for customers buying a product or in the event of distrust, aborting the shopping process (Jarvenpaa, Tractinsky, & Saarinen, 1999; Schlosser, White, & Lloyd, 2006). For information websites, judgments about their quality are based on trust in the website (Wathen & Burkell, 2002). Moreover, users' trust is a predictor for the usage of social network sites (Sledgianowski & Kulviwat, 2009) and leads to a higher intention to send and receive information in virtual communities (Ridings, Gefen, & Arinze, 2002).

In the last 15 years, a considerable amount of research has investigated how to increase trust in the online context (see Beldad, De Jong, & Steehouder, 2010). However, comparatively little research has investigated how to prevent distrust. Recent

studies suggest that trust and distrust are two distinct constructs and differ qualitatively from each other (e.g., Ou & Sia, 2010). Nonetheless, only a few studies about website characteristics have integrated both trust and distrust in the same empirical research (Andrade, Lopes, & Novais, 2012; Chang & Fang, 2013; Cho, 2006; McKnight & Choudhury, 2006; Ou & Sia, 2010). As Chang and Fang (2013) noted, there is a need for studies that examine whether trust and distrust have different antecedents. It is not clear what web users watch out for when they decide whether a website is trustful or distrustful. Moreover, determining whether trust and distrust are distinct constructs has significant implications for website design and management because different website characteristics may need to be managed in order to enhance trust and to reduce distrust (Ou & Sia, 2010).

To address this gap, the present study aims to simultaneously investigate web trust and distrust by means of the critical incidents technique (Flanagan, 1954) and subjective questionnaire data. We analyze the content of 221 incident reports on trust and distrust obtained from an online study about users' past web experiences. This method enabled us to gain insight into how and why people trust or distrust a website and to gather information about specific website characteristics related to trust and/or distrust. The present research aims to provide new perspectives explaining how the formation of web trust and distrust is significant. We show that web trust and distrust are affected by different antecedents and that trustful and distrustful user experiences differ in terms of

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perceived honesty, competence, and benevolence. Furthermore, we highlight important implications for web designers and managers on how to enhance users' trust or to prevent distrust by optimizing specific website characteristics.

## 2. Related work

### 2.1. Trust in an online context

Trust is an essential factor in many kinds of human interactions, allowing people to act under uncertainty and with the risk of negative consequences (Flavián, Guinalú, & Gurrea, 2006). It also plays a crucial role in human–computer interaction due to the high complexity and anonymity associated with e-commerce, e-banking or information search (Wang & Emurian, 2005). Presently, however, researchers have difficulty in operationalizing what exactly trust is and there exist multiple definitions in the literature. This is likely because trust is an abstract concept and is often used interchangeably with related concepts such as credibility, reliability, or confidence. Thus, to define the term and to delineate the distinction between trust and its related concepts have proven challenging for researchers (e.g., Wang & Emurian, 2005). Moreover, although trust has been widely studied in many disciplines, but each discipline has its own understanding of the concept and different ways to operationalize it. In their review about trust in the context of the online environment, Wang and Emurian (2005) highlighted two characteristics that most definitions have in common. First, there must exist two specific parties in any trusting relationship: a trusting party (trustor) and a party to be trusted (trustee). In online trust, the trustor is typically a user who is browsing a website, and the trustee is the website, or more specifically, the merchant that the website represents. Second, trust involves vulnerability. Trust is only needed, and actually flourishes, in an environment that is uncertain and risky. Users are often uncertain about the current risks and their full consequences when transacting or visiting online websites.

As suggested in the literature, trust is a multidimensional construct (Chen & Dhillon, 2003), consisting of three different facets: benevolence, honesty, and competence (e.g., Casaló & Cisneros, 2008; Casaló, Flavián, & Guinalú, 2007; Chen & Dhillon, 2003; Flavián et al., 2006). *Benevolence* is related to the user's belief that the other party is interested in his welfare, motivated by a search for a mutually beneficial relationship and without intention of opportunistic behavior (Flavián et al., 2006); namely, that a website is concerned with the present and future interests, desires and needs of its users and gives useful advice and recommendations. *Honesty* is the belief that the other party will keep his or her word, fulfill promises, and be sincere (Doney & Cannon, 1997). For websites, this means that there are no false statements and the information on the site is sincere and honest. In turn, *competence* means that the website has the resources (whether technical, financial, or human) and capabilities needed for the successful completion of the transaction and the continuance of the relationship (Casaló & Cisneros, 2008).

In recent years, a lot of research has been conducted into the importance of trust in an online context. In e-commerce, trust has been shown to have an important positive influence on the intention to buy a product (Bart, Shankar, Sultan, & Urban, 2005; Jarvenpaa et al., 1999; McKnight, Choudhury, & Kacmar, 2002; Schlosser et al., 2006). On social networks, users are more likely to contact friends and to connect with other users if they trust the website (Almadhoun, Dominic, & Woon, 2011). Additionally, people's intentions to share more of their personal information increases if they trust a website (Bart et al., 2005; McKnight et al., 2002).

### 2.2. Trust and distrust as distinct constructs

Although the extant research on trust has revealed how trust can be built and maintained, the topic of distrust has been relatively neglected. For a long time, researchers viewed trust and distrust as extreme values along the same dimension (Schoorman, Mayer, & Davis, 2007). However, in more recent research it is argued that trust and distrust are not opposite ends on the same conceptual spectrum but actually two distinct constructs that coexist (for an overview see Chang & Fang, 2013). Distrust is defined as unwillingness to become vulnerable to the trustee based on the belief that the trustee will behave in a harmful, neglectful, or incompetent manner (e.g., Benamati, Serva, & Fuller, 2010). As antecedent of this unwillingness, users' generally have negative expectations regarding a website's conduct, characterized as suspicion, wariness and fear of transactions (e.g., Lewicki, McAllister, & Bies, 1998).

The deliberation of trust and distrust can be traced back to ambivalence theories on examining positive-valent and negative-valent attitudinal reactions (Ou & Sia, 2010). Two main arguments have been used to defend this approach (Andrade et al., 2012): (a) distrust may co-exist with high trust at the same time (e.g., McKnight & Choudhury, 2006) and (b) high trust does not necessarily mean low distrust, and the absence of trust is not enough to necessarily create distrust (Lewicki et al., 1998). Furthermore, evidence from neuroscience theories and functional brain-imaging studies have shown that trust and distrust are connected to different cortical regions. Whereas distrust is associated with the amygdala and the right insular cortex, trust is linked to the caudate nucleus and the medial prefrontal cortex (Dimoka, Pavlou, & Davis, 2007).

However, Schoorman et al. (2007) raised concerns about the deliberation of trust and distrust as distinct constructs, arguing that most studies do not account for different attribution factors. The authors concluded that it is possible to experience distrust and high trust at the same time due to attribution factors such as trusting a colleague to do a good job collaborating on a research project but not trusting him/her to do a good job teaching your class in your absence.

To sum up, little is known as to how trust is formed differently in contrast to distrust and to what extent distrust affects behavioral outcomes differently compared with lack of trust (Cho, 2006; Ou & Sia, 2010). However, determining whether trust and distrust are actually two distinct constructs has significant implications for website design and management (Ou & Sia, 2010).

### 2.3. Facets of trust and distrust

Several authors found that trust and distrust are built up of the same three facets, which are – as discussed above – benevolence, honesty and competence (e.g., Casaló et al., 2007; Cho, 2006). There is little research, however, that has investigated potential differences between the three facets for distrust and trust experiences in the web design context. Cho (2006) conducted a study about business-to-consumer Internet exchange relationships. She identified the benevolence and competence of e-vendors as the two key antecedents of trust and distrust. The results of Cho's study (2006) showed that trust is primarily driven by benevolence whereas distrust is based on a lack of competence.

### 2.4. Website characteristics

The characteristics of a website are important determinants for web trust (Shankar, Urban, & Sultan, 2002). McKnight et al. (2002) suggest that as a first step, users explore a website before being ready to do transactions. At this initial stage, website

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