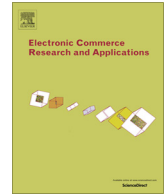




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When trust and distrust collide online: The engenderment and role of consumer ambivalence in online consumer behavior



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ABSTRACT

Trust and distrust are both considered to be crucial in online truster-trustee relationships. Although some research has proposed that trust and distrust are distinct, other research continues to hold that they are merely opposite ends of the same continuum. Given this debate, it is important to consider how distrust is distinguished from trust. To that end, this paper extends the nomological network of distrust and introduces two novel antecedents never introduced in online behavior literature: situational abnormalities and suspicion. For this nomological network, we also propose that trust and distrust coexist in online e-commerce relationships and can result in ambivalence when they both have high attitudinal values (represented in emotions, beliefs, or behaviors).

Using an empirical study of online consumer behavior with 521 experienced online consumers, we found strong empirical validation for our newly proposed model. We provide evidence that suspicion and situational abnormalities are separate, important antecedents to distrust. We also examine the effect of ambivalence on the truster's intentions toward the website and find a small positive effect that increases the user's intentions toward the website. Finally, we empirically demonstrate the coexistence of trust and distrust as separate constructs and emphasize that distrust has a much larger impact on the truster's intentions than does trust. We conclude with implications for theory and practice, along with a discussion of the limitations of and future opportunities revealed by this study.

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1. Introduction

Substantial research has focused on the critical role that trust plays in the success of online transactions. *Trust* is exhibited when a truster displays a willingness to be vulnerable to the trustee based on the expectation that the trustee will perform as desired by the truster (Mayer et al. 1995). Conversely, *distrust* is exhibited when a distruster expects that the other party either will not or cannot perform the desired behaviors and is unwilling to cope with such outcomes, but might rather act in a negative manner toward the distruster (McKnight et al. 2001).

Initially, research in this area posited that distrust is simply a form of low trust and thus that distrust could be overcome merely by developing trust e.g., (Mayer et al. 1995; McKnight et al. 1998).

However, more recent research has argued that distrust is a construct distinct from low trust (Dimoka 2010; Komiak and Benbasat 2008; Wu et al. 2006). Perhaps most convincing is a seminal information systems (IS) neuroscience study that showed trust and distrust being activated in different parts of the brain and coexisting with different triggers (Dimoka 2010). Hence, we choose to conceptualize these constructs as distinct. Given the obvious importance of trust and distrust in the study of online behavior in e-commerce, it is crucial for researchers to understand thoroughly both constructs and their relationships (Jarvenpaa and Majchrzak 2010). The findings should be of interest to practitioners, because merchants who wish to encourage trust might also need to discover how to diminish distrust.

Although the importance of distrust has been suggested for several years, the current nomological network of distrust remains relatively unexplored, and few known antecedents of distrust have been identified e.g., McKnight et al. 2004. Our knowledge is limited mainly to the fact that the general disposition to distrust increases distrusting beliefs. An important step in determining the

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importance of distrust is identifying the constructs that can independently alter distrust or at least produce effects on distrust distinct from those of trust. Because the majority of e-commerce research has focused on trust, and most often specifically on factors that influence trust, our understanding of the complexity and richness of online consumer behavior can be enhanced by a reexamination of distrust and its role in e-commerce (Dimoka 2010; Komiak and Benbasat 2008). This opportunity leads to the first research question of this study:

RQ1: What constructs serve as antecedents of distrust in online e-commerce relationships, thereby extending the known nomological distrust network?

Communication research has long held that anomalous events serve as cues for distrust (Buller and Burgoon 1996; Fein and Hilton 1994). Both social psychology and communication research have proposed that abnormalities in a particular environment might also serve as signals for distrust (Schul et al. 1996, 2004), but this has not been empirically validated. We thus believe that *situational abnormality*—a truster's perception that something in relation to the trustee is improper or abnormal (Schul et al. 2008)—can cause an increase in distrust and suspicion.

The same streams of research further posit that the relationship between distrust and abnormal events is enabled through the process of suspicion. *Suspicion* is defined as the truster doubting the sincerity or motivations of the trustee (Hilton et al. 1993). Although no study has empirically validated this proposition, recent work has emphasized the connection between deception and distrust (Jarvenpaa and Majchrzak 2010). For example, Schul et al. (2004, 2008) produced a theoretical model and empirical results showing how distrust enhances suspicion and increases the motivation for certainty, thus causing people to engage in more systematic processing and producing better decision outcomes. Systematic processing is the active cognitive elaboration of the given information available when solving nonroutine problems (Bohner et al. 1995). The model was a substantial contribution, but in their multiple studies, Schul et al. did not verify empirically how trust and distrust were directly impacted as dependent variables, and their work was not based on online behavior or

e-commerce. These issues raise an interesting question: can it be demonstrated that suspicion increases distrust?

RQ2: Do abnormalities in the interaction between the truster and trustee in online e-commerce relationships lead to an increased level of suspicion felt by the truster, ultimately causing an increased sense of distrust?

Because distrust has been defined as a functional equivalent of trust and aids in the ability to understand one's environment (Lewicki et al. 1998), distrust can be conceptualized as a negative attitude and trust as a positive one. In situations in which a person can form both a positive and negative attitude toward the same attitude object, it is possible for these attitudes to coexist, thereby engendering ambivalence. *Ambivalence* is defined as holding simultaneously at least two contradictory attitudes toward the same attitude object (Kaplan 1972).

By extending the ambivalence literature to include both trust and distrust, the joint effects of trust and distrust in e-commerce can be explained theoretically. Ambivalence is likely to attenuate the relationship between an individual's trusting beliefs and their intentions (Conner et al. 2002; Kaplan 1972; Priester et al. 2007). Moreover, as described above, ambivalence itself could alter how information is processed by buyers, and observing and understanding that alteration could provide additional insights for future e-commerce research (Jarvenpaa and Majchrzak 2010; Priester et al. 2007). If Schul et al. (2008) were correct that signals for distrust might cause information to be processed systematically, their prediction that such a combination will paradoxically lead buyers to engage in trusting behaviors might be justified. Recently, (Jarvenpaa and Majchrzak 2010) called for additional research on ambivalence to show how it can be applied to the juxtaposed trust-distrust relationships found in e-commerce. These points lead to our final research question:

RQ3: Does the existence of both trust and distrust in online e-commerce relationships cause the truster to feel ambivalence toward the trustee? Furthermore, does ambivalence strengthen or weaken the trusting relationship between the truster and trustee?

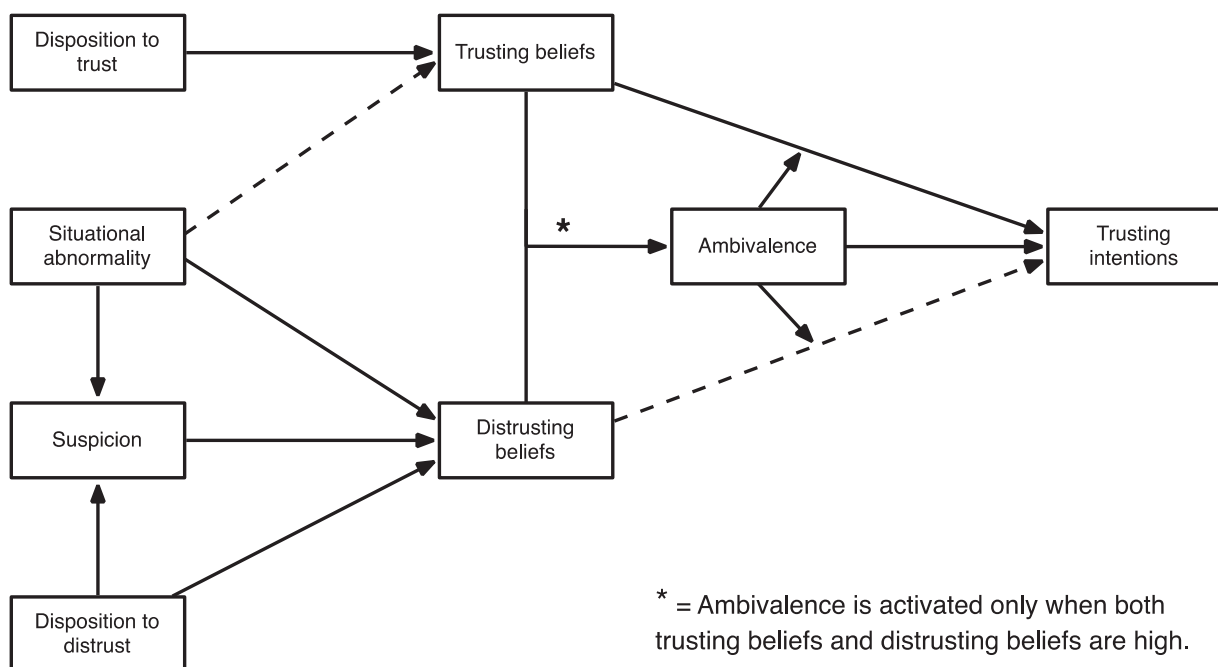


Fig. 1. Theoretical model.

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