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Initial Online Consumer Trust (IOCT):

The Influence of Third-Party Service Provider Reputation, Website Utility,  
Electronic Word-of-Mouth, and Previous Experience with Similar Websites

A Dissertation Presented for the  
Doctor of Philosophy Degree  
The University of Mississippi

Surma Mukhopadhyay

May 2014

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## **ABSTRACT**

### Objectives:

The objectives of the study were 1) to conceptualize Initial Online Consumer Trust (IOCT) and 2) to examine the effects of website utility, electronic word-of-mouth, consumer past experiences with similar websites, and third-party service providers' reputation on the development of IOCT.

### Methods:

To explore the research objectives, the study deployed a 2X3 experimental design that involved six experimental groups. Subjects were recruited from the undergraduate student pool at the University of Mississippi, School of Business. The vignettes used in the study was hypothetical book selling websites, one with the presence of third-party service providers and the other without any third-party service providers. Hypothetical customer feedbacks –positive or negative – were provided to the subjects to manipulate the effect of electronic word-of-mouth. The website utility effects, i.e., perceived usefulness and perceived ease of use were measured with multi-items scales adapted from the literature. Consumer past experiences with similar websites were conceptualized as historically positive effect and historically negative effect invoked by the new website and measured with a three-item scale each.

## Results:

The result of this study suggested that perceived usefulness and perceived ease of use supported the development of IOCT. In addition, historically positive affect and historically negative affect invoked by an unknown website were significantly associated with the development of IOCT. ; Electronic word-of-mouth and effect of third-party service providers were not significant.

## Conclusion:

This study discussed and delineated initial online consumer trust and explored its antecedents that may explain the importance of IOCT. New web vendors may employ the insights from this research to address typical business challenges within online environment.

## **DEDICATION**

*With God's Grace*

This dissertation is dedicated to my father, Mr. Subrata Mukhopadhyay, my mother, Mrs. Sati Mukhopadhyay, and my motherland India

## ACKNOWLEDGEMENTS

This dissertation is not only a presentation of my research work, it is a milestone of my life and I am extremely thankful to those without whom I could not reach to this landmark. First, I would like to express my thankfulness to my advisor, Dr. Brian Reithel for his continuous support in my Ph.D. study and research. How can I forget his motivating words whenever I needed it most or his patience and enthusiasm? Thank you so much Dr. Reithel. I am also very thankful to Dr. Sumali Conlon for her help and kindness from day one of my journey as a Ph.D. student. I also appreciate Dr. Milam Aiken for his endless support during my time at the Ole Miss Business School. And Dr. Douglass Vorhies, you rock!!

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I truly believe, without my family, I could not reach to my goal. My father, Mr. Subrata Mukhopadhyay, has been my inspiration and his support my strength. I cannot express my emotion enough for my mother, Mrs. Sati Mukhopadhyay; her love, affection, and sacrifice throughout this journey are beyond any words can describe. I am also very thankful to my dear brother Saurav, my mother-in-law, extended family members and friends for their good wishes and trust in me. At the end, thank you so much Ram, my loving husband, for standing beside me through all ups and downs all these years.

## TABLE OF CONTENTS

ABSTRACT.....	ii
DEDICATION.....	iv
ACKNOWLEDGMENTS .....	v
LIST OF TABLES.....	vii
LIST OF FIGURES.....	viii
CHAPTER 1: OVERVIEW.....	1
CHAPTER 2: LITERATURE REVIEW.....	16
CHAPTER 3: METHODOLOGY.....	36
CHAPTER 4: RESULTS AND ANALYSIS.....	66
CHAPTER 5: DISCUSSION.....	85
BIBLIOGRAPHY.....	101
LIST OF APPENDICES .....	112
VITA.....	160



## LSIT OF TABLES

### CHAPTER 2

1. Table 1: Antecedents of online trust.....29
2. Table 2: Antecedents of initial online consumer trust.....33

### CHAPTER 3

3. Table 1: Propositions.....50
4. Table 2: Experimental Design.....55
5. Table 3: Description of Vignettes.....57
6. Table 4 : Demographic Characteristics.....59
7. Table 5 : Experimental Group for Analysis of the Pilot Study Results.....60
8. Table 6 : Reliability Estimates of Measures.....61
9. Table 7: Manipulation of Independent Variables.....62

### CHAPTER 4

10. Table 1: Respondent Characteristics.....68
11. Table 2: Shopping Preference Characteristic.....69
12. Table 3 : Experimental Group for Analysis .....71
13. Table 4: Manipulation of Independent Variables.....73
14. Table 5: Descriptive statistics of IOCT.....74
15. Table 6: Factor Analysis of Dependent and Independent Variables.....79
16. Table 7: Reliability Estimates of Measures.....80
17. Table 8: Item Statistics of Multi-item Scales.....81
18. Table 9: Test of Between-Subjects Effects.....83

### CHAPTER 5

19. Table 1: Summary of Results.....86

## LSIT OF FIGURES

### CHAPTER 1

1. Figure 1: The Model.....12

### CHAPTER 3

2. Figure 1: Conceptual Research Model:..... 41
3. Figure2: Experimental Model.....50

### CHAPTER 4

4. Figure 1: Gender Statistics of Experimental Groups .....71
5. Figure 2: Distribution of Scores of IOCT.....74
6. Figure 3: Distribution of Scores of Independent Variables.....75
7. Figure 4: Scree plot exploratory factor analysis of IOCT.....77

### CHAPTER 5

8. Figure 1: Model (with results).....93

# CHAPTER 1

## OVERVIEW

### **Introduction**

Online commercial transactions are increasing with the evolution and proliferation of Internet-enabled technologies over time. For example, the Pew Internet and American Life Project Survey (2008) revealed that people were interested in online buying and thought that shopping online was convenient. In addition, online purchase of products such as books, music, toys and clothing by consumers in the United States increased from 22% in May, 2000 to 52% in May, 2010 (Jansen, 2010). Internet usage in the US increased from 43.13% in 2000 to 79.34% in 2010 (data from World Bank provided by Google Public Data service, 2012). Therefore, the growth rate of online purchase of some commodities that people buy frequently closely matches that of the Internet usage. However, revenues generated from online shopping and associated corporate profits are not growing as rapidly as expected; an important reason for such outcomes is the lack of online trust in e-vendors (Clemons, 2007; Hoffman et al., 1999). In addition, lack of perceived trust in e-vendors may prevent customers from shopping online even when perceived price of the product is as per customers' expectation (Kim et al., 2012).

The concept of trust in buyer-seller relationships has changed with the introduction and advancement of online shopping because online buyers can see neither the sellers nor the products being purchased. Thus, the variables that affect the development of online consumer trust are likely to be different from the variables that generate consumer trust in a brick-and-

mortar environment, in which face-to-face interactions occur between sellers and buyers. Thus, investigation of antecedents of online trust is important considering the rapidly increasing propensity of online shopping

Numerous studies have defined and discussed the typology of online consumer trust (e.g. Gefen, 2000; McKnight et al., 2002\_a; Palvia, 2009), and antecedents of the development of online consumer trust have been examined in prior research (Flavian et al., 2006; Kim et al., 2009; Park et al., 2003). The two major issues associated with the research on online consumer trust are: 1) definition of online consumer trust and 2) factors affecting the development of online consumer trust.

Many variations in the definition of online trust are found in literature. Reflecting on the complex nature of the construct 'online trust', McKnight and colleagues (2002\_a) said, "*each trust type has different implications for consumer behavior and for how trust is built. Therefore, it is important to distinguish among the multiple dimensions of trust.*"

Hence, online trust is a complex construct; the definitions of trust have varied according to specific research context. In ecommerce, trust is consumers' perceptions about and confidence in web vendors regarding fulfilling consumers' expectation by the vendors and accuracy of website information (Bart et al., 2005). Ecommerce research has categorized trust in the context of various online buyer-seller relationships such as business to business (B2B) online trust, business to consumer (B2C) online trust, consumer to business (C2B) online trust, and consumer to consumer (C2C) online trust. B2C online transactions are similar to those in traditional brick-and-mortar businesses; in both cases, retailers are trustees while customers are trustors and transactions take place in exchange for products and money. However, the major difference

between B2C ecommerce and brick-and-mortar businesses is the presence of the Internet technology

Moreover, time is an important issue while comparing customer trust in a brick-and-mortar transaction and an online transaction. Trust formation in the brick-and-mortar environment may begin with the initiation of the transaction. In the online environment, however, the development of trust is predominantly a time-dependent gradual process; different levels of trust may exist at the pre-purchase, during the purchase, and at the post-purchase phases. Among the three phases, the development of online consumer trust before a transaction is most important (Wang et al., 2005). In other words, the difference between initial trust (when a customer interacts with an unknown e-vendor for the first time) and trust (in general) is likely to be significant because of the role of time (Koufaris et al., 2004). However, many studies on online consumer trust have ignored the temporal aspect of the development of online consumer trust and failed to differentiate between 'initial trust' and trust in general. Therefore, exploring the formation of online trust in the initial phase of a buyer-seller interaction includes an examination of conceptual definition of Initial Online Consumer Trust (IOCT) and its antecedents.

### **Problem Statement**

In this research, the development of online trust within the first-time visitors of a website has been considered. This is referred to as initial online consumer trust (IOCT) in this study. This research has not only defined and conceptualized IOCT, but also presented the antecedents of IOCT. These variables are the effect of third-party service providers, effect of electronic word-of-mouth or e-WOM, historically positive affect invoked by the website of interest, historically negative affect invoked by the website of interest, perceived ease of use of the website, and perceived usefulness of the website.

Third party service providers collaborate with merchant websites and provide various services to online buyers. These may include certification seal providers, money transaction service providers, delivery service providers, and so on. Existing studies discussed the effect of each of these individual service providers on customer decision making in the context of online buying as well as on the development of consumer trust (Hu et al., 2010; Kim et al., 2010; Odom et al., 2002; Thirumalai et al., 2005). This current study has mentioned all these service providers collectively as third party service providers and will investigate their influence on the formation of the IOCT

Electronic word-of-mouth (e-WOM) is the online feedback comments from early visitors of a website. This study will examine whether feedback comments from previous visitors/buyers of a website will make an impact on the development of IOCT in new visitors (i.e., those who do not have any prior experience with the respective web vendor) of the website.

Historically positive affect invoked by the website and historically negative affect invoked by the website are driven by customers' prior experiences of purchasing from other websites. More specifically, whether affects arising out of the similarity in attributes of an unknown (new) website with some pre-experienced websites induce IOCT in online buyers will be explored.

In addition, the effect of perceived ease of use and perceived usefulness of the website of interest on IOCT will be investigated.

### **Model Constructs**

Trust is an important factor that affects the decision making process of online shoppers and therefore, factors that develop trust hold symbolic values (Yoon, 2002). When online customers

are exposed to unknown web vendors for the first time, the question of initial online consumer trust arises; such trust may control a shopper's purchase intention (Yaobin et. al, 2007).

## **Dependent Variable**

### ***Initial Online Consumer Trust***

This present study has conceptualized trust with a consideration of the temporal aspect of trust formation. Although, some researchers recognized the concept of the initial trust, they failed to provide a distinct conceptualization. For example, Chen et al. (2007) and Yang et al., (2006) (elaborative likelihood model perspective) discussed the relationship between initial trust and online buying behavior but did not provide any distinct definition of initial trust. Hampton –Sosa et al. (2005) recognized the importance of time while investigating the effect of website perception on initial trust; however, the definition of trust was consistent with that of post experience trust (“*willingness of the trusting party to rely on the trustee*”) without being specifically focused on the time frame. Koufaris et al. (2004) discussed the difference between initial trust and trust and concluded that “*initial trust is the willingness to rely on a third party after the first interaction with that party.*” However, presenting the unknown (new) websites as ‘third-party’ diminishes the unique connotation of initial trust while the authors indicated ‘trustee’(websites) and ‘trusting party’ (customers) as the primary parties of a trust relationship. In other words, ‘third party’ and ‘trustees’ (from Koufaris et al., 2004) should indicate the same party (websites); only the nature of trust formation in the trusting party changes with time. Additionally, some studies used initial trust and EC-trust (electronic commerce trust) interchangeably to indicate the initial point of interaction (Li et al. 2001; McKnight et al., 1996a;

2006; Wakefield et al. 2004). For example, McKnight et al. (1996a; 2006) discussed two dimensions of initial trust/relationship such as time and interdependence; however, the study was not limited to initial trust in buyer-seller relationship.

It can be argued from the above discussion that initial trust is important. However, a distinct and comprehensive definition of initial trust is necessary. In this study, the definition of initial trust includes the time frame (initial), the environment (online), the type (consumer trust) and the behavioral attributes of the construct 'trust'. Integrating all these components, a comprehensive definition of Initial Online Consumer Trust or IOCT has been conceptualized. The definition of IOCT reflects whether the website is reliable for transaction, whether the web vendor is dependable, and whether it can grow confidence within the customer during their initial interaction with the website. Hence, the definition of IOCT in this study is: "IOCT is an individual's set of perceived beliefs about the reliability and dependability of and confidence in an online organization that result from an initial interaction with the unknown organization's website."

## **Independent Variables**

### ***Electronic Word of Mouth***

In the ecommerce literature, electronic word-of-mouth has been defined as, "*any positive or negative statement made by potential, actual, or former customers about a product or company, which is made available to a multitude of people and institutions via the Internet*" (Henning-Thurau et al., 2004). In this study, e-WOM has been viewed as positive or negative comments of the online customers who have already visited or purchased from a particular website. In



addition, previous research has associated e-WOM comments or customer feedback comments with online trust. For example, Walden et al. (2000) proposed a framework that consisted of pre-transaction and post-transaction online communities where post-transaction communities provided feedback comments on products and pre-transaction communities gathered the information for their future actions and they concluded that ecommerce feedback mechanisms helped build trust in potential customers of a website. Ba et al. (2002) and Pavlou et al. (2006) examined that the feedback comments of customers comprised rich contents that played a significant role in the development of trust in other customers.

In this study, the effect of e-WOM has been conceptualized as the effect on the new/potential customers of a website of positive or negative comments/feedback from the customers who previously visited/purchased from the website. A positive relationship of e-WOM and IOCT has been proposed.

### ***Effect of Third-Party-Service-Providers***

Third party service providers are business organizations that provide specific services to customers of other web vendors. The types of service providers that have been considered in this study are third party certification or seal providers (e.g., VeriSign, TRUSTe, BBBonline), money transaction providers (e.g., PayPal, BillMeLater, Google Checkout), and delivery service providers (e.g., UPS, FedEx). These third party service providers often play a significant role in an online transaction process and influence buyers' purchase decision. The importance of these service providers has been discussed separately in various studies (Dahlberg, 2008; Esper et al., 2003; Hu et al. 2010; Kim et al. 2008; Thirumalai et al., 2005). However, past research has not considered these service providers collectively under a single name 'third party service

providers'. In addition, although some studies discussed the effect of trust certifications on initial consumer trust (Chang et al., 2013; Karimov et al., 2011; Kim et al., 2004; McKnight et al., 2002; Wu et al., 2010; Yaobin et al., 2007), the influences of other service providers (such as money transfer service, delivery service) on IOCT have not been discussed yet.

In this study, the effect of third party service providers on initial online consumer trust will be examined. During the initial interaction with an unknown website, buyers usually are unaware of the web vendors' reputation; the presence of the third party service providers in the website of interest and the reputation of these third party service providers may play a role in developing initial trust in customers.

### ***Historically Positive Affect Invoked by the Website AND Historically Negative Affect Invoked by the Website***

Familiarity or prior experience with a web vendor facilitates the development of online trust in customers. Customers' repeated interactions with a website and the nature of these interactions determine the level of trust in buyers about the web vendor (Gefen et al., 2003). In case of the development of IOCT, a customer's direct experience with a website that may develop customer trust does not theoretically exist because the customer is interacting with the website for the first time. However, interaction with an unknown website may remind the customer of positive/negative experiences of previously visited websites. The associative network theory contends that activation of certain memories (related to past events) may occur from emotions associated with coincident events in future (Bower, 1981). Additionally, past studies in psychology show that the similarity in experience may invoke positive and/or negative affects. For example, Barnett (1984) shows how the similarity of experience induced 'affective

reactions' in pre-school children and Barnett et al. (1987) studied rape victims and found that the similar experience invoked empathy in victims.

In this context, customers' previous experience with other similar/relevant websites may invoke positive and/or negative affects about a new website considering the similarities in attributes of the new website with the websites previously experienced by the customers. In this research, historically positive affect invoked by the website and historically negative affect invoked by the website are the two constructs that reflect this phenomena. The new website of interest may induce positive as well as negative affect in a customer at the same time – some of the attributes of the new website may be similar with the attributes of the websites with which the customers had positive experiences and some of the attributes of the new website may be similar with the attributes of the websites with which the customers had negative experiences. Thus, two distinct constructs will be examined. In this study, the measurement scales that represent these variables are based on appearance and contents of the experimental website.

### ***Perceived Ease of Use***

Perceived ease of use is defined as the “*the degree to which a person believes that using a particular system would be free of effort*” (Davis, 1989). In this study, the perceived ease of use of a website has been conceptualized based on Gefen et al. (2003) definition and defined as the degree to which a customer believes that exploring and navigating an unknown website will be free of effort. It can be mentioned here that very few studies have examined the effect of perceived ease of use on initial online consumer trust (e.g., Chen et al., 2007; Koufaris et al., 2004).

### ***Perceived Usefulness***

Perceived usefulness is the “*degree to which a person believes that using a particular system would enhance his or her job performance*” (Davis, 1989). In this study, the concept of perceived usefulness of a website has been adapted from Gefen and colleague’s. (2003) conceptual definition of perceived usefulness. Perceived usefulness of a website refers to the degree to which a customer believes that navigating a previously unexplored webpage will be useful to buy a product of his/her choice.

The relationship of perceived usefulness with online consumer trust has been investigated in previous studies and few studies found positive relationship between perceived usefulness and initial trust. For instance, Koufaris et al. (2004) and Yaobin et al. (2007) showed that perceived usefulness significantly influenced the development of initial trust in customers. Chen et al. (2007) posited that perceived usefulness of a website invoked initial trust because useful information could “*resolve or mitigate consumer doubts by narrowing information asymmetry between buyers and sellers, assisting consumers in conducting an effective and efficient online purchase*”

### **Propositions**

- [1] Electronic word-of-mouth or e-WOM is positively associated with initial online consumer trust (IOCT).
- [2] The effect of third party service providers is positively associated with initial online consumer trust.

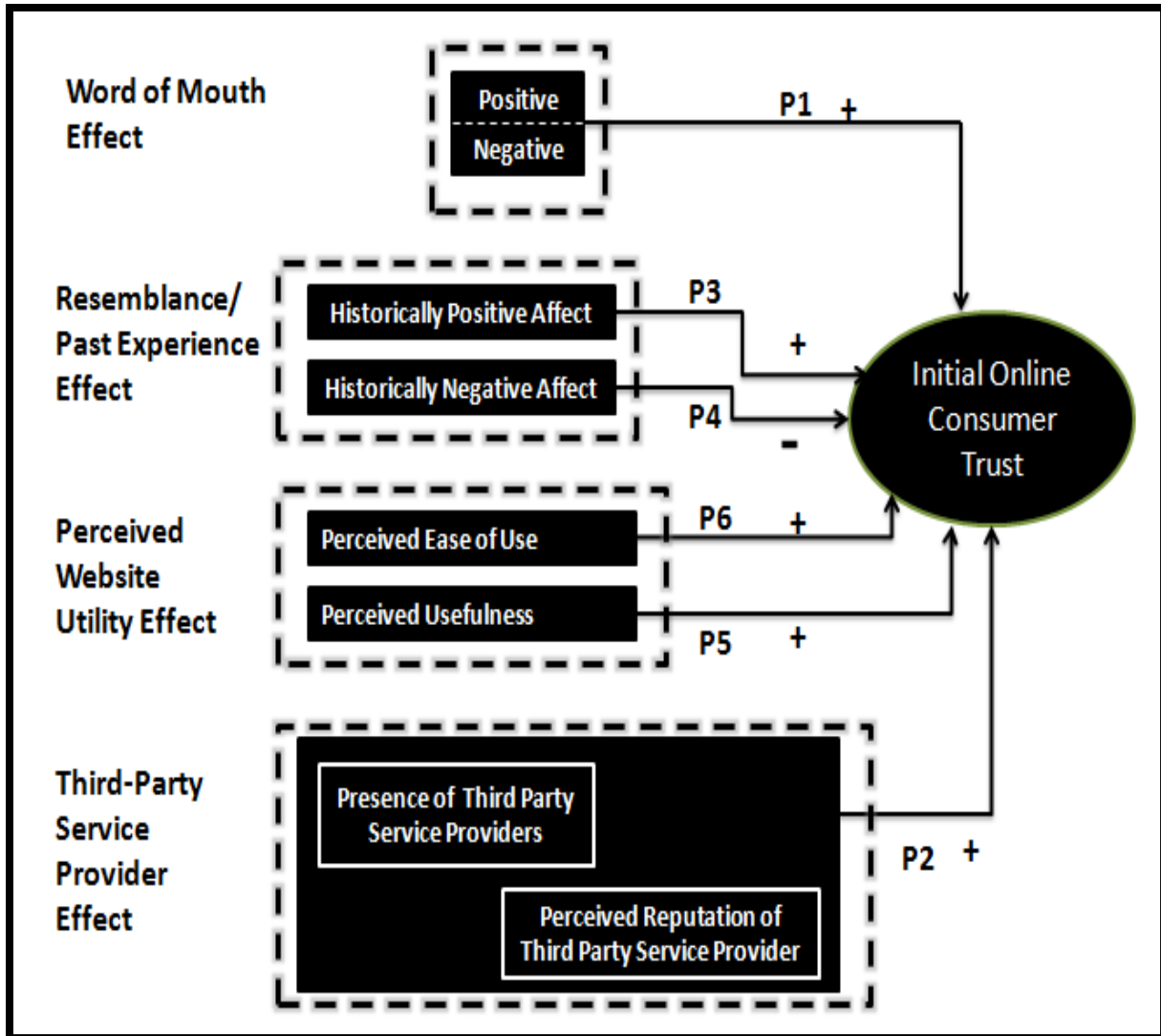
[3] Historically positive affect that has been invoked by the website is positively associated with the initial online consumer trust.

[4] Historically negative affect that has been invoked by the website is negatively associated with the initial online consumer trust.

[5] Perceived Usefulness (PU) of the website is positively related to the initial online consumer trust.

[6] Perceived Ease of Use (PEOU) of the website is positively related to initial online consumer trust.

Figure 1: The Model



## Methodology

A 2X3 experimental study was performed using undergraduate students from the School of Business Administration at The University of Mississippi. The subjects who agreed to participate voluntarily were assigned randomly to the experimental groups. Independent variables, e-WOM and reputation of third party service providers were manipulated.

Hypothetical websites were created using Adobe Creative Suites for the purpose of experimental

manipulation. A self-reported questionnaire was administered using the survey software Qualtrics to collect responses to measure IOCT (dependent variable), other independent variables, and to examine the effectiveness of manipulations. The instrument and the websites were subjected to a pilot test before they were used for the final survey. IRB approval was sought before data collection.

The analysis of the responses from the pilot study indicated that the scales were reliable and the manipulations were working. However, a significant numbers of subjects responded anomalously. Therefore, before the final survey, the questionnaire was revised and changes were made to reduce anomalous responses. As a consequence, the percentage of subjects incurring anomalous responses reduced considerably during the final survey. The final study also demonstrated that the scales of the variables were reliable and manipulations were working as expected. The conceptualization and operationalization of independent and dependent variables, their relationships, the results of the pilot and final studies along with the limitation of this study and prospective future research will be discussed in the subsequent chapters in details.

## **Implications**

This study has managerial as well as academic implications.

### **Managerial implications**

There are a number of managerial implications in this study and described below.

- 1) The number of customers who are purchasing online is increasing rapidly. With an increasing accessibility to modern technology and the availability of high speed Internet, the trend is

going to continue in the years ahead. An increasing potential for online business coupled with the advent of new technologies has supported the proliferation of new entrepreneurs whose business model is purely based on the Internet and without the presence of any physical store. This study will reveal the factors that help form initial trust in customers about an unknown website and will help new web vendors attract new customers. Indeed, new web vendors may utilize the insights gained from this research to address business challenges posed by existing e-retailers and retailers.

- 2) A significant amount of research has been done on buyer and seller attributes, behavioral tendencies, and their responsibilities. However, it is important to understand how new vendors can utilize third party service providers to their advantage. The impact of collaboration with third party service providers may hold special implications for new web vendors. Specifically, the study will inform whether the presence and reputation of the third party service providers induce initial trust and work as a catalyst.
- 3) It will be very interesting to know whether consumers' transferred experience can be insulated from exerting influence when consumers are making purchases online. This study draws attention to this fact explicitly. Any vendors, new or existing ones, can design their portal with a consideration to this fact to gain over competition.

### **Academic implications**

This study has differentiated initial online consumer trust from general online consumer trust clearly and provided a distinct definition. Antecedents of initial online consumer trust have been discussed and compared against those of online consumer trust and traditional brick-and-mortar consumer trust. Additionally, unlike past research, this study examines the impact of transferred



experiences (i.e., historically positive affect invoked by the website of interest, historically negative affect invoked by the website of interest) and effect of third party service providers on the development of initial online consumer trust on an unknown website. Insights gained from the study will facilitate further understanding of the development of IOCT and untangling its relationship with a host of factors.

## **CHAPTER 2 LITERATURE REVIEW**

### **Introduction:**

The advent of the Internet has revolutionized the core concept of business processes, specifically the way business to consumer (B2C) commerce is conducted. Online retail business – i.e., direct online commercial transactions between business organizations and end users or customers (Rosenberg, 1993) – has grown rapidly with the advancement and spread of the Internet.

Previous ecommerce and consumer behavior research have identified the factors that control customers' decision of online purchasing. Chang et al. (2005) performed an extensive review of empirical studies and summarized the factors that influenced online shopping decision of customers. The authors classified the factors into three broad categories such as perceived characteristics of the web as a sale channel, characteristics of customers, and characteristics of websites or products. Variables associated with characteristics of customers reflect buyers' psychology, customers' computer knowledge, demographic variables, and so on. Variables that represent characteristics of website/products include product attributes and sellers' or manufacturers' characteristics. However, variables associated with perceived characteristics of the web as a sale channel are based on the nature of vendor-customer interactions and characteristics of interfaces through which those interactions happen. In other words, variables representing customer characteristics and product characteristics are individualistic in nature

because those variables evolve from customers' characters and product/sellers' characters respectively. In contrast, variables related to perceived characteristics of the web as a sale channel are not only related to customer/product/seller characteristics but also depend on the nature, environment, and interface of customer-web vendor interactions. Some of these variables that are associated with characteristics of the web as a sale channel are: risk in online transaction, service quality, online trust, etc. However, while discussing these variables, Chang et al. (2005) said, "*lack of trust on the online transactions and the retailers has been identified as one of the major obstacles in the adoption of online shopping in a large number of discussions*".

Therefore, development of online consumer trust is important during online transactions and many studies have established this fact. For example, Hoffman et al. (1999) and Clemons (2007) indicated that one of the significant reasons behind the decline in revenues from online shopping is lack of trust in e-vendors. In addition, Cao et al. (2005) reviewed the literature on intended as well as actual adoption of online purchasing and emphasized that trust plays an important role in consumers' adoption of online shopping. Zhou et al. (2007) stated that trust is one of the important factors of the 'online shopping acceptance model'.

Therefore, previous studies have supported that trust is an essential factor that influences online customers' buying decision and thus, many researchers have focused on consumer trust. It can be noted that the conceptual definition of consumer trust varies in different studies based on research contexts and objectives. Therefore, it is important to discuss the evolution of conceptualizations of trust in different situations, the differentiation in parties (trustors and trustees) associated with a trust relationship, and the influence of advanced technologies on consumer trust.

## **Conceptualization of Trust in Literature**

Trust is an important concept of research in the social sciences and is included in psychology, philosophy, and business relationship studies. Studies across various disciplines have defined trust in different ways based on the context of research. . For example, Morgan and Hunt (1994) referred trust as the confidence of someone on others reliability and integrity, while Jarvenpaa et al. (1998) defined trust as an expectation of a person to see others acting in a predictable way. Gefen (2002) and Pavlou et al. (2007) defined trust with three dimensions: competence, integrity, and benevolence. On the other hand, some researchers discussed trust with a bipolar view such as high trust and low trust (Kwon et al., 2004), trust and distrust (Dimoka et al., 2010). Trust has also been presented as an indicator of "*positive belief about the perceived reliability of, dependability of, and confidence in a person, object, or process*" (Fogg et al., 1999; Shneiderman et al., 2000). Corbit et al. (2003) studied trust in the domain of ecommerce and considered the dimensions of trust such as reliability, security, and privacy. Hence, a universal definition of trust appears to be impractical and thus McKnight et al. (1996\_a) referred the construct trust as a homonymous construct carrying different concepts under the term 'trust'. Wang et al. (2005) performed an extensive literature review to address the differentiation in conceptualization of trust and provided examples from various disciplines. The authors provided two reasons that explained the existence of multiple definitions of trust. First, the concept of trust is abstract such that the conceptualization of trust comprises a broad variety of different concepts (for example, credibility, benevolence, confidence, reliability, promise, willingness to rely, etc.) that varied in different studies. Second, trust is a multidimensional concept that includes cognitive, emotional, and behavioral dimensions. Therefore, definitions of trust vary

with types of relationships and types of subjects (trustors and trustees) associated with such relationships. In psychology and philosophy, trust is conceptualized as expectation (from someone's action) and risk (of being deceived), respectively. In their seminal work (in psychology), Rotter et al. (1967) defined trust as "*an expectancy held by individuals or groups that the word, promise, verbal, or written statement of another can be relied on*". In philosophy, trust is defined as "*(w)hen I trust another, I depend on her good will toward me.....Plausible conditions for proper trust will be that it survives consciousness, by both parties, and that the trusted has had some opportunity to signify acceptance or rejection, to warn the trusting if their trust is unacceptable*" (Baier et al., 1986).

Although in psychology, trust has been conceptualized within an interpersonal environment, trust in management has been defined in organizational settings. Mayer et al. (1995) has conceptualized organizational trust as "*the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party.*" In consumer behavior, trust has been defined considering the buyer-seller relationship. For example, Sirdeshmukh et al. (2002) said that trust is the "*expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises*".

In addition, Rousseau et al. (1998) conducted a cross disciplinary (not specific to any discipline) research on the conceptual meaning of trust. According to the authors, trust has different meanings in different forms of relationships and these meanings vary from "*calculated weighing of perceived gains and losses*" (Rousseau et al., 1998) i.e. calculative trust to "*an emotional response based on interpersonal attachment and identification*" (Rousseau et al., 1998) i.e.

people trust. 'Calculative trust' measures the market based exchanges whereas 'people trust' is related to interpersonal emotional identification. Thus consumer trust can be referred to as calculative trust such that the perceived profit-loss calculation is more relevant than the emotional identification in buyer-seller relationships.

Summarizing the above discussion, it can be concluded that conceptual definitions of trust in different academic disciplines differed, even within the same discipline. As such, conceptualizations of trust have lacked consensus.

## **Advancement of Technologies: Change in the Conceptualization of the Trust**

### **Concept**

#### **Difference between online trust and face-to-face trust**

With the continual growth of technology, the concept and definition of trust have changed. More specifically, the advancement of the Internet has brought radical changes in the perception of trust in a relationship. The reason behind the modification of perception lies in the fact that in an online relationship, there is a lack of physical presence of a trustor, "*who holds certain expectations about another party and, as a result, may or may not be willing to be vulnerable to the actions of the other party*" (Becerra et al., 2003) and a trustee "*who is assessed by the trustor*" (Becerra et al., 2003). In online trust based relationships, trustees are websites that may represent a person or an institution and trustors are navigators or users of those websites. Trust builds upon the trustor's perceptions of "*how the site would deliver on expectations, how believable the site's information is, and how much confidence the site commands*" (Bart et al.,

2005). Yoon et al. (2002) summarized the similarities and differences between 'online' trust and 'offline' trust. They discussed that online trust building process is more challenging than offline trust building process due to the lack of coexistence of a trustor and a trustee considering the time and space of interaction between the two. Furthermore, Mesch et al. (2012) argued that the sense of availability of personal information influences the development of online trust in customers although it has no effect on the formation of offline trust. In addition, the sensual attributes (such as touch, sight, smell, hearing, taste) are less effective in an online environment. Wang et al. (2005) compared online trust with off line trust based on four attributes of trust related relationship. These attributes are: (1) trustor/buyer and trustee/vendor/product (visual presence of product is possible only in offline trust), (2) vulnerability (higher risk and uncertainty in online trust), (3) produced action (trustors need to have more confidence to develop online trust), and (4) subjective matter (subjects act in an individualistic manner in both type of trust). Thus, websites have to exhibit enough trustworthiness to earn their trust from their users.

### **Difference between online trust and online B2C trust**

Online trust can be categorized into different types depending on situations and subjects (trustors and trustees) associated with an online trust relationship. Friedman et al. (2000) discussed different online trust relationships that exist in the online world. For example, online chat-room trust that forms between known and unknown chat-room users differs from the type of trust that drives people to download free software from unknown websites. In a chat-room, perceived risk of exposing personal information lowers trust in other members (Whitty et al., 2002). Automatic downloading of malicious software in computers and the possibility of hacking may decrease

users' trust in a website that provides links to download free software. Downloading of malicious software is common while downloading software files or shared files from P2P (peer to peer) networks (Cai et al., 2010). Trust formation in virtual communities involves community members who are only virtually known to one other. Riding et al. (2002) argued that trust in virtual communities is important for major actions (e.g., giving information to and getting information from other community members) performed by members within a community. Unlike in aforementioned relationships in which private or sensitive information may not be exchanged, online trust is more vulnerable in case of online purchase because monetary transactions are involved. For this reason, the extent of research on online consumer trust has proliferated in recent years and potentially outnumbered that of other types of online trust. In a review of trust in different electronic relationships, Beldad et al. (2010) concluded that the majority of studies were conducted in the context of e-commerce. In addition, without paying much attention to the differences between online trust and online consumer trust, many authors have simply used the phrase 'online trust'; however, in reality all they actually indicated in their research was online consumer trust (e.g., Angriawan et al., 2008; Koehn et al., 2003; Urban et al., 2009, Wang et al., 2005;). This shows that researchers of online trust are more interested in and concerned about online customer trust than other types of online trusts. Thus, it can be concluded that the advancement of technology and increasing use of the Internet has significantly influenced conceptual delineation of or factors associated with trust in online buyer-seller relationship rather than other trust based relationships formed via the web medium.



## **Online Consumer Trust**

### **Online consumer trust: Conceptualization and Significance**

Online consumer trust has been discussed frequently in the e-commerce literature. In an Internet store, consumer trust is recognized as *“the consumer’s willingness to rely on the seller and take action in circumstances where such action makes the consumer vulnerable to the seller”* (Jarvenpaa et al., 1999). Usually, an incident of online purchasing occurs if a web vendor is successful to win the consumer’s trust and the buyer shows positive inclination to rely on the web vendor. Past research supported that trust in a website is positively related to purchase intention (Yoon et al., 2002; Chang et al., 2008; Kim et al., 2008\_a).

Unlike in a brick-and-mortar environment, formation of consumer trust in online environment is complex. The development of online trust occurs as a result of increasing familiarity of a customer with a website over time and familiarity with a web vendor resulted from past interactions with that website (Bhattacharjee et al. 2002). In addition, while favorable actions by web vendors increase the level of customer trust, unfavorable or unexpected behavior reduces customer trust. Thus, formation of trust in an online vendor is a gradual process that results from increasing familiarity due to numerous visits to the website of interest and satisfactory experience of customers with that website (Bart et al., 2005). Other ecommerce studies (Gefen, 2000; Kim et al., 2008\_a; Yoon et al., 2002) have supported this fact.

In this context, however, question may arise on how a customer develops trust in an unfamiliar website that is previously unexplored. More specifically, it is interesting to investigate the formation of customer trust when a customer attempts to purchase a product from a

new/unknown website from which he/she did not purchase before and with which he/she did not have any prior familiarity. This reflects the importance of the development of trust in the initial stage of interaction between online buyers and sellers. However, few researchers have discussed the temporal process of formation of trust.

Previous researchers generally divided the timeline of the consumer trust formation process in two major stages such as formation of consumer trust before an online purchase and formation of consumer trust after an online purchase. Chau et al. (2007) studied the trust building mechanism in different stages of an online consumer trust development process until the occurrence of online purchase. Gefen et al. (2008) discussed the longitudinal nature of the development of trust. Formation of trust, described by the researchers, is a gradual process and trust develops through periodic interactions between buyers and sellers over time. However, “*(i)nitially, trust is crucial, but its importance diminishes over time as people learn about those with whom they interact*” (Gefen et al., 2008). Interestingly, this explanation underscores the importance of trust at the initial phase of the trust development process, i.e., initial trust. In a similar fashion, Yaobin et al. (2007) mentioned that “*(t)he development of trust is a dynamic process. Initial trust is the first and most important phase of building trust, which includes three phases: initiating trust, maintaining trust and dissolving trust*”.

In general, prior studies in ecommerce and consumer behavior focused on the formation of consumer trust after online purchase without much recognition of and emphasis on the time factor. In other words, past work on online consumer trust focused on post-purchasing consumer trust, which was commonly phrased as “online consumer trust”. However, some recent studies

have focused on the formation of consumer trust before online purchasing and they referred to it as initial online consumer trust.

### **What is Initial Consumer Trust?**

Until the mid 2000, not many studies in e-commerce and consumer behavior research have been found that paid attention to initial trust of customers although researchers have studied general online consumer trust and developed insightful theories on it. Koufaris et al. (2004) conducted an important study on initial consumer trust in online vendors and noted, “*(t)o our knowledge, only two other studies have concentrated specifically on initial trust in web-based commerce*”. The studies by McKnight et al. (2002) and Stewart et al. (2003) examined initial trust in e-commerce.

McKnight et al. (2002) proposed an initial trust building model in which they specifically described the initial time frame when a user visits an unknown website for the first time and also argued that unfamiliarity with a website might significantly enhance perceived risk and uncertainty within users. The perception of risk and uncertainty comes from the “*relationship in which the actors do not yet have credible, meaningful information about, or affective bonds with, each other*” (McKnight et al., 2002\_a). Later, a number of studies supported the conceptualization of initial consumer trust based on the notion of customers’ unfamiliarity with an unknown website (Bahmanziari et al., 2009; Brengman et al., 2012; Eastlick et al., 2011; Hu et al., 2010; Karimov et al., 2011).

Stewart et al. (2003) examined the development of initial trust using a cognitive trust transfer model. The cognitive process of trust transfer has been explored to understand the transference of trusting beliefs from other previously visited web vendors to an unknown web vendor that a customer did not visit previously; this approach aims to understand how similarities among the known and the unknown websites played important roles in the trust transference process.

However, the discussion on the formation of initial trust was limited to transference of trust beliefs among similar known-unknown websites. Other factors (for example, customer reviews) that could initiate initial trust in an unknown web vendor were ignored.

Kouferis et al. (2004) noticeably differentiated initial trust (in an unknown website) from general trust (in a previously experienced familiar website). According to the authors, “*(t)he vast majority of studies published on online customer trust have focused on general trust as it develops between customers and companies over time and after repeated experiences.....The difference between the two concepts may be subtle but, as we discuss later, it is significant, especially in the online environment.*” Later they described initial customer trust as the willingness to rely on an unknown website just after the first interaction of the customer with the website. However, the phrase ‘third party’ had not been used distinctively and was used inconsistently. While in some places, ‘third party’ indicated the websites of unknown web vendors, in other places it was referred to the third party seal providers. Thus, the usage of the phrase was not clear. Hampton-Sosa et al. (2005) and Zhou et al. (2010) followed Kouferis et al. (2004) while defining initial trust (i.e. willingness to rely on an unknown web vendor).

Kim et al. (2004) discussed the relationship between initial trust and the adoption of B2C ecommerce. They concluded that initial trust was formed at that level of the trust formation

process where the trust based relationship between a web vendor and a customer started. It is noted that the authors tested their research model in an online banking environment, which is conceptually different from buying a product from an unknown website. This is because the reputation of any particular bank cannot be completely unknown to its customers whereas a web vendor that sells product with no real world presence may be fully unknown to customers.

Wakefield et al. (2004), stated that initial trust is “*an important component of the first transaction between an online consumer and the e-retailer.*” The authors described that initial consumer trust resulted from impression-based knowledge acquired from the unknown websites and the third party safety nets; however, a proper conceptual definition of initial trust was not presented.

Lowry et al. (2008) defined initial consumer trust as a trustor’s ability to rely and believe in a trustee when the trustor does not have any firsthand knowledge about the trustee. They also mentioned that initial trust comprised trusting beliefs, trusting intentions, and trust related behaviors. Trusting beliefs affect trusting intentions that result into trust related behaviors. Thus, the effects of the independent variables (impact of branding alliance and website quality) were studied on initial trusting beliefs (Lowry et al., 2008). Wu et al. (2010) measured initial trust as the level of perceived credibility and benevolence during the initial buyer-seller interaction. Aris .et al. (2012) conceptualized initial trust as an outcome of exploring the website of a new web vender. However, many researchers, who focused on initial consumer trust, did not present any distinct conceptual definition of initial online consumer trust (Chen et al., 2007; Fisher et al., 2009; Sinclaire et al., 2010; Stewart et al., 1999; Yaobin et al., 2007).

## **Development of Initial Trust**

In the consumer behavior literature, research has been directed to defining trust and understanding antecedents of trust. As described in the previous section, different researchers have defined trust in different ways. Similarly, trust antecedents are different in various studies and so is initial online consumer trust.

Antecedents of initial online consumer trust have been formulated from the antecedents of general online consumer trust. In the consumer behavior and ecommerce literature, numerous studies have been conducted explaining the antecedents of online consumer trust. Beldad et al. (2010) has reviewed general online consumer trust antecedents from different studies and these antecedents are summarized in Table 1.

**Table 1: Antecedents of Online Trust (Summarized from Beldad et al., 2010)**

Customer/Client based trust antecedents	Propensity to trust; Experience and proficiency in Internet usage
Website-based trust antecedents	Perceived ease of use of the website; Information quality; Graphical characteristics; Social presence cues; Customization and personalization capacity; Privacy assurances and security features; Third-party guarantees
Company/organization-based trust antecedents	Organizational reputation; Perceived size of the organization; Offline presence; Experience and familiarity with the online company

The following discussion on the antecedents of the initial online consumer trust will reflect many of these antecedents presented in Table 1.

### **Antecedents of Initial Online Consumer Trust**

It was mentioned previously in this chapter that initial trust was studied and distinctly recognized only by few researchers. These researchers have presented the antecedents that are important to develop initial customer trust in the online environment. However, the antecedents of initial consumer trust vary in different studies.

Stewart et al. (1999) are one of the earliest researchers who have examined the antecedents of initial online consumer trust. These authors proposed that the perceived positive association of unknown websites with reputed and known organizations would strongly influence the development of initial trust in those unknown websites. Positive association indicates trust

transference across hypertext links or from physical to virtual stores. However, the proposition was not examined empirically in their study. McKnight et al. (2002) showed that perceived vendor reputation, structural assurance of web, and perceived website quality significantly affect initial trusting beliefs in an unknown web vendor. However, the exposure of the study subjects in McKnight et al. (2002) was limited to a legal advice website. Thus, as mentioned by the authors, “(t)he dynamics of trust building may also work differently in other research settings, such as consumer product sites” (McKnight et al., 2002).

Stewart et al. (2003) concluded that perceived interaction and perceived similarity between an unknown website and a trusted website induced trusting beliefs in customers about the unknown website. However, association with a trusted context (in which the unknown website does not belong) does not influence the formation of initial trusting beliefs in an unknown website. Here, context implies to “*the set of institutional structures*” (Stewart et al., 2003). In addition, the ease of use of the website and the graphical sophistication of the website were controlled for in the study. Similarly, the antecedents of initial trust in Lowry et al. (2008) were also based on the trust transference theory (trust transference from well known trusted brand to unknown brand).

Koufaris et al. (2004) showed that perceived reputation, perceived willingness to customize, perceived security control, perceived ease of use, and perceived usefulness of a website had a positive association with the development of initial trust in an unknown website. The authors also proposed that perceived company size might increase initial trust in customers; however, they were unable to test this proposition. Kim et al. (2004) showed that propensity-to-trust, structural assurances, and relational content of word-of-mouth (includes usefulness, risk, ease of use, reliability, and effort) affected initial trust significantly. According to Chen et al. (2007),



perceived security, perceived privacy, perceived reputation, and willingness to customize had a significant influence on initial trust development whereas perceived ease of use, enjoyment of technology, and company size did not. Yaobin et al. (2007) found that perceived usefulness of the website, customers' propensity to trust, and perceived security had significant and strong positive associations and reputation had weak association with the development of initial trust in an unknown website. Easlick et al. (2011) showed perceived online retailer reputation and information privacy concerns played significant roles in the formation of initial trust. The effects of perceived reference power and perceived corporate image in the development of initial trust were studied by Zhou et al. (2010).

Bahmanziari et al. (2009) specifically examined the relation of electronic assurance that would be present in an unknown website with the formation of initial trust in that website. The construct electronic assurance was subdivided in two sub constructs such as "internally-provided" assurance or IPeA and "externally-provided" or EPeA assurance. However, they failed to find any significant effect of EPeA on the formation of initial trust. Hu et al. (2010) found that web assurance seal that appeared on an unknown website helped in building initial trust within customers only to some extent. According to them, web assurance seals containing privacy assurance function, security assurance function, and transaction-integrity assurance function might induce initial trust (partially). Although, Fisher et al. (2009) did not find any effect of web assurance on initial trust; the authors showed that geographical location of a vendor might influence the development of initial trust. In contrast, Wu et al. (2010) revealed that perceived web assurance was positively associated with the formation of the initial trust. In addition, they concluded that the disposition to trust had no influence on initial trust.

Some researchers exclusively studied the influence of website characteristics on the development of initial online customer trust and ignored other variables that might stimulate online initial trust. Wakefield et al. (2004) found four cognitive cues that affect initial online consumer trust. These cues are: (1) communication or “*ability of the Web site to reveal its business procedures as well as provide opportunities for communication and feedback*” (Wakefield et al., 2004); (2) opportunism (violation of promises); (3) product brand quality; and (4) website attractiveness. Together, these cues were considered as important factors in initial trust formation whereas web assurance structure was proved to be less effective in building initial online consumer trust. Hampton-Sosa et al. (2005) found that website appeal, defined by perceived usefulness and perceived enjoyment, was positively related to initial trust development while the effect of website usability, measured with perceived ease of use and perceived control, was not significant. Karimov et al. (2011) have examined the effects of different website design dimensions such as visual design dimension, social cue design dimension, and content design dimension on the formation of initial trust. Brengman et al. (2012) examined whether or not the presence of web communities (e.g., social network systems and corporate blogs) in an unknown website could build initial consumer trust in an unknown web vendor and the effect was reported to be statistically insignificant. The summary of these findings is given in table 2.

**Table 2: Antecedents of Initial Online Consumer Trust**

<b>Year</b>	<b>Author</b>	<b>Antecedents</b>
2002	Mcknight, et al.	perceived vendor reputation, structural assurance of web, and perceived website quality
2003	Stewart, et al.	that perceived interaction, perceived similarity
2004	Kim, et al.	propensity-to-trust, structural assurances, and relational content of word-of-mouth
2004	Koufaris, et al.	perceived company reputation, willingness to customize products and services, perceived website usefulness, ease of use, security control
2004	Wakefield, et al.	communication, opportunism, product brand quality, website attractiveness
2005	Hampton-Sosa, et al.	website appeal, website usability
2007	Chen, et al.	perceived usefulness, perceived security, perceived privacy, perceived good reputation, willingness to customize
2007	Yaobin, et al.	perceived usefulness of the website, customers' propensity to trust, and perceived security
2008	Lowry, et al.	branding, website quality
2009	Bahmanziari, et al.	e-assurances
2009	Fishar, et al.	geographical location
2010	Hu, et al.	web assurance seals
2010	Wu, et al.	perceived interactivity, perceived web assurance
2011	Eastlick, et al.	perceived online retailer reputation and information privacy
2011	Karimov, et al.	website design cues, e-assurance structures
2012	Brengman, et al.	effect of social networking sites and corporate blogs

## **Summary**

The review of antecedents of the initial online consumer trust, as discussed above, provides several insights. First, researchers have studied a wide variety of variables to examine their impact on initial online consumer trust. It was found that some variables showed significant association with initial online trust in one study but have been dismissed in another study because of the lack of statistical significance.

Second, some antecedents have been discussed considerably by many researchers and may deserve further attention. These antecedents are web assurance from third party certification providers, trust transference from previously trusted website to the unknown website of interest based on similarity/resemblance between the two, reputation of company and products, and perceived website utility effect (e.g., perceived ease of use of the website, perceived usefulness of the website, and website design). According to Koufaris et al. (2004), a well designed website is “*easy to navigate and provides an efficient and effective shopping experience,*” which indicates ease of use and usefulness of that website. Thus, perceived ease of use and perceived usefulness may represent perceived quality and perceived acceptance of the website design. In addition, perceived reputation of an unknown website can not directly emerge from the first interaction of a customer with that website. Therefore, electronic word-of-mouth may play an important role in developing initial trust (Kim et al., 2004) because reputation of an unknown web vendor may spread via electronic word-of- mouth.

Third, research on online consumer trust has been extremely rich and focused on many areas either for substantive reasons or for methodological reasons. However, it may not be appropriate to extend findings from studies that used particular contexts (e.g., legal advice, banking) that

may not be generalizable to online initial consumer trust because of the possibility of consumers' pre-existent knowledge about those organizations.

## **CHAPTER 3**

### **METHODOLOGY**

#### **Overview**

This chapter describes the conceptual framework of this study. The propositions are also presented together with the conceptual model (Figure 1). Apart from conceptualization, the study constructs are described and defined on the basis of the literature. A detailed description of the survey instrument, which will be used to measure the constructs, is provided (Appendix A). After discussing the variables and their operationalization, the methodology and the results of the pilot study are presented. Finally, the methodology to be followed for the final study is discussed.

#### **Conceptual Development**

Trust has been conceptualized in many ways. Indeed, McKnight and Chervany (1996) called it a homonymous construct such that the single construct (i.e., trust) encompasses different concepts. For example, Zand (1972) defined trust as dependency of one person on others. On the other hand, some researchers conceptualized trust as expectations between two parties (Rotter, 1980; Dircks, 1999; Colquitt et al., 2007). McKnight et al. (2002) summarized and clustered the definitions of trust based on conceptualizations used in different studies. Therefore,

characterization of trust varies depending on perspectives, contexts, and time (McKnight et al., 2002).

This current research examined online trust between an organization and its customers. More specifically, the development of trust during the initial online interaction between a buyer and a web vendor, which is new to the buyer, is considered. Past studies have examined initial trust and the role of initial trust in online shopping. Kouferis et al. (2004) discussed the concept of initial trust that differentiated new customers from returning customers of a website. Initial trust stabilizes with the accumulation of customers' experiences (Kim, 2004). With increasing competition among e-vendors in the online marketplace, it is important to conceptualize a clear definition of initial online trust; such a definition will not only help to clarify consumer behavior at the earliest stage of interaction with an unknown website but also reveal several factors that may specifically influence initial online trust.

This study explores the concept of initial online consumer trust (IOCT) and examines the factors that may influence IOCT. The factors to be examined are discussed below to explain their conceptual relationships with IOCT. They are,

- a) Electronic Word-of-Mouth (e-WOM)
- b) Effect of Third Party Service Providers
- c) Perceived Ease of Use (PEOU) of the Website
- d) Perceived Usefulness (PU) of the Website
- e) Historically Positive Affect Invoked by the Website
- f) Historically Negative Affect Invoked by the Website

Consumer experience plays an important role in understanding online shopping behavior. Past research supports the association between customer experience and trust (Gefen et al., 2003; Kim

et al., 2004\_a). Satisfactory experience of customers results in increased trust (Bart et. al, 2005). Consumer experience with a website includes the process of searching, purchasing, consuming, and the post-buying experiences (Verhoef et al., 2009). In the context of this study, consumer experience is an important concept that helps differentiating the concept of online trust from initial online consumer trust. At the initial stage of the online buyer-seller relationship, when a buyer interacts with a new website for the first time with a purchase intention, consumers' experience related to that website is theoretically nonexistent (Verhoef et al., 2009). Few studies have examined the effect of customer experience on initial trust; however, the association between online customer experience and initial online trust remains to be explicated. While McKnight et al. (1998) argued that initial trust would not depend on "*any kind of experience with, or firsthand knowledge*" of an online vendor; it can be contended that past experiences with other similar types of websites (e.g., those selling similar products or with similar appearance) may evoke feelings in a customer when the customer is judging a new website. Positive feelings may be generated if the website of interest (WOI; i.e., the one that is new to the consumer) brings up favorable appraisals from other previously encountered websites that are perceived as similar to the WOI. Likewise, negative feelings are likely to be evoked if the WOI reminds a customer of negative experiences with similar types of websites. However, it can be argued that the WOI may induce both positive feelings and negative feelings simultaneously. Such plausibility can be illustrated with a hypothetical example. Web vendor A satisfied a customer with its secure system of money transaction while website B offered vague and inadequate product information. If the website of interest X demonstrates similarities with vendor A with regard to money transaction and with vendor B considering the presentation of product information, then the customer's previous experiences will likely evoke both positive feelings



and negative feelings simultaneously while interacting with website X; thus, a customer may recall positive and negative experiences from his or her previous purchases or interactions while visiting the new website of interest. In a nutshell, feelings evoked by past experiences – henceforth, it will be called historical affect – may influence initial trust of customers in the WOI. The association of affect with consumer decision making and cognition toward a product or company has been reported in the marketing literature (Lynch et al., 2001). Eighmey (2000) noted that positive affect could influence consumers to think well of a website. When consumers experience positive feelings, they will develop positive associations with the web site (Thatcher et al., 2004). Thus, historical affects may influence the development of initial online consumer trust in the new website.

While historical affect is indirectly generated and transferred from prior experiences with similar types of web vendors, other aspects (e.g., visual appeal) of a new website may have direct effects on initial trust of customers. In the ecommerce literature, perceived ease of use of a website and perceived usefulness of a website have been extensively examined in the context of online purchase behavior. Perceived ease of use measures the degree of effortlessness in using a website and perceived usefulness describes the degree of effectiveness of a website in purchasing a product (Davis, 1989; Kouferis et al. 2004). Chen et. et al. (2007) reported a significant and positive relationship between perceived usefulness and initial trust. Kouferis et al. (2004) established an association between perceived ease of use and initial trust. In short, it is hypothesized that perceived ease of use and perceived usefulness will positively influence initial online consumer trust.

Customer trust of a web vendor is not only built from a customer's own experience and judgment of the website's effectiveness but also affected by online feedback or word-of-mouth provided

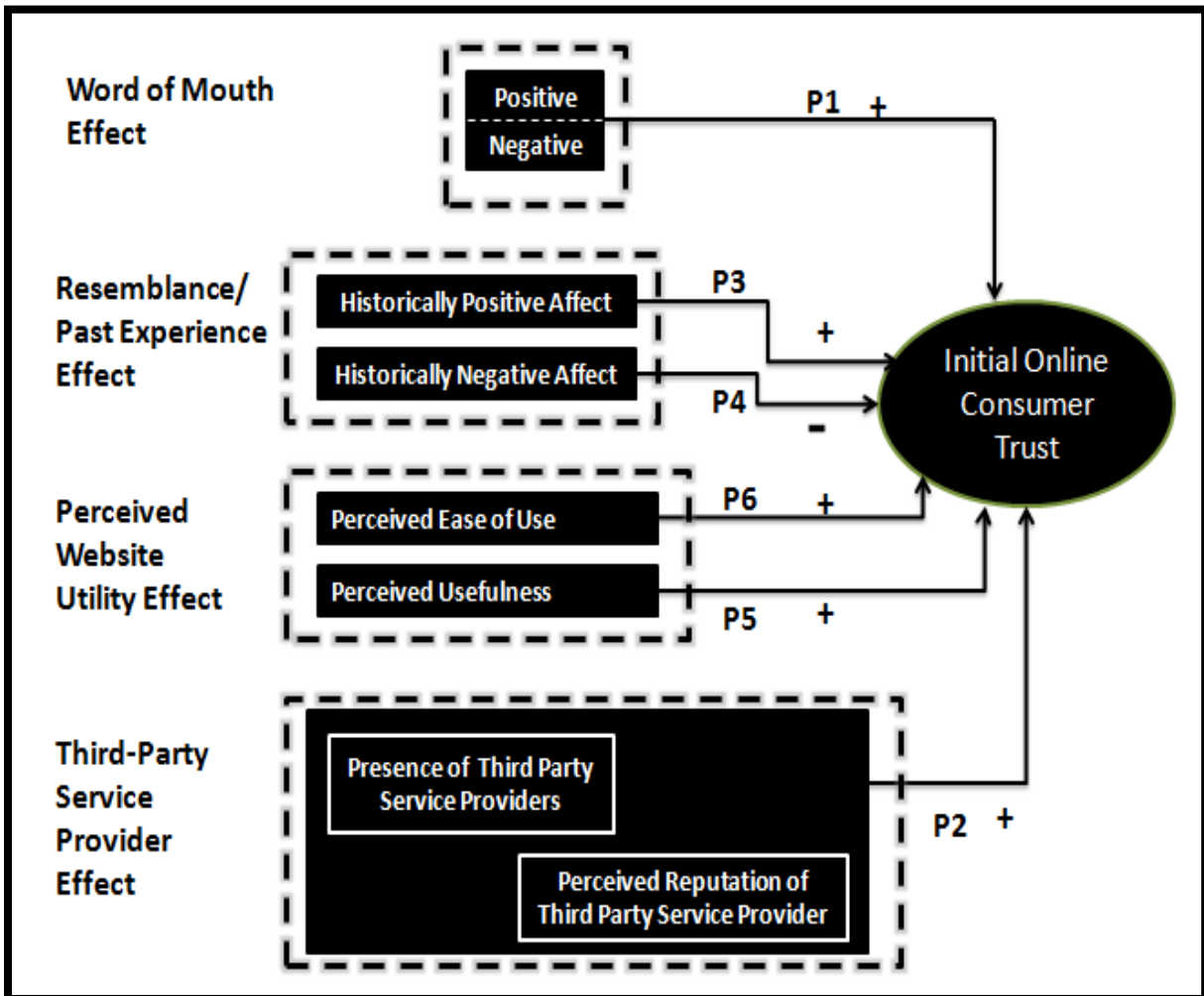
by other customers (Henning-Thurau et al., 2004). In fact, customers' propensities to share their experiences with other customers result in a large number of consumer web forums, which increase the availability of electronic word-of-mouth (e-WOM) comments regarding web vendors. While the effect of customers' feedback or electronic word-of-mouth on consumer trust has been explored in many researches (e.g. Awad et al., 2008; Dellarocas, 2003), few studies supported the role of e-WOM in the development of initial online trust (Kim et al., 2004; Brengman et al., 2012). For example, Kim et al. (2004) found a positive relationship between e-WOM and online initial trust in the context of online banking. However, typical online banking systems are not absolutely pure-play type in that the consumers of a new online banking system are usually aware of the reputation and brand image of that bank. Customers of a new online vendor are unaware of the reputation and brand image of the web vendor. In the absence of direct past experience, a customer may rely more heavily on other customers' feedback while making a transaction with a new website. Thus, a positive relationship between IOCT and e-WOM is posited.

During the development of initial online consumer trust, the web vendor is unknown to the customers; however, service providers of the web vendor may be well-known to the customers. These service providers (e.g., payment service providers, certification/authorization service providers, delivery service providers) are the third party organizations that participate in online transactions but do not directly sell products. To consider the web vendor of interest, therefore, customers may critically evaluate the presence of third party service providers in the website and also the reputation of third party service providers. In other words, the evaluation of third party service providers may affect the appraisal of a new website and the association of well-known and reputed third party service providers with an unknown website may influence the initial trust

building in the new website. Thus, it is contended that the presence of third party service providers will positively influence IOCT.

The conceptual model (Figure 1) describes the previously discussed constructs as they relate to initial online consumer trust. The propositions (Table 1) that will be examined in this study are presented below.

**Figure 1: Conceptual Research Model:**



## Conceptualization of Constructs

### **Dependent Variable**

#### *Initial Online Consumer Trust*

Online buying always demands a higher degree of trustworthiness than in-shop purchasing because in an online transaction, customers are not only unable to see a product physically but also required to provide their personal information including mailing address, telephone number, and financial information. Past research has conceptualized online consumer trust in many ways. For instance, Bhattacharjee (2002) described trust as “*an informal control mechanism that reduces friction, limits opportunistic behaviors, minimizes the need for bureaucratic structures, encourages future transactions, and helps build long-term relationships.*” McKnight et al. (2002, 2002\_a) conceptualized online trust as institutional-based beliefs, i.e., perceptions of the environment surrounding an Internet-based institution. Gefen et al. (2003\_a) reviewed past studies and concluded that trust is a set. of particular beliefs comprising integrity, benevolence, ability, and predictability. Moorman et al. (1993) defined trust as confidence in others. Additionally, Morgan and Hunt (1994) extended Moorman and colleagues’ (1993) conceptualization of trust and stated that trust is the “*confidence in an exchange partner’s reliability and integrity.*” Thus, online consumer trust can be defined as a set. of beliefs about the reliability and dependability of, and confidence in, an online organization.

This study considers the temporal aspect of online consumer trust. Specifically, this research focuses on the customer interaction with an unknown website for the first time with an intention of purchasing a product. The concept of initial trust has been investigated in few studies. McKnight et al. (1996\_a) have argued that trust is fragile in nature when a relationship is

initiated between two parties and results from “*assumptions and tentative decisions about the other person and the situation.*” Kouferis et al. (2004) differentiated between online trust and initial online trust and suggested that initial online trust develops after a “*customer has a first experience with the company’s web site*” (Kouferis et al., 2004). The authors, however, did not provide an explicit definition of initial online consumer trust, which was rather viewed as mere extension of the trust concept. Additionally, some of the past studies have failed to distinguish between online trust and initial online trust. In this study, a clear, specific, and distinguished definition of initial online consumer trust is conceptualized to emphasize the differences between IOCT and general online trust. The word ‘initial’ is of great significance because customers interact with a new website for the first time without having any existing impression of the website; therefore, initial trust is developed from customers’ instinct or inference and not from direct experiential history with the WOI. In addition, as found in previous studies, confidence, reliability, and dependability will form the dimensions of initial online consumer trust. Hence, IOCT is defined as an individual’s set of perceived beliefs about the reliability and dependability of, and confidence in, a new online organization that result from an initial interaction with the unknown organization’s website.

## **Independent Variables**

### ***Electronic Word-of-mouth (e-WOM)***

Electronic word-of-mouth is one of the independent variables in this study. Word-of-mouth has been conceptualized as communication among individuals lying at different points in the adoption continuum. Mahajan et al. (1984) described word-of-mouth as the interaction or interpersonal communication between two adopters standing at two different points of a timeline

where the second adopter would be influenced by the first. Henning-Thurau et al. (2004) conceptualized word-of-mouth in the context of online shopping; word-of-mouth may consist of positive or negative comments generated by customers and most importantly, are available to other customers via the Internet. In this study, online word-of-mouth communication (comments), which is also called electronic word-of-mouth or e-WOM, are conceptualized as customer feedback or comments about a web vendor that are shared over the Internet. Customers' comments can present positive (positive e-WOM) or negative (negative e-WOM) feelings about a website. Thus, in a nutshell, positive e-WOM is the comments generated from interaction or inter-personal communication between prior visitors to a website and others who have not yet visited that site, by which the latter may form a positive preliminary opinion regarding the website. Likewise, negative e-WOM is the comments generated from interaction or inter-personal communication between early visitors to a website and others who have not yet visited that site, by which the latter may form a negative preliminary opinion regarding the website.

#### ***Effect of Third Party Service Providers:***

Online B2C (business to consumer) business is more of a collaborative process than traditional brick-and-mortar business. Usually, an online web vendor has to depend more on other service providers than a traditional, physical store; for example, online vendors always need to depend on delivery service providers to send purchased items to customers. In a brick-and-mortar shop, delivery of products is not generally considered as vendors' responsibility. Similarly, the money-transfer process, whether a cash or credit card transaction, is also relatively simple in a brick-and-mortar store. However, in an online purchasing situation where the money-transfer

process is provided by payment service providers, customers may be concerned about the plausibility of fraudulent money transfers. Additionally, online stores have to register with certification seal providers (e.g., VeriSign, TRUSTe) to ensure customer security and privacy. In other words, the logos of these certification seal providers that appear in a website decrease the risk of transaction being perceived as fraudulent and assure the customers about the protection of sensitive personal information. In this research, the third party service providers are the businesses that provide specific services to customers of some other web vendors and these services exclude selling of products.

In addition to business service providers, there are application service providers (ASP) to which web vendors outsource necessary software services for business and customer services such as ERP (enterprise resource planning) software, CRM (customer relationship management) software and so on. This present study, however, excludes ASPs and only includes those business service providers that are visible to customers of the website and may influence the initial online consumer trust of the website.

Prior studies have identified different types of third party service providers. These include third party certification or seal providers, such as VeriSign, TRUSTe, BBBOnline (Hu et al., 2010; Odom et al., 2002; Kim et al., 2008), money transfer services (e.g., PayPal, BillMeLater, Google Checkout) (Kim et al., 2010; Dahlberg, 2008), and delivery services (Esper et al., 2003; Thirumalai et al., 2005). To investigate the effect of third party business service providers on initial online consumer trust, this study will consider these service providers and will describe them collectively as third party service providers.

Initial online consumer trust may be affected by the presence or absence of any reputed third party service providers on the new WOI. The perception of reputation may be embedded in such

organization's (third party service provider's) identity, which may be anchored in the relational history that was formed through favorable interactions between the third party organizations and customers; as such, interactions may lead customers to appreciate the quality of services provided by those organization compared to their available alternatives (Casalo et al., 2007; Yoon et al., 1993). In addition, the extent of impact may vary depending on the strength or type of reputation. Therefore, the effect of third party service providers is conceptually defined as the extent to which WOI invokes the reputation of those third party service providers by clearly signaling their presence through the use of visible textual and graphical elements embedded in the website.

***Historically Positive Affect Invoked by the Website and Historically Negative Affect Invoked by the Website:***

The relationship between customer experience and online consumer trust is well established in the ecommerce literature; however, customer experience has been conceptualized in different ways. For example, Meyer et al. (2007) described customer experience as an “*internal and subjective response customers have to any direct or indirect contact with a company.*” Verhoef et al. (2009) defined customer experience as an abridgment among all the possible processes related to an online transaction, including “*search, purchase, consumption, and after-sale phases.*” Gentile et al. (2007) conceived customer experience as a set of interactions between a customer and a company and the resulting customer reactions that emerge from the interactions. From these definitions, one can reasonably conclude that an online purchase experience includes not only the interaction between a customer and a web vendor in different stages of a purchase process but also the customer reactions generated as a result of interactions with the web vendor



over time. In this study, the affect (positive or negative), which is invoked by the customer experience – more particularly, one generated by the aforementioned customer reactions – will be considered.

Continuing with this concept, historically positive affect invoked by the website is the extent of positive affect that has been generated while visiting a new website and is evoked by positive reactions that were produced in the past by a similar website while purchasing a similar product. In other words, when a customer visits a new website with an intention of purchase, s/he may recall the experiences of buying products from a similar website, which resembles the new WOI with regard to some attributes. Prior positive experiences may arouse positive affect for the new website. Similarly, historically negative affect invoked by the website is the level of negative affect that is invoked by the WOI and is generated by recalling unfavorable or negative experiences with a similar website while purchasing a similar product.

Historically positive affect invoked by the website and historically negative affect invoked by the website are considered two different constructs. Logically, both positive affect and negative affect can be evoked or can coexist in a customer during the first visit to a new website resulting from past experiences with other websites as discussed above. With further illustration, a customer may like a new website's appearance based on his/her past experience with another website. On the other hand, if the new website provides vague information or inadequate information than expected, it may arouse negative affect in the customer because he/she may recall issues (e.g., lack of clarity of information in the website) faced before while purchasing products from a similar website. Based on the customer's prior experience of purchasing, in this example, the new website may invoke positive and negative affects simultaneously in the customer; however, these affects are generated by two different issues – website appearance and

information inadequacy. Thus, it is quite appropriate within the context of this study to conceptualize Historically Positive Affect invoked by the website and Historically Negative Affect invoked by the website as two different constructs.

### ***Perceived Ease of Use***

Davis (1989) defined perceived ease of use (PEOU) as “*the degree to which a person believes that using a particular system will be free of effort*” (*system* intended to indicate a computer system in Davis’ seminal work). Following Davis, Pavlou et al. (2006) defined perceived ease of ‘getting information’ as the extent of the customer belief that retrieving product information from a website would be effortless. Similarly, perceived ease of ‘purchasing’ was described as the strength of customer belief that purchasing products from online vendors would be effortless (Pavlou et al., 2006). Perceived ease of use of a website, however, includes not only perceived ease of obtaining information about a product or perceived ease of buying goods but also perceived ease of navigating the website, perceived ease of interacting with the website, and perceived ease of getting information about the website. In this research, the concept of perceived ease of use is consistent with Davis’ (1989) conceptualization of perceived ease of use of a computer system and will be measured for a website after a customer visits it for the first time; therefore, perceived ease of use of a website indicates the degree to which a customer believes that exploring and navigating the previously unexplored website will be free of effort.

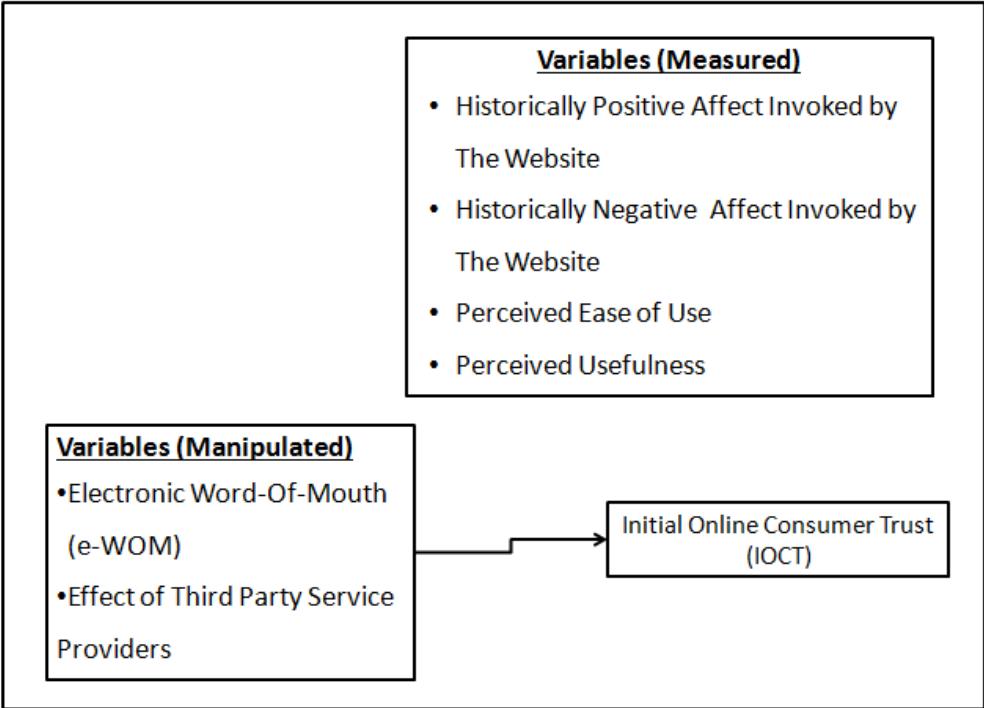
### ***Perceived Usefulness***

Perceived usefulness (PU) is "*the degree to which a person believes that using a particular system would enhance his or her job performance*" (Davis, 1989). Kouferis et al. (2002) described PU as customer belief in the enhancement of shopping productivity while using a particular website. Pavlou et al. (2006) explained perceived usefulness of getting information ("*the extent to which a consumer believes that a website would enhance her effectiveness in getting product information*") and perceived usefulness of purchasing ("*extent to which a consumer believes that a specific vendor would enhance her effectiveness in purchasing products*"). However, in this study, perceived usefulness of a website will be considered based on the explanation presented for the conceptualization of perceived usefulness by Davis (1989). Therefore, perceived usefulness is defined as the degree to which a customer believes that navigating a previously unexplored webpage will be useful to buy a product/service of his/her choice.

**Table 1: Propositions**

P1:	Electronic word-of-mouth or e-WOM is positively associated with initial online consumer trust (IOCT).
P2:	The effect of third party service providers is positively associated with initial online consumer trust.
P3:	Historically positive affect that has been invoked by the website is positively associated with the initial online consumer trust.
P4:	Historically negative affect that has been invoked by the website is negatively associated with the initial online consumer trust.
P5:	Perceived Usefulness (PU) of the website is positively related to the initial online consumer trust.
P6:	Perceived Ease of Use (PEOU) of the website is positively related to initial online consumer trust.

**Figure2: Experimental Model**



## **Operationalization of Constructs**

### **Dependent Variable**

#### ***Initial Online Consumer Trust***

Although a distinct concept, IOCT is conceptually related to trust, operationalizations of trust have varied in different studies depending on context. In this study, IOCT is conceptually defined as an individual's set of perceived beliefs about the reliability and dependability of, and confidence in, an online organization that result from his/her initial interaction with the unknown organization's website. Past studies have not measured initial online consumer trust very distinctively or explicitly. For this study, the scale items were adopted from literature (Kouferis et al., 2004 and Chen et al., 2007). However, modifications are made based on the context of this research. Overall trustworthiness of the website, trustworthiness of the website information, the payment procedure, the billing and shipping system are included in the scale items. It is to be noted that perceived trustworthiness has been used to operationalize online consumer trust in past research (e.g., Kouferis et al., 2004). Trustworthiness is defined as perception of confidence in an online vendor's reliability and integrity (Belangear et al., 2002). The scale is provided in Appendix A. Responses will be measured on seven-point Likert scales from 1 (strongly disagree) to 7 (strongly agree).

## **Independent Variables (Measured)**

### ***Historically Positive Affect Invoked by the Website and Historically Negative Affect Invoked by the Website:***

Historically Positive Affect invoked by the website is the level of positive affect that is evoked by the WOI as a result of being reminded of favorable experiences with similar websites and Historically Negative Affect invoked by the website is the level of negative affect that is evoked by the website of interest as a result of being reminded of unfavorable experiences with similar websites. Two issues are considered while developing the scale items. First, the research interest of this study focuses on measuring the extent of positive and negative affect that will be invoked by the WOI and not on the users' specific moods or feelings; consequently, the degree to which a customer likes or dislikes the WOI will be investigated. In previous research in psychology, affect has been operationalized as liking; specifically, liking was defined as a self-rated evaluating response to psychological experiences (Cardy et al., 1986). Second, it should be noted that the scale is intended to estimate the extent of parity between the experience of a customer with a new web vendor and that of one or more previously visited web vendors. The scale items (see Appendix A) thus reflect customers' prior experience with other websites and their similarity with the new WOI and whether the WOI invokes positive affect and/or negative affect in the customer. In addition, the appearance of the website and the content of the website are considered while developing the scale items. Each item will be measured on a seven-point Likert scale, in which 1 represents strong disagreement and 7 represents strong agreement.

### ***Perceived Ease of Use and Perceived Usefulness***

The measurement scales of the two variables, perceived ease of use (PEOU) and perceived usefulness (PU), have been well established in the MIS literature. Davis (1989) developed measurement scales for both variables and these scales have been recognized and well accepted as standard measurement scales of PEOU and PU. Each of Davis' scales measuring PEOU and PU consists of six items and demonstrated good reliability and validity (Davis, 1989).

Awad et al. (2008) adopted Davis' scales to measure PEOU and PU with minor changes to suit the research context. The authors measured PEOU and PU associated with electronic commerce and the scales were found to be reliable. The current study has adapted the PEOU and PU scales from Awad et al. (2008) because of the similarities in context of research. Some minor changes will be made to accommodate the research needs of the present study; for example, the scale item "*it is easy to reference the customer reviews on the Web site*" (Awad et al., 2008) will be omitted from the PEOU scale for this study (see Appendix A). In the present research, no customer reviews will be provided in the experimental website as per the experimental design requirement. Therefore, this item will be excluded from the PEOU scale. Each scale item will be measured on a seven-point Likert scale, from 1 (strongly disagree) to 7 (strongly agree).

### **Independent Variables (Manipulated)**

#### ***Electronic Word-of-Mouth***

Electronic word-of-mouth (e-WOM) will be manipulated in this research. Word-of-mouth is the interaction or inter-personal communication between early visitors to a website and others who have not yet visited that site by which the latter form a positive/negative preliminary opinion

regarding the website. There will be two levels of e-WOM – positive electronic word-of-mouth and negative electronic word-of-mouth. Positive e-WOM is defined as the positive hypothetical feedback shared by customers who previously used the website. For example, “100% satisfaction in purchasing, I like it” (see customer comments: Appendix A). Similarly, negative e-WOM is defined (for example, “I will not buy anymore from this site” ~ see customer comments: Appendix A). A two-item scale, as shown in Appendix A, will be used to examine the effectiveness of the experimental manipulation of e-WOM. A seven-point Likert scale will measure response categories that vary from 1 (strongly disagree) to 7 (strongly agree).

### ***Effect of Third Party Service Providers***

Effect of third party service providers is the extent to which WOI invokes the reputation of third party service providers by clearly signaling the presence of those providers through the use of visible textual and graphical elements embedded in the website’s pages. Effect of Third party Service Providers will be manipulated in this study. Third party Service Provider effect will be classified into three levels; they are: presence of third party service providers with negative reputation, presence of third party service providers with positive reputation, and absence of third parties (i.e., no reputational effect of third party service providers). A textual description of hypothetical customer comments about the reputation of third party service providers will be provided (Appendix A) to invoke the effect of positive reputation or negative reputation. A dichotomous (yes/no) question will be asked to check manipulation of the effect of Third party Service Providers. Additionally, a single-item seven-point Likert scale will be used to check the



effectiveness of manipulation when third party service providers are present. The response format will follow that of the continuous scales described above.

## **Pilot Study**

### **Research Design**

To examine initial online consumer trust, a 2X3 between-subjects design (Table 2) was used in which e-WOM and effect of Third party Service Providers were manipulated while PEOU, PU, and historical affects were measured. Each subject was provided with a website link to a hypothetical online book-selling vendor. Manipulation of the effect of third party service providers and of e-WOM were performed such that the website's third party service providers and the type of feedback about the website varied in different scenarios as described above.

**Table 2: Experimental Design**

WOM	Yes positive (service partner rating)	Yes negative (service partner rating)	No (service partner rating)
Positive overall	X11	X12	X13
Negative overall	X21	X22	X23

## **Sampling Design and Sample Size**

The subjects for this study were undergraduate students enrolled in the business school of a large doctoral degree granting public university. Previous ecommerce research has used student subjects for experimental study designs (e.g., McKnight et al., 2002\_a). In this study, the website is a hypothetical online bookstore; therefore, the sample from college students was considered appropriate. Invitations that described schedule, venue, and purpose of the research were distributed among students to request voluntary participation. For the pilot study, 63 invitations were distributed, from which 57 subjects appeared at the experimentation venue.

## **Vignette Design and Experimental Procedure**

Two websites were developed for the experiment, the only difference between them being the presence or absence of third party service providers; one of the websites had the names and logos of three different third party service providers, while the other had none. Hypothetical third party service providers were used in order to avoid any unwanted knowledge or experience bias in participants' responses that might arise from using existing public brands. Six vignettes (Table 3) were developed for the experiment by crossing two types of e-WOM with three reputational groups (i.e., positive, negative, and none) of third party service providers. It can be noted that the third party service providers were associated with four vignettes such that two vignettes described negative reputation of the third party service providers while the other two portrayed positive reputation (Table 3).

Subjects were randomly assigned to one of the six experimental groups using survey software from Qualtrics to facilitate the assignment automatically. The subjects were instructed to visit

the website first and then they were provided with customer comments on both the website and the third party service providers of the website. Each subject was exposed to one of the vignettes. Finally, an online survey was distributed among subjects.

**Table 3: Description of Vignettes**

<b>Group</b>	<b>Electronic Word of Mouth About The Experimental Website</b>	<b>Presence of Third Party Service Providers</b>	<b>Customer comments on the reputation of the Third Party Service Providers</b>
<b>I</b>	Positive	Yes	Positive
<b>II</b>	Negative	Yes	Positive
<b>III</b>	Positive	Yes	Negative
<b>IV</b>	Negative	Yes	Negative
<b>V</b>	Positive	No	N/A
<b>VI</b>	Negative	No	N/A

### **Survey Instrument Design**

A survey instrument was designed to elicit responses on the variables that were studied. Questions to measure study constructs appeared after the subjects were exposed to the website and manipulations were introduced. First, IOCT was measured. The items measuring Historically Positive Affect and Historically Negative Affect were presented next. Thereafter, items measuring perceived ease of use of the website and perceived usefulness of the website were presented. Questions were developed and used to collect information on manipulations of e-WOM and third party service providers' effect. Additionally, questions related to the experimental website (e.g., whether navigating the webpage is comfortable; and if the website is

useful to buy the product) were asked. Demography-related questions, including those on online purchasing history and the online buying medium, were presented at the end of the questionnaire.

## **Data Collection**

Approval from the Institutional Review Board (IRB) at The University of Mississippi was obtained before data collection. Data were collected electronically with the help of Qualtrics survey software. Data were downloaded from Qualtrics and cleaned, reorganized, and analyzed with SPSS version 19.

## **Results**

### *Subject Characteristics*

A total of fifty-six respondents participated in the pilot study. Subject characteristics are presented in Table 4. Participants were predominantly female students and had a mean age of twenty years. On an average, students reported to have over five years of online shopping experience and make online purchase ten times a year.

**Table 4: Demographic Characteristics**

Characteristics	Mean (S.D.)	N (%)
Gender (male)		33
Age (years)	20.39 (0.95)	56
Online shopping experience (years)	5.16 (2.5)	56
Frequency of online shopping in a year	10.45 (9.96)	56

***Response Patterns:***

Responses obtained from the pilot study were checked for consistency. This check was carried out in order to verify whether subjects' responses were compatible with the characteristics of their respective experimental group. Specifically, respondents were asked to confirm whether or not they had noticed any third party service providers in the website used in this study. Thus, the subjects who were exposed to the website with no third party service providers were expected to confirm the absence of any third party service providers and vice versa. Responses that were not consistent with this logic were considered anomalous. It can be understood that such responses are not consistent with the conceptualization; as such, these were not considered for analysis subsequently. After ignoring the subjects who provided anomalous responses, thirty-four respondents were available for analysis. The number of subjects in different experimental groups and those included in the analysis are presented in Table 5.

**Table 5: Experimental Group for Analysis of the Pilot Study Results**

Variable	Level	N
e-WOM	Positive	20
	Negative	14
Effect of third party service provider	Present and Positive	13
	Present and Negative	11
	Absent	10

***Reliability of the Measures:***

Reliability coefficient (Cronbach's alpha) of multi-item measures were computed (Table 6). The reliability estimates of scales representing the DV and IVs exceeded 0.80. In addition, inter-item and item-to-total correlations for each scale were checked. In general, inter-item and item-to-total correlations were above the recommended level of 0.3 and 0.5, respectively (Hair et al., 2006). It should, however, be noted here that two inter-item correlations of the PU scale were slightly less than 0.3 and one item-to-total correlation of the same was 0.418. One item of the IOCT scale showed an inter-item correlation of 0.288. Given inter-item correlations and item-to-total correlations associated with the items described above are very close to the recommended value despite a small sample size and the items are part of a previously validated scale of PU (Awad et al., 2008), all items were retained for the final study; thus, the reliability of all the scales are considered good (Hair et al., 2006).

**Table 6: Reliability Estimates of Measures <sup>a</sup>**

Scale	Variable	Number of Items	N	Cronbach's $\alpha$	Mean (S.D.)*
IOCT	DV	5	34	0.898	3.518 (0.25)
HP	IV	3	34	0.844	2.892 (0.26)
HN	IV	3	34	0.869	4.941 (0.38)
PEOU	IV	6	34	0.916	5.520 (0.30)
PU	IV	8	34	0.928	3.768 (0.61)

IOCT: Initial Online Consumer Trust; DV: dependent variable; IV: independent variable

HP: historically positive affect; HN: historically negative affect; PEOU: perceived ease of use; PU: perceived usefulness

\* Responses obtained on a 7-point scale (1=strongly disagree, 7=strongly agree)

<sup>a</sup> Estimate excluded anomalous responses

***Manipulation Check:***

It can be restated here that the major objective of the pilot study was to examine measurement qualities of the scales and variables. Specifically, the purpose was to examine reliability of the scales (as described in the previous section) and operationalization (i.e., experimental manipulation) of the study variables. T-tests were performed to examine whether manipulations of variables (i.e., e-WOM and third party service providers' effect) were working as conceived. The results (Table 7) confirmed that the mean differences in responses of the experimental groups were statistically significant ( $p < 0.05$ ) and in the direction in which they were conceptualized.

**Table 7: Manipulation of Independent Variables \***

Variable	t- value	df	Sig <sup>#</sup> .
e-WOM	3.518	32	0.001
Effect of Third Party Service Providers	2.947	22	0.007

\* Responses obtained on a 7-point scale (1=strongly disagree, 7=strongly agree)

\* Estimate excluded anomalous responses; # two-tailed estimate

### ***Summary of the Pilot Study Results:***

The pilot study provided substantial insight. First, it provided preliminary evidence of the reliability of scales measuring the dependent variable and the independent variables. Second, manipulations of e-WOM and third party service provider effect were successful as there were significant differences in the hypothesized direction among respondents belonging to different groups. These results can be considered encouraging, given that a small number of subjects participated in the pilot study. However, significant amount of anomalous responses were found in the pilot study as discussed above. Potential reasons (e.g., lack of careful attention to the presence of third party service providers) of such response patterns generated methodological insight that would improve the final study as described below.

## **Principal Study**

### **Research Design**

An experimental study design will be used for data collection in the principal study. As the manipulations of e-WOM and third party service provider effect demonstrated to work as



conceptualized, the same 2X3 between-subjects design is planned for the final study (Table 2). To be specific, e-WOM and third party service providers' effect will be manipulated and PEOU, PU, HP, and HN will be measured using the scales described previously. Some graphic designs of the hypothetical websites to be used in the experiment will be changed to overcome the problem of anomalous responses so that the respondents will not fail to notice the presence (or absence) of the graphics and texts representing third party service providers.

### **Sampling Design and Sample Size**

The subjects for this study will be recruited from a pool of undergraduate students enrolled in the Business School of the University of Mississippi. Students who agree to participate voluntarily will be enrolled in the study. An invitation describing the purpose of the research will be distributed among participants. A power analysis using the G\*Power (version 3.1.0) statistical program has been performed to calculate the sample size required for the final study considering the type I error rate of ( $\alpha$ ) 0.05 and assuming a medium effect size of 0.25. The analysis suggested a sample size of 237 subjects.

### **Experimental Procedure**

The vignettes (websites) that were used in the pilot study will be slightly modified to improve the visibility of third party service providers. As in the pilot study, subjects will be randomly assigned to an experimental group with the help of Qualtrics and asked to visit the assigned website. The six experimental groups of this study are shown in Table 3. Then, subjects will be

provided with customer comments (i.e., manipulation on both e-WOM and third party service providers' effect). Finally, the online survey instrument will be distributed among the subjects to measure variables.

The pilot study yielded several insights. Experience and information gained in the pilot study will be utilized to improve the methodology of the principal study. Several measures will be adopted: Third party service providers' logo in the experimental websites will be made more prominent so that they can more readily capture subjects' attention. In the pilot study, some of the responses were contradictory. This discrepancy might be caused by lesser attentiveness on the part of subjects. The websites' appearance will be slightly changed to potentially avoid this situation. In addition, the questionnaire will be revised and augmented; specifically, some questions (check points) will be added at the beginning of the questionnaire to reduce the anomalous responses such that the responses become consistent with the treatment (group specific).

### **Survey Instrument Design**

A survey instrument (Appendix A) will be designed based upon the questionnaire that was used in the pilot study. The results of the pilot study have confirmed that the scales measuring the dependent variable and the independent variables are working as conceptualized and that those scales demonstrated good reliability. Additionally, the manipulations were successful; therefore, no change will be made in the questionnaire. The questionnaire will include the scales related to the independent variables (Historically Positive Affect, Historically Negative Affect, Perceived Ease of Use, and Perceived Usefulness), dependent variable (IOCT), and the manipulation checks (e-WOM, Effect of Third party Service Providers' effect). A few demographic questions,

mainly on online purchasing history and the online buying medium of the subjects, will be presented at the end.

### **Data Collection and Data Analysis Plan**

Data will be collected using Qualtrics after obtaining approval from the Institutional Review Board (IRB) at The University of Mississippi. Data will be downloaded from Qualtrics and exported to SPSS version 20.

In general, data analysis plan will follow what was implemented for the pilot study. In order to more fully describe the study subjects, descriptive statistics will be computed. Specifically, mean and standard deviation for continuous variables and frequencies for categorical variables will be computed. Reliabilities (Cronbach's alpha) of all scales comprising multiple items will be examined. Factor structure of variables measured with multi-item scales will be examined. As stated before, manipulation check for two independent variables (e-WOM and third party service providers' effect) will be executed using t-test. Hypotheses will be examined using the ANCOVA analysis. Data will be analyzed using statistical software SPSS version 20.

## **CHAPTER 4 RESULTS AND DATA ANALYSIS**

### **Introduction**

This chapter discusses the results and analysis of the final study. Anomalies in responses were checked and deleted from the data set. The cleaned data were analyzed for all subsequent analysis. Exploratory factor analysis was performed to verify the factor structure of the dependent and independent variables. Consistency in the measurement scales for the dependent variables and the independent variables were tested using Cronbach's alpha. To ensure that the experimental manipulations (electronic word-of-mouth and the effects of third party service providers) were working as conceived, statistical tests (t-tests) were performed on the responses of the final study. Finally, an ANCOVA analysis was performed to test the study propositions.

### **Anomalies in Responses**

The responses obtained from the final study were thoroughly evaluated in order to identify anomalous responses. In other words, responses given by each respondent were inspected to determine whether or not the responses were spontaneous or were related to those of other questions in a logical manner. Evaluation of responses from the pilot study showed that many respondents provided responses that were not consistent with their respective experimental group assignment. More specifically, subjects who were exposed to the website with no third party service providers were expected to confirm absence of any third party service providers and vice-

versa. However, 39.29% of the subjects (with complete responses) of the pilot study provided responses that were not consistent with this logic. The final study survey instrument was revised to reduce such anomalies. Questions (logical check points) were added at the beginning of the survey questionnaire (Appendix A) to enhance attention of the subjects to the experimental website. The revised questionnaire reduced the percentage of respondents providing anomalous responses from 39.29% (pilot study) to 2.82% (final study). A total of six respondents who were found to have provided inconsistent responses were dropped from the final data set and not included in subsequent analyses. Thus, the final data set comprised 207 respondents.

Another type of anomaly was noticed when demography related questions were analyzed. These questions were collected to analyze online shopping patterns among the respondents.

Respondents were asked to state number of years they had been shopping online.

Inconsistencies were found in some responses such that experiences with online shopping were longer than or almost equal to their respective age. Subjects cannot be expected to engage in online shopping before they reach a specific age. In a previous study in online shopping, the lowest age of online shoppers was eleven years (Forsythe et al, 2003). Following this precedence, the lowest age when a person can start online shopping was restricted to eleven years for study participants. Responses for which the difference between age and years of experience with online shopping (i.e., age – experience) was smaller than 11 were considered anomalous responses. Such responses were recoded as missing and the analysis of online shopping experience did not include such responses.

## **Sample Demography**

Table 1 summarizes the characteristics of the student respondents who were included in the final analysis. There were 110 and 95 male and female respondents respectively. The average age of the respondents was 20.67 years. On an average, the respondents had 5 years of online shopping experience. Many respondents appeared to make online purchases frequently; for example, while the modal value (14%) of annual online purchases was 10, 35.8% of the respondents made 10 to 20 online purchases in a year. The majority (72.5%) said to have purchased online within the last month.

**Table 1: Respondent Characteristics**

Characteristic	Mean	S.D.	N (%)
Gender <sup>a</sup>			
Male			110 (53.66)
Female			95 (46.34)
Age (years) <sup>a</sup>	20.67	1.56	206
Online shopping experience (years) <sup>b</sup>	5.02	2.12	189
Time since last online shopping (month)	1.30	2.09	207
Online shopping frequency (annual)			
12 or less			127 (61.4)
13 to 36			64 (30.9)
Greater than 36			16 (7.7)

a. There were some missing responses; b. Without anomalous responses (related to online shopping experience)

S.D. Standard Deviation

Table 2 describes shopping preferences of the respondents. The most preferred reason for online shopping as expressed by the respondents was that online shopping was easy (83.1%) followed

by convenience of buying from home (78.7%). In addition, respondents' reasons for online shopping included better deal, cheaper prices, and ability to view other customers' feedback. The respondents used different shopping tools for their online purchase. Among different tools, computer was most frequently (93.7%) used followed by smartphones (35.3%). When computer is used for online shopping, the respondents predominantly used their own computer (92.3%).

**Table 2: Shopping Preference Characteristic**

Preference	N (%)
Prefer online shopping because*:	
It is easy	172 (83.1)
They can buy from home	163 (78.7)
It is less time consuming	140 (67.6)
They have better choices	133 (64.3)
Online shopping tool*:	
Computer	194 (93.7)
Smartphone	73 (35.3)
Tablet	53 (25.6)
When computer is the shopping tool:	
Computer is owned by respondent	179 (92.30)
Does not matter	13 (6.7)
Computer not owned by you	2 (1.0)

\* Subjects were allowed to choose multiple responses

## **Experimental Group Characteristics**

As stated in Chapter 3, respondents were randomly assigned to one of the six experimental groups. Therefore, the experimental groups will be expected to be similar with regard to relevant demographic attributes. However, it is considered useful to examine the composition of groups. Table 3 describes experimental group characteristics. Numbers of respondents and the average age of the respondents were almost equal across different groups. The distribution of male and female across different experimental groups were similar except for three groups. While group I (positive e-WOM about the experimental website and positive feedback comments about the third party service providers) had a higher number (60%) of female participants, group III (with positive e-WOM about the experimental website and negative feedback comments about the third party service providers) and group IV (with negative e-WOM about the experimental website and negative feedback comments about the third party service providers) had fewer female participants (30.6% and 38.2%, respectively). With regard to online shopping experience, the groups appeared to be similar with a mean experience of approximately 5 years.

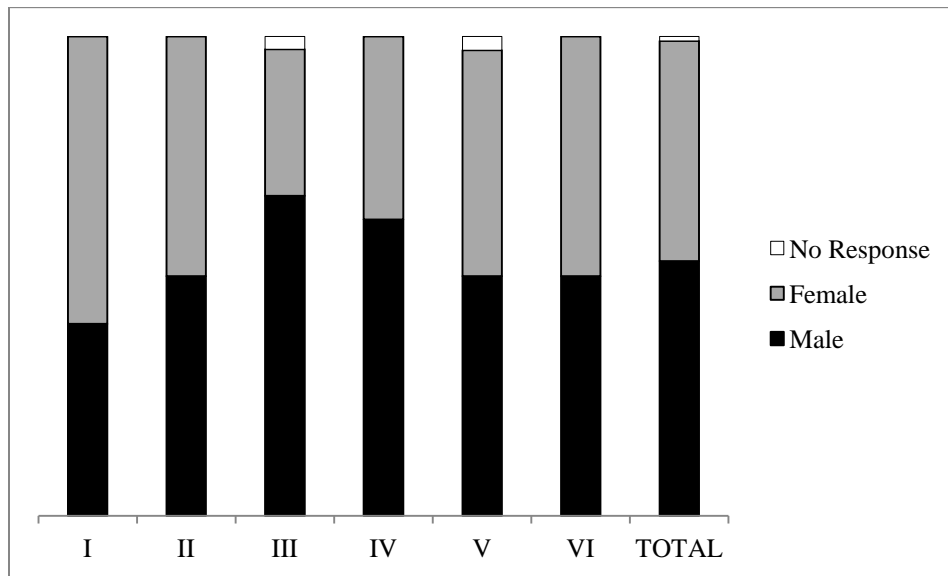


**Table 3 : Experimental Group for Analysis**

Group	N	Age Mean(S.D.)	Online shopping experience (years) Mean(S.D.)
<b>I</b>	35	20.54 (1.31)	4.93 (1.84)
<b>II</b>	34	20.65 (1.35)	5.65 (2.18)
<b>III</b>	36	20.86 (1.04)	4.28 (1.82)
<b>IV</b>	34	21.00 (2.69)	5.18 (2.63)
<b>V</b>	34	20.41 (1.08)	5.45 (1.82)
<b>VI</b>	34	20.58 (1.35)	4.58 (2.09)

S.D.: Standard Deviation

**Figure 1: Gender Statistics of Experimental Groups**



## **Manipulation Checks**

Pilot study results as stated in Chapter 3 provided the evidence that manipulations of the independent variables (electronic word-of-mouth and the effect of third party service providers) were working as conceived. However, because of a minor change in data collection, an examination of manipulation on the final response set was considered appropriate. T-tests were performed to examine whether manipulations of the independent variables (i.e., e-WOM and third-party service providers) were working as expected. For e-WOM, respondents were asked whether or not they agreed that the website in the vignette was good or had a good reputation. Their responses were measured on a 7-point scale. The mean values of two experimental groups lay on the different sides of the mid-point (4 = neutral) of the scale. This means that one group slightly agreed that the website was good or had a good reputation while the other group disagreed. The results (Table 4) confirmed that the mean differences in responses of the two experimental groups with regard to e-WOM was statistically significant ( $p < 0.05$ ) and in the direction in which they were expected.

In order to check the third party service providers' effect manipulation, study subjects were asked if the third party service providers had a good reputation. This question was asked only to those respondents who were exposed to the experimental website with the presence of the third party service providers and measured on a 7-point scale. The mean values of the two experimental groups lay on the different sides of the mid-point (4 = neutral) of the scale. That is, one group slightly agreed that the website was good or had a good reputation while the other group disagreed. The results (Table 4) revealed that the mean differences in responses of the experimental groups were statistically significant ( $p < 0.05$ ) and in the direction in which they were expected. Thus, the results of t-tests confirmed that both manipulations were successful.

**Table 4: Manipulation of Independent Variables**

Variable*	t- value	df	Sig.
e-WOM	10.11	205	< 0.001
Effect of Third Party Service Providers <sup>#</sup>	8.26	137	< 0.001

\* Responses obtained on a 7-point scale (1=strongly disagree, 7=strongly agree)

<sup>#</sup> Group with no third party provider was excluded

df: degrees of freedom

Sig: Significant

### **Examination of Measurement Scales**

It can be recapitulated here that the scale items of some variables were taken from the published literature. As the study population and the context were different, properties of the multi-item scales were examined and are described next.

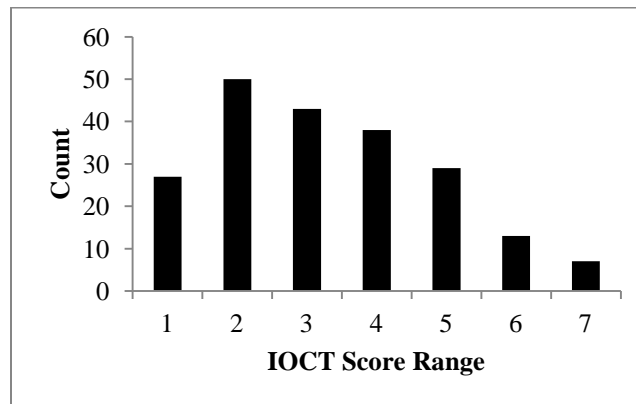
### **Descriptive Statistics of DV**

The dependent variable (DV), Initial Online Consumer Trust (IOCT), was measured by five items. The descriptive statistics of the DV have been presented in Table 5. The mean value of IOCT (overall) was above 2.5 on a 7-point scale and the distribution of the DV was positively skewed.

**Table 5: Descriptive Statistics of IOCT**

Statistic	Value
N	207
Overall scale mean (std.deviation)	2.97 (1.54)
Skewness	0.590
Kurtosis	-0.391

**Figure 2: Distribution of Scores of IOCT**



IOCT: initial online consumer trust

Scores represent averages of items

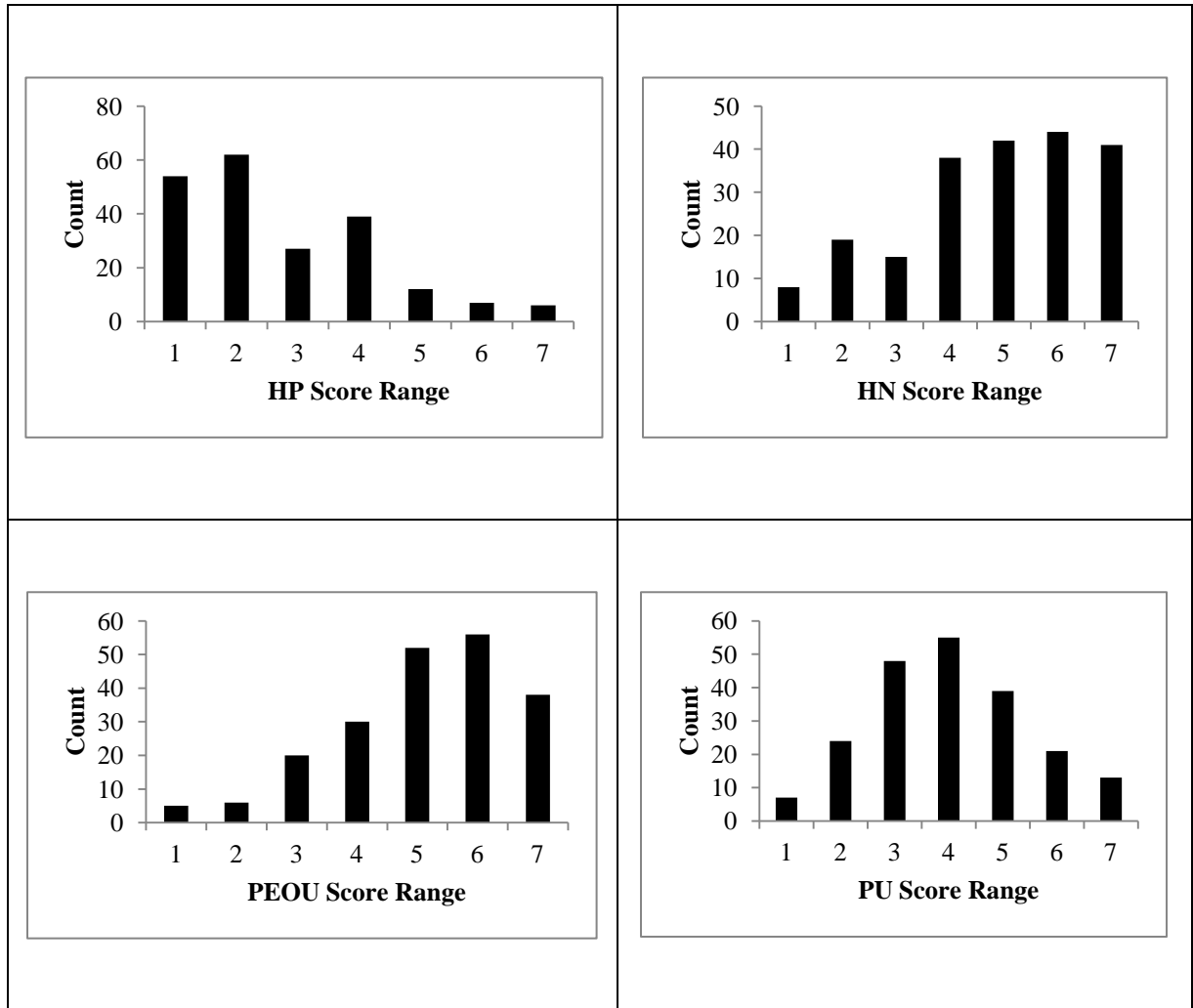
Score Range: 1 means =1 and <2; Range: 2 means >=2 and <3; Range: 3 means >=3 and <4;

Range: 4 means >=4 and <5; Range: 5 means >=5 and <6; Range: 6 means >=6 and <7; Range: 7 means =7

### **Descriptive Statistics of Independent Variables**

The distribution of scores on independent variables (IVs) that were measured on a continuous scale were examined and represented by Figure 3.

**Figure 3: Distribution of Scores of Independent Variables**



IV: independent variable; HP: historically positive affect; HN: historically negative affect;

PEOU: perceived ease of use; PU: perceived usefulness

Scores represent averages of items

Score Range: 1 means =1 and <2; Range: 2 means >=2 and <3; Range: 3 means >=3 and

<4; Range: 4 means >=4 and <5; Range: 5 means >=5 and <6; Range: 6 means >=6 and <7;

Range: 7 means =7

## **Factor Analysis of the Dependent Variable and Independent Variables**

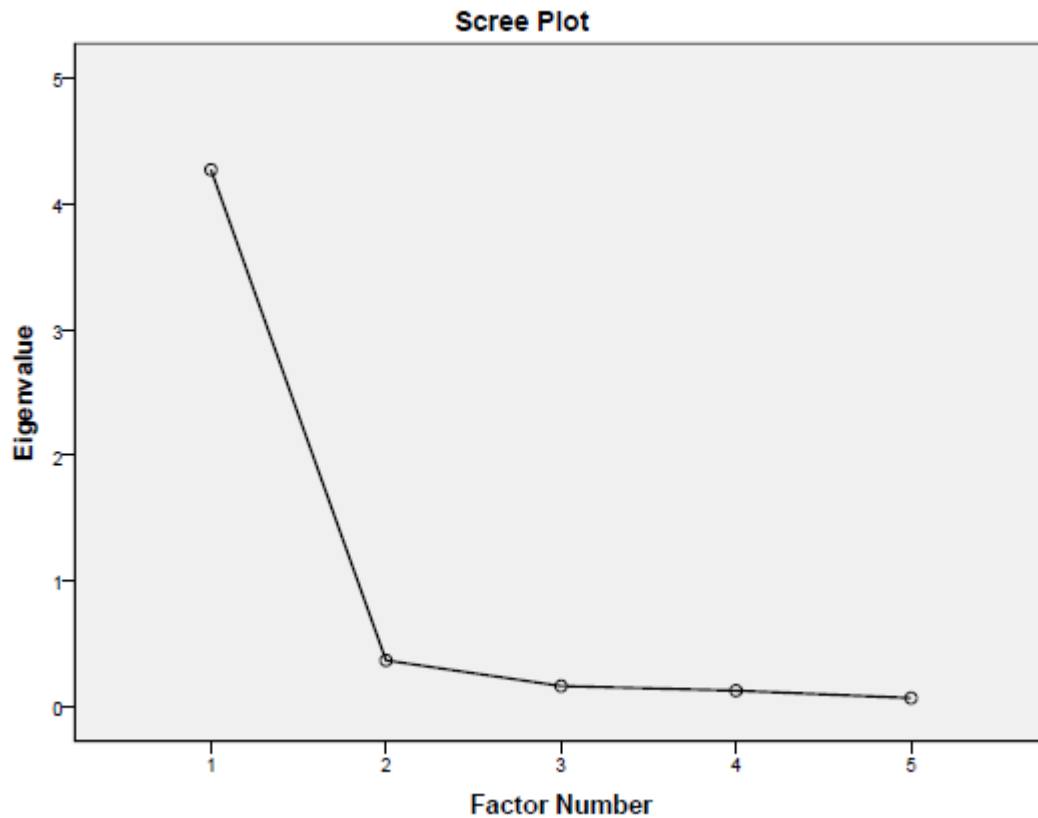
The first consideration was to examine the factor structure of multi-item constructs. In other words the primary objective was to identify the latent dimensions measured by the respective scale items. Thus, following Churchill (1979), exploratory factor analysis or common factor analysis was performed on constructs measured by multi-item scales. Principal axis factoring was performed to confirm if the items loaded on the construct/factor as hypothesized. Following exploratory factor analysis, reliability estimates of the multi-item scales were examined.

### ***Dependent Variable:***

Common factor analysis was performed on IOCT. The underlying assumption was checked by several measures of inter-item correlation. A statistically significant ( $p < 0.001$ ) Bartlett's test of sphericity (Hair et al., 2006) indicates that sufficient correlations exist among variables (scale items). Indeed, correlations were above 0.5. The reduced set of variables collectively meets the threshold of measure sampling adequacy (MSA) with an MSA value of 0.878. It indicates that the patterns of correlations are relatively compact. Thus, factor analysis is appropriate to generate reliable and distinct factors. There are several criteria that help determine the number of factors to extract. The Scree plot (the curve started to tail off at the second point) as well as the latent route criterion (i.e., eigenvalues  $> 1$ ) indicated one factor solution. Additionally, the percentage of variance criterion was used for determination of factor structure; the percentage of total variance extracted by the first factor was 82.04% whereas contributions of subsequent factors were negligible. It can be noted here that the above amount of variance that was explained by the first factor is greater than commonly used threshold of 60% for the social sciences (Hair et al., 2006); thus, it also supports that one factor solution was adequate. The un-

rotated factor matrix shows that all factor loadings were above 0.80. Such high factor loadings express sufficient correlation of the items of the scale with the latent factor.

**Figure 4: Scree Plot Exploratory Factor Analysis of IOCT**



### ***Independent variables***

The scales measuring PEOU and PU were adapted from the published literature. These scales were used in many previous studies (e.g., Awad et al, 2008.) and appeared to have stable factor structure. However, following the principle of good research methodology practice, factor analysis was performed on PEOU and PU.

Bartlett's test of sphericity showed sufficient correlations ( $p < 0.001$ ) among the scale items for both PEOU and PU. The MSA values of PEOU and PU were 0.914 and 0.935, respectively that indicated the compact patterns of correlations presenting reliable and distinct factors. The Scree plot and latent route criteria indicated one factor solution. Additionally, the percentage of total variance extracted by the first factor was 79.66% and 74.35% for PEOU and PU respectively. All factor loadings (un-rotated) for these two scales were greater than 0.80. Thus, consistent with past research, scale items represent the respective single construct. It can be restated here that HP and HN were measured with three items each. Therefore, performing factor analysis may not yield any insightful results.



**Table 6: Factor Analysis of Dependent and Independent Variables**

Scale	Items	Factor		
		1	2	3
IOCT	Q115_1	0.810		
	Q115_2	0.905		
	Q115_3	0.931		
	Q115_4	0.932		
	Q115_5	0.945		
PEOU	Q118_1		0.910	
	Q118_2		0.910	
	Q118_3		0.908	
	Q118_4		0.801	
	Q118_5		0.878	
	Q118_6		0.942	
PU	Q119_1			0.843
	Q119_2			0.658
	Q119_3			0.913
	Q119_4			0.907
	Q119_5			0.831
	Q119_6			0.898
	Q119_7			0.918
	Q119_8			0.899

IOCT: Initial Online Consumer Trust; PEOU: perceived ease of use; PU: perceived usefulness

\* Items loaded on their respective factor as a one-factor solution

### Reliability Analysis of DV and IVs

The results of the reliability analyses are presented in Table 7 and Table 8. The reliability estimate (Cronbach's alpha) of Initial Online Consumer Trust (IOCT) was 0.957. All inter-item correlations ranged from 0.717 to 0.931 and item-to-total correlations from 0.795 to 0.914. The reliability estimates of the multi-item scales representing Historically Positive affect (HP), Historically Negative affect (HN), Perceived Ease Of Use (PEOU), and Perceived Usefulness (PU) were greater than 0.9. The inter-item correlations of the respective scale items for independent variables ranged from 0.528 to 0.931. The item-to-total correlations of the respective scale items for independent variables were above 0.6. Thus, the reliability estimates of all the scales are considered good (Hair et al, 2006).

**Table 7: Reliability Estimates of Measures**

Scale	Variable	Number of Items	N	Cronbach's $\alpha$	Mean (S.D.)*
IOCT	DV	5	207	0.957	2.97 (0.13)
HP	IV	3	207	0.936	2.50 (0.14)
HN	IV	3	207	0.931	4.67 (0.21)
PEOU	IV	6	207	0.958	4.85 (0.18)
PU	IV	8	207	0.957	3.65 (0.36)

IOCT: Initial Online Consumer Trust; DV: dependent variable; IV: independent variable

HP: historically positive affect; HN: historically negative affect; PEOU: perceived ease of use; PU: perceived usefulness

\* Responses obtained on a 7-point scale (1=strongly disagree, 7=strongly agree)

S.D.: Standard Deviation

**Table 8: Item Statistics of Multi-item Scales**

Scale	Inter-item correlation		Item-total correlation	
	Minimum	Maximum	Minimum	Maximum
IOCT	0.717	0.931	0.795	0.914
HP	0.782	0.884	0.832	0.911
HN	0.772	0.898	0.802	0.896
PEOU	0.680	0.885	0.786	0.918
PU	0.528	0.881	0.648	0.893

IOCT: Initial Online Consumer Trust; DV: dependent variable; IV: independent variable  
HP: historically positive affect; HN: historically negative affect; PEOU: perceived ease of use; PU: perceived usefulness

### **Examination of Propositions**

The results of the ANCOVA analysis are presented in this section followed by the discussion of the assumptions of ANCOVA analysis.

#### **Assumptions of ANCOVA**

Descriptive statistics of IOCT were examined; more specifically, the distribution of IOCT in each of the group was examined individually. There were no outliers except for a single one in one group. The distribution of IOCT in each group did not appear to suffer from skewness. The distributions of the DV in two of the six groups did not show any departure from normality (Shapiro-Wilk test p-value >0.05); however, departure from normality does not have serious consequences on the results of ANCOVA analysis in case sample sizes are large and equal

(Myers and Well, 2003). It is noted that sample sizes across different experimental groups were almost equal.

One way ANOVA analysis was performed to examine homogeneity of variance among six experimental groups. In the analysis, IOCT was the dependent variable and six experimental groups were the independent variables. The results did not show that there were unequal variances (Levene's Test  $p\text{-value} > 0.05$ ) of IOCT among experimental groups. Thus, the assumption of homogeneity of variance was satisfied.

### **Results of ANCOVA analysis**

Table 9 shows the results of ANCOVA analysis. The mean values of IOCT were 3.36 and 2.57 for the positive e-WOM group and negative e-WOM group, respectively. Results showed that the adjusted means of the positive e-WOM group and negative e-WOM group were 3.08 and 2.86. The difference between adjusted means of IOCT for the two groups of e-WOM was 0.224 (std. error 0.143), which was not significant ( $F_{1,199} = 2.44$ ;  $p > 0.05$ ). Thus, proposition 1 was not supported. In other words, the relationship between e-WOM and IOCT was not significant.

Then, the effect of third party service providers on IOCT was examined. The unadjusted and adjusted means were 2.68 and 2.93 for the group with positive reputation of third party service providers, 3.03 and 3.03 for the group with negative reputation of third party service providers, and 3.21 and 2.95 for the group with no presence of third party service providers, respectively.

The Bonferroni adjusted mean differences among the three groups of third party service providers (no presence, presence with positive reputation, presence with negative reputation) were between 0.02 and 0.95 (std. error 0.17). These differences were not significant ( $F_{2,199} = 0.17$ ;  $p > 0.05$ ). Therefore, proposition 2 was not supported.

**Table 9: Test of Between-Subjects Effects**

Dependent variable IOCT							
Source	Type II Sum of Squares	df	Mean Square	F	Sig.	Proposition	Partial Eta Squared
Corrected Model	289.862	7	41.409	41.777	<0.001		
Intercept	10.482	1	10.482	10.567	0.001		
WOM	2.421	1	2.421	2.442	0.120	P1	0.012
HP	42.200	1	42.200	42.576	<0.001	P3	0.176
HN	9.949	1	9.949	10.038	0.002	P4	0.048
PEOU	3.560	1	3.560	3.592	0.060*	P6	0.018
PU	8.367	1	8.367	8.442	0.004	P5	0.041
G_SPR	.342	2	.171	.172	0.842	P2	0.002
Error	197.244	199	.991				
Total	2314.280	207					
Corrected Total	487.106	206					

**R Squared = 0.595 (Adjusted R Squared = 0.581)**

IOCT: Initial Online Consumer Trust; DV: dependent variable; IV: independent variable; HP: historically positive affect; HN: historically negative affect; PEOU: perceived ease of use; PU: perceived usefulness

\* p value of one tailed t-test of parameter estimate is 0.030

+ According to Cohen (1977), Partial Eta Squared should be interpreted as 0.01=small effect, 0.06=medium effect, and 0.14=large effect

df: degrees of freedom; Sig.: Significant

Historically positive affect (HP) and historically negative affect (HN) were measured on a continuous scale and entered into the ANCOVA analysis as covariates. The relationship between HP and IOCT was significant ( $F_{1, 199} = 42.58$ ;  $p < 0.05$ ). Similarly, HN was found to have significant association with IOCT ( $F_{1, 199} = 10.04$ ;  $p < 0.002$ ). Thus proposition 3 and proposition 4 were supported. That is, HP and HN invoked by the website of interest are positively and negatively associated with IOCT respectively.

Perceived ease of use and perceived usefulness were entered into ANCOVA analysis as covariates. PEOU did have a significant relationship with IOCT ( $F_{1, 199} = 3.59$ ;  $p < 0.05$ , considering p value of one tailed t-test) and PU also was significantly associated with IOCT ( $F_{1, 199} = 8.44$ ;  $p < 0.05$ ). Thus, proposition 5 and 6 were supported.

Overall, four propositions were supported as shown by the results of ANCOVA analysis. A total of 58.1% variance was explained by the model. The variables of interest contributed substantially to the total explained variance in the model. Furthermore, effect size (Partial eta squared) of study variables was estimated. The effect sizes of HP, HN, PEOU, and PU were 0.176, 0.048, 0.018, and 0.041, respectively. These four variables showed significant relationship with the dependent variable. Per Cohen (1977), these effect sizes can be described as small effects except for that of HP that can be considered as large effect.

## **CHAPTER 5**

### **DISCUSSION**

This chapter presents the followings:

- [1] Discussion of the final results from chapter 4
- [2] Contributions
- [3] Limitations
- [4] Future research
- [5] Conclusion

#### **Discussion**

The results of the final study were presented in the chapter 4. In this section, a detailed discussion and interpretation of the analysis of the final results are presented.

**Table 1: Summary of Results**

P1:	Electronic word-of-mouth or e-WOM is positively associated with initial online consumer trust (IOCT).	Not supported
P2:	The effect of third party service providers is positively associated with initial online consumer trust.	Not supported
P3:	Historically positive affect that has been invoked by the website is positively associated with the initial online consumer trust.	Supported
P4:	Historically negative affect that has been invoked by the website is negatively associated with the initial online consumer trust.	Supported
P5:	Perceived Usefulness (PU) of the website is positively related to the initial online consumer trust.	Supported
P6:	Perceived Ease of Use (PEOU) of the website is positively related to initial online consumer trust.	Supported

***Proposition 1: Electronic word-of-mouth or e-WOM is positively associated with initial online consumer trust (IOCT).***

With increasing access to the Internet and other technological advancements (e.g., mobile devices), communications or interactions among consumers has seen a steady upward trend. In the marketing literature, the social network theory explains trust transference from one individual to another (Granovetter, 1973). Kim et al. (2004) addressed trust transference via electronic word-of-mouth or e-WOM and hypothesized a positive relationship between e-WOM and initial trust. This hypothesis was supported in the study. However, it has been discussed in previous sections that subjects in their study were included from a pool of customers of banking services and the context of the study was different from that of the present study. In another research, Brengman et al. (2012) concluded that e-WOM has a positive relationship with initial consumer



trust although, in their study, the relationship was medium specific (such as social networking sites, blogs). In other words, while reviews from one type of consumer feedback system had a significant influence on consumer trust, the others did not. Sun (2013) concluded that e-WOM had a moderating effect on the relationship of website attributes and consumer trust. However, the conceptualization of ‘website attributes’ was not clear; the author did not clarify which attributes were considered as website attributes.

Based on the prior research, this present study proposed a positive relationship between e-WOM and initial online consumer trust or IOCT and the analysis revealed that there was no significant ( $p=0.120$ ) relationship between e-WOM and IOCT as hypothesized in proposition 1. In other words, this research indicates that previous customer comments, whether positive or negative, have no effect on the development of initial trust within customers about a previously unknown website. This result is contrary to conventional wisdom. Several reasons could be posited. For instance, it is possible that e-WOM does not have a direct effect on initial trust but its effect might be moderated or mediated through another variable. Some are discussed below.

The concept of e-WOM is relatively new and appears to have evolved only during the last decade (Chan et al., 2011). Investigators have examined different variables. For instance, Awad et al. (2008) discussed the influence of e-WOM (quality) and gender difference on the development of online trust; men demonstrated a higher effect of the presence of e-WOM on a retailer site on perceived trust in an online vendor than did women. Therefore, the moderating effect of gender on the relationship between e-WOM and IOCT might have suppressed the direct effect of e-WOM, which might not be strong enough to have been captured in the study. The effect of differentiation in feedback medium holds another potential explanation. This study has considered online feedback system that was not an integrated part of the new website of interest

or there was no hyperlink that led the subjects to any of the online feedback system either SNS (social network sites) or corporate blog. As mentioned earlier, in this study, the customer feedbacks were provided separately to the subjects at the beginning of the questionnaire. Following Brengman et al. (2012), it may also be explored whether e-WOM has any influence on IOCT if integrated with the new website of interest.

***Proposition 2: The effect of third party service providers is positively associated with initial online consumer trust.***

The operation of online commercial businesses (B2C) is grounded upon the concept of collaboration. In other words, an online vendor cannot be a stand-alone business. Usually, the online vendors have to depend on various service providers for transferring money, delivering products, providing security assurance, and so on. In this study, these third party service providers are the businesses or organizations that provide specific services to customers of a website other than selling a product. The existing e-commerce literature (Chang et al., 2013; Karimov et al., 2011; Kim et al., 2004; McKnight et al., 2002; Wu et al., 2010; Yaobin et al., 2007) showed that website's structural assurance that displays "*third party Web assurance seal or (t)rustmark as a structural assurance*" (Wu et al., 2010) significantly influenced initial trust of website users and can be enhanced by the endorsement of third parties such as VeriSign, Trust-E or BBBOnline. Hu et al. (2010) also demonstrated that the presence of different type of third party assurances (privacy and security) in a website increased the level of initial trust in online customers. On the contrary, Bahmanziari et al. (2009) presented a research related to the effect of third party service providers (certification) on the development of consumers' initial trust and

did not find any relationship between the two. Therefore, past research has opened the prospect of further investigation of this relationship.

It should be noted here that although the existing literature mainly considered the certification seal providers as the third party service providers whose presence in the websites of new web vendors may influence the development of initial online consumer trust in customers, this present study considered all types of the third party service providers (such as money transaction service providers, delivery service providers, trust certification service providers) whose existence (logo/web link) may enhance IOCT. However, no study was found to discuss whether the presence of third party service providers other than trust certification/seal providers has any effect on the development of initial trust. In this context, this present study considered all these service providers collectively as ‘third party service providers’ and proposed a positive relationship between the effect of third party service providers and IOCT and the logic behind this proposition has been discussed in chapter 3. However, the analysis confirmed that there was no significant ( $p=0.842$ ) relationship between the effect of online service providers and IOCT as hypothesized in proposition 2.

This phenomenon can be explained by two reasons. First, in this research a generalized conceptualization of third party service providers has been examined (i.e., all kinds of service providers). In other words, this research focused on the aggregated effect. Thus, it cannot be ruled out if any positive effect invoked by one was nullified by any potential negative effect by another. Second, the experiment that has been conducted using a vignette considered a specific product (books) and the aim of this research was to draw a generalized conclusion irrespective of product types. Interestingly, Karimov et al. (2011) noted that different kinds of product categories used in the experiments might affect the measurements of online trust relationships.

Thus, it may be that the third party service providers do not play a critical role in trust formation in online book vendors.

***Proposition 3: Historically positive affect that has been invoked by the website is positively associated with the initial online consumer trust.***

The conceptualization of the construct ‘historically positive affect invoked by the website’ builds upon the concept of the associative network theory of psychology that postulates that “*an emotion serves as a memory unit that can enter into associations with coincident events.*

*Activation of this emotion unit aids retrieval of events associated with it”* (Bower, 1981).

Following this theory, ‘historically positive affect invoked by the website’ explains the positive affect that arises within a customer after visiting an unknown (new) website. This positive affect is generated from positive memories of positive experiences with some previously visited websites and activation of these positive memories occurs from the similarity of experiences between the new website of interest and familiar websites. However, no study was found to discuss the effect of past experiences of a customer (with other websites) on the development of initial online consumer trust while visiting an unknown website by virtue of recalling the favorable experiences with the familiar web vendors. A positive relationship has been proposed between the historically positive affect invoked by the website and IOCT. The analysis of result found the relationship significant ( $p < 0.00$ ) as proposed in proposition 3. Thus, proposition 3 was supported.

***Proposition 4: Historically negative affect that has been invoked by the website is negatively associated with the initial online consumer trust.***

Historically negative affect invoked by the website is the level of negative affect that is invoked by the website of interest and is generated by recalling unfavorable or negative experiences with similar websites while purchasing a product. In proposition 4, a negative relationship has been proposed between historically negative affect (invoked by the website) and the dependent variable IOCT. The analysis of the result shows that this hypothesis has been supported ( $p=0.002$ ).

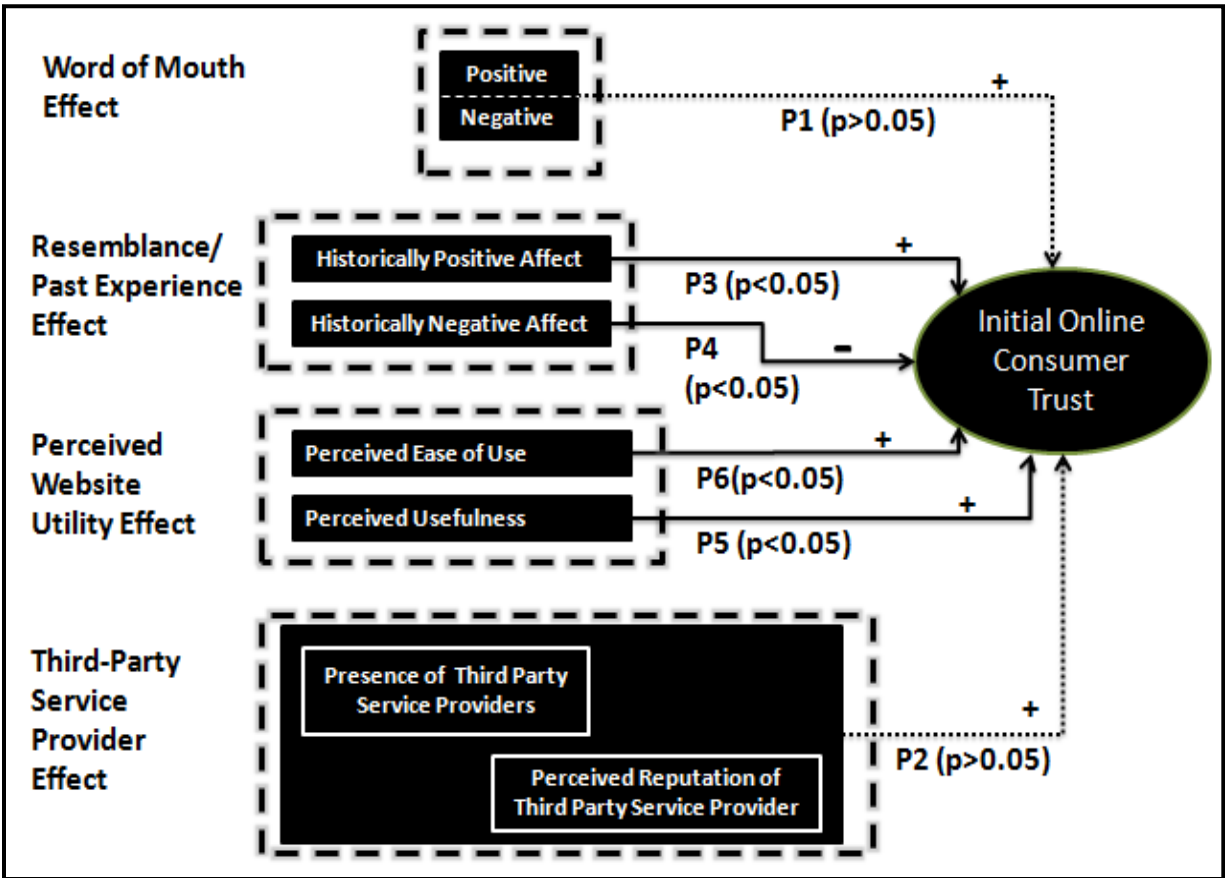
***Proposition 5: Perceived Usefulness (PU) of the website is positively related to the initial online consumer trust.***

Prior studies (Chen et al., 2007; Kouferis et al., 2004; Yaobin et al., 2007) supported a positive relationship between perceived usefulness and initial trust. The present study also proposed that perceived usefulness was positively associated with IOCT and the analysis of the result found this relationship significant ( $p=0.004$ ). Thus, the result is consistent with the findings of the prior studies. Indeed, this study strengthens the prior work by finding that PU plays a significant role in initial trust formation and the effect may not be restricted to a specific context.

***Proposition 6: Perceived Ease of Use (PEOU) of the website is positively related to initial online consumer trust.***

The existing literature presented contradictory facts about the relationship between perceived ease of use and initial trust. Kouferis et al. (2004) stated that a significant positive relationship exists between PEOU and initial trust; however, Chen et al. (2007) did not find any significant influence of PEOU on initial trust. In this context, the current study proposed a positive relationship between PEOU and IOCT. The statistical analysis found the relationship significant ( $p < 0.05$ ). Such a finding supports the study by Kouferis et al. (2004) while does not match with the finding from Chen et al. (2007).

**Figure 1: Model (With Results)**



**Conclusion**

This present research was aimed to distinctively conceptualize the construct Initial Online Consumer Trust from general trust and to empirically investigate the relationship of IOCT with plausible antecedents that evolved from online word-of-mouth effect, past experience-resemblance effect, perceived website utility effect, and third party service providers' effect. An experimental design was employed and data were collected from the undergraduate students (a total of 207 records after excluding anomalous responses) of a southeastern university.

Empirical investigation has found that some of the proposed relationships were statistically significant whereas a few of them were not.

The word-of-mouth effect was presented with proposition 1 which stated that the effect of e-WOM is positively associated with IOCT. This proposition was not supported and thus the effect of e-WOM on IOCT was not significant. Proposition 3 and proposition 4 represented the resemblance/past experience effect on IOCT. While proposition 3 stated a positive relationship between ‘historically positive affect invoked by the website’ and IOCT, proposition 4 posited negative relationship between ‘historically negative affect invoked by the website’ and IOCT. Both of these propositions were strongly supported. As shown in the conceptual research model, the perceived website utility effect was presented by the proposition P5 and proposition P6. While proposition P5 stated a positive relationship between perceived usefulness and IOCT, proposition P6 stated that perceived ease of use is positively associated with IOCT. Proposition P5 was strongly supported and this finding is consistent with the past research. Proposition P6 was also supported by the statistical analysis. Third party service providers’ effect was presented by the proposition 2 that aimed to find an impact of third party service providers (all) on IOCT. To that end, it aimed to examine an aggregated effect of third party service providers on IOCT; however, empirical evidence was inadequate to establish such an effect.

## **Contributions**

This current study has made several contributions to business research and understanding of business/marketing management.



## **Contribution to the Understanding of Consumer Trust**

This present research contributes to the trust literature by defining initial online consumer trust distinctively from general trust and by exploring the antecedents of initial online consumer trust. Recently, Rebecca (2013) has identified the need for further understanding of variables that contribute to the development of trust before , during , and after an online purchase. In other words, sufficient research has not been done to understand the temporal aspect of the development of online consumer trust in different phases, before a purchase, during a purchase, and after a purchase. The scope of this present research has served one component, i.e., the development of pre-purchase time consumer trust, which has been referred here as IOCT. There are three main reasons behind this decision. First, from customers' perspective, the initial trust (pre-purchase) is most important because it helps the customers to decide whether they will continue to interact and finally purchase from any website or not. Second, from the web vendors' perspective, it is important to take possible steps to develop initial trust within new customers; if not, they will lose their customers at the beginning. In other words, trust during purchase time and post purchase time will become less significant if initial trust does not build up during the initial buyer-seller interaction. Third, this current research, specifically emphasizing on initial trust, examined important antecedents to IOCT above and beyond what was considered in a recent work (Rebecca, 2013). Indeed, this present research has employed a multi-item operationalization of IOCT and tested the construct in a quantitative study; at a minimum, this work extends Rebecca's qualitative work.

### **Contribution to the Information Systems Literature**

The present study has contributed to the information systems literature. In real world applications, the employment of information systems should always be dictated by demands and expectations of consumers who use those applications. The key to the success of online business does not rely only on presenting an interactive and dynamic websites to its customers, but other aspects (e.g., presentation, utilities, collaboration with partners, etc.) also matters. The study supported that reasoning because positive affect and negative affect arising out of past experience affected IOCT. The role of these affective constructs that has been examined in the study demands a more thorough understanding. Borrowing from the associative network theory from the psychology literature (Bower, 1981), this study has introduced these variables in the field of information systems research.

### **Contribution to the Ecommerce Literature**

Ecommerce research discussed about various types of online businesses (including B2C) and related factors. In this research, the relationship between electronic vendors and their associated service providers (third party) were discussed. A concept of aggregated effect of third party service providers on trust was introduced; such a concept is efficient for decision making about the impact of collaboration with service providers. However, no significant effect of third party service providers was found on IOCT. At a minimum, this study provides for electronic vendors that choice of service providers should be based on factors other than potential reactions of customers about presence of particular service providers on vendor websites.

## **Contribution to the Marketing and Consumer Behavior Literature**

The current study discussed factors affecting IOCT. While the concept of IOCT is new as discussed above, understanding of its relationship with other variables is an advancement of empirical knowledge. In other words, this study sheds light on the factors that might affect the development of consumers' trust in an unknown website that in turn reflects consumers' attitude (acceptance or rejection) toward various characteristics/dimensions of new web vendors' websites. As such, an understanding will facilitate marketing research for online businesses and contributes to the consumer behavior and marketing literature.

## **Limitations**

There are a few limitations that may affect the generalizability of the results of this research. These limitations and their potential impact on the research findings are presented below.

### **Coverage**

The subjects for this study comprised undergraduate students from the business school of a reputed university. Several conditions were applied while selecting the study samples. First, survey responses were collected from students enrolled in specific classes whose instructors generously agreed to let their students participate in the survey. The reason behind this restriction was to prevent repeated participation of respondents. In other words, this research involves an experimental methodology and there is a chance of being assigned to a different treatment group if subjects are permitted to take the survey more than once. Therefore, distribution of surveys was restricted to specific classes. For the same reason, only business school undergraduate students were chosen. College students are not the only customers who

purchase goods from online vendors. The study sample was not drawn randomly from the entire population of online buyers. Therefore, the results of the study should be cautiously interpreted when applied to a population other than the one studied.

### **Vignette Design**

In this study, hypothetical websites (web vendor selling books) were used to deliver particular treatments on respective experimental groups. Because responses were collected from undergraduate college students, book selling vendors (books are frequently bought by the students) were chosen. However, previous research has stated that the variation of the types of commodities could alter research findings (Karimov et al., 2011). Therefore, generalizability of the results to other commodities is limited. In addition, customer feedbacks (comments) regarding the experimental websites and the reputation of the hypothetical third party service providers were presented by displaying hypothetical comments in the questionnaire (manipulation); the hypothetical nature of comments or website may have generated artificial feelings in the respondents about those comments. As a consequence, these hypothetical comments may fail to have any significant effect on the subjects. To bring real or genuine feelings, links to some hypothetical review websites or to hypothetical SNS (social networking sites) could be provided to the subjects. Therefore, any correspondence of the results with those generated via actual websites or comments is not ensured.

### **Anomaly in Responses**

As discussed earlier, although not omitted completely, the percentage of subjects that provided anomalous responses (respondents provided responses that were not consistent with their

respective experimental group assignment) decreased significantly from 39.29% (pilot study) to 2.82% (final study). This indicates that the revised survey instrument satisfactorily improved the quality of responses; however the impact of anomaly could not be eliminated and should be kept in mind.

### **Future research**

The present research has revealed some interesting findings that have opened up new possibilities for future research. First, this study has established strong associations of historically positive affect and historically negative affect on the development of IOCT that indeed is the most important and unique finding evolved from the empirical analysis. To the best of our knowledge, these constructs have not been studied in past research related to online business. Because both of the independent variables demonstrated significant effects on IOCT in spite of little variations in their operationalizations (scale items), this raises interesting issues for future research. For example, in depth studies can be conducted in future to examine construct validity and discriminant validity of the two variables - historically positive affect and historically negative affect invoked by the website of interests. In addition, the effects of these two variables on IOCT can be compared in the future. For example, in the marketing literature satisfaction and dissatisfaction are two different constructs (e.g., Andreasen, 1977). Likewise, the scale items of historically positive affect and historically negative affect should be constructed more distinctively and investigation should be conducted to determine when/where historically positive affect dictates historically negative affect or vice versa.

Second, e-WOM and the effect of third party service providers were found to have no effect on IOCT. However, in the study e-WOM was found to have a small effect size and the relation between eWOM and IOCT was not significant as found by Cohen (1977) [Table (9): Test of Between-Subjects Effects in chap 4]. This finding is not consistent with past research (Breneman et al., 2012; Kim et al., 2004). There may be several reasons. For example, it is possible that there is a relationship, which is subtle in nature and requires a larger sample to establish statistical significance. Therefore, future research should investigate this relationship with a larger sample size.

Third, as discussed earlier, e-WOM effect on IOCT can be reinvestigated representing the customer feedback comments on hypothetical customer review websites but not as part of a questionnaire. Moreover, different types of online customer feedback systems (e.g., SNS and corporate blogs) could be considered in future research. In addition, varying number of evaluators of the respective website can be counted in the future.

Fourth, following prior studies (Bahmanziari et al., 2009; Karimov et al., 2011; Yaobin et al., 2007), third party service providers can be portrayed in two ways on experimental websites (vignettes): externally providing the information of the third party service providers with their logos (as done in this study) or internally providing the information of the third party service providers such that internally provided information is the declaration of information/policies by the website of interest about its associated service providers. Future research should focus on different conceptualization and operationalization of third party service providers' effect on IOCT.

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## **LIST OF APPENDICES**

## **APPENDIX A: QUESTIONNAIRE**

Close

## Block Introduction

Thank you for agreeing to participate. In this survey, you will be asked about your opinion and beliefs about online shopping. Online shopping refers to buying of products/services over the Internet that includes choosing a required product from a website and paying online for it. Please carefully read the instructions before you answer. Your honest and thoughtful response is important for accomplishing the goal of this research.

This survey is approved by the Institutional Review Board (IRB) of The University of Mississippi.

**By clicking the 'next' button ( >> ), you are agreeing to participate in this survey.**

## Block 11

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [**e.g., UPS, FedEx, ReliaShipExpress** etc], website authentication certificate providers [**e.g., VeriSign, CertiTrust, Go-Daddy** etc.], financial exchange providers [ **e.g., PayPal, superEZpay** etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

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Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

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What does the website sell?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sell?

- Shoes
- Electronics
- Books

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

These are some customers' comments about the website.



**Overall Rating**

- This is Generally cheaper than other places
- 100% satisfaction in purchasing, I like it :)
- Easy process of shopping for me
- I have never had bad experience with this website
- This website is the best and I would never go anywhere else
- Every experience, I have ever had with this website is SUPER

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

These are some customers' comments about the 'Business Service Partners' of the website.



Website **Business Service Partners'** Rating

- Wow !! the fraud protection seal **CertiTrust** assured me to buy from this website
- Very fast and hassle free delivery with **ReliaShipExpress** !
- 100% of order received timely and in as stated condition
- I like secure payment with **superEZpay**

Please indicate your level of agreement with the following statement

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The <b>Business Service Partners</b> used by this website have a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Smartphone
- Tablets
- Any other, please mention

If you use a computer then, what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

## Block 22

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [**e.g., UPS, FedEx, ReliaShipExpress** etc], website authentication certificate providers [**e.g., VeriSign, CertiTrust, Go-Daddy** etc.], financial exchange providers [ **e.g., PayPal, superEZpay** etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

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Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

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What does the website sell?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sell?

- Shoes
- Electronics
- Books

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
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- superEZpay

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You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

These are some customers' comments about the website.

**Overall Rating**     

- Customer service is horrible
- I think, they should increase book collections
- I will not buy anymore from this website
- Don't do any business with this company
- Do not buy anything from them
- Stay away from this website

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Please indicate your level of agreement with each of the following statements

	Strongly disagree	1	2	3	4	5	6	Strongly agree	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree	1	2	3	4	5	6	Strongly agree	7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

These are some customers' comments about the 'Business Service Partners' of the website.



**Website Business Service Partners' Rating**

- Only good thing for this website is its delivery service which is operated by **ReliaShipExpress** and

from my experience, **ReliaShipExpress** always provides good shipping service  
 - Atleast the website is authenticated by **CertiTrust** which is great and makes me feel secure from online frauds. Apart from that, I did not like anything about this web store  
 -I like the secure payment with **superEZpay**

Please indicate your level of agreement with the following statement

	Strongly disagree							Strongly agree
	1	2	3	4	5	6	7	
The <b>Business Service Partners</b> used by this website have a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Tablets
- Smartphone
- Any other, please mention

If you use a computer then, what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

### Block 33

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g.,

**PayPal, superEZpay** etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [**e.g., UPS, FedEx, ReliaShipExpress** etc], website authentication certificate providers [**e.g., VeriSign, CertiTrust, Go-Daddy** etc.], financial exchange providers [ **e.g., PayPal, superEZpay** etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [**e.g., UPS, FedEx, ReliaShipExpress** etc], website authentication certificate providers [**e.g., VeriSign, CertiTrust, Go-Daddy** etc.], financial exchange providers [ **e.g., PayPal, superEZpay** etc] and others.]

What does the website sell?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sell?

- Shoes
- Electronics
- Books

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

These are some customers' comments about the website.



**Overall Rating**

- This is Generally cheaper than other places
- 100% satisfaction in purchasing, I like it :)
- Easy process of shopping for me
- I have never had bad experience with this website
- This website is the best and I would never go anywhere else
- Every experience, I have ever had with this website is SUPER

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>



Please indicate your level of agreement with each of the following statements

	Strongly disagree 1	2	3	4	5	6	Strongly agree 7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

These are some customers' comments about the 'Business Service Partners' of the website.

**Website Business Service Partners' Rating** ★☆☆☆☆

- I heard that delivery with **ReliaShipExpress** is not good
- This website is a good place to buy books but I don't think **CertiTrust** is playing any role here. So this is a useless extra
- Payment with **superEZpay** is complicated

Please indicate your level of agreement with the following statement

	Strongly disagree 1	2	3	4	5	6	Strongly agree 7
The <b>Business Service Partners</b> used by this website have a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Smartphone
- Tablets
- Any other, please mention

If you use a computer then, what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

#### Block 44

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [**e.g., UPS, FedEx, ReliaShipExpress** etc], website authentication certificate providers [**e.g., VeriSign, CertiTrust, Go-Daddy** etc.], financial exchange providers [ **e.g., PayPal, superEZpay** etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

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Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

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What does the website sells?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sells?

- Shoes
- Electronics
- Books

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

**Your Answer is not correct. Please visit the website again by clicking the link below.**

You may notice the presence of "Business Service Partners" such as **CertiTrust, ReliaShipExpress, and superEZpay.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Please select the "Business Service Partners" that you noticed in the website [ You can check more than one choice ]

- Go-Daddy
- CertiTrust
- Paypal
- ReliaShipExpress
- superEZpay

These are some customers' comments about the website.

Overall Rating     

- Customer service is horrible
- I think, they should increase book collections
- I will not buy anymore from this website
- Don't do any business with this company
- Do not buy anything from them
- Stay away from this website

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree	2	3	4	5	6	Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree	2	3	4	5	6	Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree	2	3	4	5	6	Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

These are some customers' comments about the 'Business Service Partners' of the website.

Website Business Service Partners' Rating 

- I heard that delivery with **ReliaShipExpress** is not good



- I don't think **CertiTrust** is playing any role here. So this is a useless extra
- Payment with **superEZpay** is complicated

Please indicate your level of agreement with the following statement

	Strongly disagree							Strongly agree
	1	2	3	4	5	6	7	
The <b>Business Service Partners</b> used by this website have a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Tablets
- Smartphone
- Any other, please mention

If you use a computer then,  
what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

## Block 55

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may or may not notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g.,

PayPal, superEZpay etc] and others.]

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

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Did you notice the presence of any "Business Service Partners" in the website?

- Yes
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*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

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What does the website sell?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sell?

- Shoes
- Electronics
- Books

These are some customers' comments about the website.



**Overall Rating**

- This is Generally cheaper than other places
- 100% satisfaction in purchasing, I like it :)
- Easy process of shopping for me
- I have never had bad experience with this website
- This website is the best and I would never go anywhere else
- Every experience, I have ever had with this website is SUPER

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention \_\_\_\_\_

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Tablets
- Smartphone
- Any other, please mention

If you use a computer then, what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

## Block 66

"Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.

**Please visit the website below and take a few minutes to thoroughly explore this website.** You may or may not notice the presence of some "Business Service Partners" in the website.

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

["Business Service Partners" refer to businesses or organizations that provide specific services to customers of a website other than selling a product. Business Service Partners include delivery providers [e.g., UPS, FedEx, ReliaShipExpress etc], website authentication certificate providers [e.g., VeriSign, CertiTrust, Go-Daddy etc.], financial exchange providers [ e.g., PayPal, superEZpay etc] and others.]



Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

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Did you notice the presence of any "Business Service Partners" in the website?

- Yes
- No

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

A description of the "Business Service Partners" has been given below:

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What does the website sell?

- Shoes
- Electronics
- Books

**Your Answer is not correct. Please visit the website again by clicking the link below.**

*After visiting the website, please come back to this page (i.e. this window) to continue with the survey.*

[www.testsite.com](http://www.testsite.com)

What does the website sell?

- Shoes
- Electronics
- Books

These are some customers' comments about the website.

**Overall Rating**     

- Customer service is horrible
- I think, they should increase book collections
- I will not buy anymore from this website
- Don't do any business with this company
- Do not buy anything from them
- Stay away from this website

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website seems trustworthy to me	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the information provided by the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The transaction and return procedures used by the website are trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I trust the payment procedure of the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website's billing and shipping processes seem trustworthy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I liked in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
This website reminds me of one or more website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website's appearance reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The content of this website reminds me of website(s) I did not like in the past	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is easy to use	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to become skillful at using the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Learning to operate the website is easy	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is flexible to interact with	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is clear and understandable	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
It is easy to interact with the website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
The website is useful for finding information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website is useful for purchasing books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website improves my performance in searching and researching information about,as well as buying, books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to find useful information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website enables me to search and buy faster	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
This website enhances my effectiveness for search, researching, and buying books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website makes it easier to search, find information about, and purchase books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
The website increases my productivity in searching,researching, and purchasing information about books	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Please indicate your level of agreement with each of the following statements

	Strongly disagree						Strongly agree
	1	2	3	4	5	6	7
Based on what I have heard/read, this website has a good reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have heard/read that this is a good website	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

This section will ask about you as an online shopper.

You are

- Male
- Female

What was your age on your last birthday? (In YEARS)

For how long have you been shopping online? [In YEARS]

When did you shop online for the last time? [In MONTHS; Use '0' for the current month, '1' for last month etc.]

Approximately how many times do you buy online in a Year? [ Type numeric numbers only ]

You prefer online shopping because (Please select all that apply)

- It is less time consuming
- It is easy
- You can buy from home
- You have better choices
- Any other, please mention \_\_\_\_\_

Which one do you use for online shopping? (Please select all that apply)

- Computer
- Tablets
- Smartphone
- Any other, please mention

If you use a computer then,  
what type of computer do you prefer to use during online shopping?

- Computer owned by you
- Computer not owned by you
- Does not matter

## **APPENDIX B: VIGNETTES**

1) Website with the presence of third party service providers

**Books For You**

Shop By Category

<a href="#">Children's Books</a>	<a href="#">Biography</a>	<a href="#">Fiction &amp; Literature</a>
<a href="#">Travel</a>	<a href="#">Romance</a>	<a href="#">Health &amp; Fitness</a>

You Might Like

<a href="#">Health &amp; Fitness</a>	<a href="#">Romance</a>	<a href="#">Travel</a>
		

Website Security Assured by **CertiTrust**  
A Certification Authority

All The Books Will Be Delivered By Fast  
**ReliaShipExpress**  
FREE !!

• SAFE & SECURE PURCHASE  
• MONEY BACK GUARANTEE  
Special discount on \$50 or above !!



2) Website without third party service providers

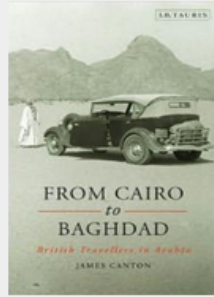


**Books For You**

**Shop By Category**

<a href="#">Children's Books</a>	<a href="#">Biography</a>	<a href="#">Fiction &amp; Literature</a>
<a href="#">Travel</a>	<a href="#">Romance</a>	<a href="#">Health &amp; Fitness</a>

**You Might Like**

<a href="#">Health &amp; Fitness</a>	<a href="#">Romance</a>	<a href="#">Travel</a>
		

- **SAFE & SECURE PURCHASE**
- **MONEY BACK GUARANTEE**

Special discount on \$50 or above !!

## VITA

Surma Mukhopadhyay was born in Kolkata, India. Surma is the daughter of Subrata and Sati Mukhopadhyay. She received a Bachelor's degree (B.Tech.) in Electrical Engineering (Hons.) from West Bengal University of Technology in Kolkata, India. She received her Ph.D. from the University of Mississippi, School of Business in 2014 with an emphasis in Management Information Systems (MIS). During her tenure as a graduate student, Surma was very passionately involved with teaching and research works and engaged in many service activities, including serving the Ole Miss Graduate Student Council. Apart from being an independent instructor for MIS curriculum, she has been recognized for her research in areas such as Internet business channel, consumer behavior, and effects of technological aspects on business. Her dissertation received a competitive intramural grant award. She has presented in renowned national and international conferences such as AMCIS, DSI, and SWDSI. She is currently working for a private company in the area of database management.