



A Theoretical Overview of Antecedents of Trust: Reason for customer retention by e-vendor

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Abstract:

Trust is a dominant factor in explaining the reason for customer retention by an e-vendor. The concept of trust in online buying needs to clarify because the previous researchers conceptualized trust in many different ways which are overlapping and contrary to each other. This article will give a theoretical overview of trust in e-retailer. The purpose of the article is to propose trust-based antecedents that will help in understanding trust on e-vendor in a comprehensive manner. This study reviews the previous literature on trust and identifies the underpinning concepts that relate to trust in the context of e-retail. The research identified Self-efficacy and Government role and policies as antecedents to trust in e-retailer. The model proposed is based on the trust model given by Mcknight's, (1998) initial formation of trust.

Keywords: customer, consumer behaviour, trust, e-vendor, e-retail, beliefs, intention, self-efficacy, government role and policy.

1. Introduction

A retailer, be it big or small, tries to retain their consumer. The reason being is attracting new consumers is more expensive than retention of consumer (Reichheld & Scheffter, 2000). Consumer retention ensures the repeat purchase behaviour of consumers or returning to the same vendor again and again (Hennig-Thurau & Klee, 1997). Researchers have identified many factors that explain the reason for consumer retention in e-commerce activities. The major reasons identified are loyalty (Ammari & Bilgihan, 2019; Larsson & Broström, 2019; Turhan, 20014; Abdolhosseini Khaligh, 2012; Trasorras, 2009; & East et al., 2000), satisfaction (Javed et al., 2021; Tripathi, 2018; Ludin & Cheng, 2014; Shun & Yunjie, 2006; Bowen & Chen, 2001), choice of technology (Gefen et al., 2003) and trust (Istiatin, & Marwati, 2021; Al-Ghreibah, 2020; Simarmata, 2017; & Han & Hyun, 2015). Consumer retention can only be possible when consumers and e-vendors will have a good relationship. In online purchasing, since there is no physical interaction between the parties, whatever the sale and purchase happen over the internet technology in such case trust becomes an important factor that rules the online market. Thus, it is being rightly said that trust is the major feature in online purchasing than any other factor such as price (Reichheld & Scheffter, 2000). Consequently, trust becomes the primary reason why customers return to e-vendor (Gefen et al., 2003). Trust in online shopping includes four things- namely, trust in information given by the e-vendor, product quality and price, customer service providers, and website presentation (Kim & Benbasat, 2006).

Trust is quite crucial where money is involved mainly in online purchasing where there is no face-to-face interaction between consumer and e-vendor. It becomes difficult to judge the behaviour of the e-vendor. This makes online purchasing somewhat risky and uncertain as compared to traditional buying especially when the vendor is new in the market. In such a situation studies have shown that trust plays a role of risk reducer (Gefen, 2000) in both cases- when the consumer is inexperienced and when the e-

vendor is new to the market. When parties interact for the first time, they form an initial trust. Initial trust is built between parties established based on two things namely Personality-based trust and Institutional-based trust. Personality-based trust develops during childhood resulting in the general tendency of an individual to trust other and Institution-based trust reflects the safety individual feels about the situation because of assurance given by 3rd party (Mcknight et al., 1998). This study proposed 'perceived self-efficacy' as personality-based trust and 'government role and policies' as institution-based trust are the two antecedents that impact trusting belief about the e-retailer.

A Web Trust model was proposed by Mcknight & Cervany (2001) which was grounded on TRA model of Fisherbein & Ajzen. In this model they empirically tested that trusting beliefs (attitude) lead to trusting intentions, which in turn result in trust-related behaviours (actual behaviour). Trust-related behaviour covers trusting and making purchases from e-vendor, and sharing personal information with them. Identifying the key role of trust in maintaining the relationship between consumer and e-vendor and the reason for consumer return to e-vendor, the present study tried to conceptualize trust in online shopping. The objective of this article is to provide an overview of the trust factor. This article proposes a conceptual model of trust that can empirically be tested. The study is carried under the belief that conceptual work provides a valid direction for empirical work.

2. Why is trust important in e-retail?

Trust is an important factor in understanding the online buying behaviour of consumers. Trust brings a competitive advantage to the e-commerce firm which intends to enhance the online buying experience (Kotha et al., 2004). To increase satisfaction and long-term orientation Geyskens et al., (1998) proved that trust has a significant impact (Sfenrianto, 2018; Lin 2019; Oliveira, 2017; Geyskens et al., 1998). Besides this, in order to gain loyalty first and foremost thing is required, to gain the trust of customers on e-retailer. Consumers' trust in e-retailer is essential for gaining customer loyalty (Kim & Peterson, 2017; & Rizan et al., 2014).

Studies on trust show e-retailer can also reduce risk perception only by ensuring the trust of the customer in them, which ultimately built healthy relations between the customer and e-retailers (Mou et al., 2015 & Gefen, 2000). In the adoption of technologies trust influences the intention to use significantly (Kanojia & Lal, 2020). For a long-term relationship with customers, trust is very essential. Further, some studies have examined that trust is the primary reason for the customer to have repeat purchases (Gefen et al., 2003) (Geyskens et al., 1998). The stronger the trust stronger the relationship will be between customer and seller (Cassell & Bickmore, 2000). Kim & Benbasat (2006) argue that trust in online stores focuses on personal information, product quality and price, customer service, and store presence.

3. Review of literature

3.1 History of trust

Trust was first conceptualized as a personality trait during the 1960s, where the focus was on understanding the individual character. At that time trust was studied by a psychologist to know the individual's ability to rely on others (Stimpson & Maughan, 1978; Klimoski & Karol, 1976; & Kee & Knox, 1970). Due to increasing rates of divorce cases in American families, by the 1980s trust emerged as a topic of study in sociology. The study of trust now started concentrating to understand the interpersonal relationship between social actors (Shapiro, 1987 & Lewis & Weigert, 1985). Latterly by the end of the 1990s, trust was conceptualized in multi-disciplinary researches such as in philosophy, education, economics, organizational sciences, and marketing (Spiecker, 1990; Hawes, 1989; & Young & Wilkinson 1989). With the growth of e-commerce trust also became an essential factor in the study.

3.2 Concept of trust

Consumers choose to enter a relationship with that e-retailer whom they have faith in. As being said above in online shopping there is no such interaction between buyer and seller it becomes quite difficult to ensure safety and security. This makes online trust different from offline trust. The various researchers have defined trust as “willingness to depend on e-retailer” (Gefen, 2000); “willingness to depend on an e-vendor to deliver on commitments” (Mcknight & Chervany, 2001); “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” (Cheung and Lee, 2006). Yoon (2002) defines that trust possesses three components- first, it reflects the anticipation of the trustor (consumer) that the trustee’s (e-retailer) act in his goodwill. Second, acceptance of the risk by the trustor in case commitment was not being fulfilled. Third, seller performance depends on the action of the consumer. Trust is viewed as 1) set of specific beliefs such as integrity, benevolence, and ability of other parties, 2) set of the general belief that another party can be trusted, and 3) reflect the feeling of confidence and security (Gefen et al., 2003). Kim & Benbasat (2006) suggested that trust has two aspects trusting beliefs and trusting intention. Trusting beliefs, also represented as “trustworthiness”, are the consumer perception about the e-retailer that he will exhibit good conduct and will do what he says. These beliefs will influence the trusting intentions, which represent all the activities that are required to complete the online transactions. Trusting intention is the willingness to share personal information like card details, address name, phone number, etc. over the internet. The functional definition of trust can be the willingness of the consumer to purchase online and providing personal information to e-retailer with a belief that he will honest and benevolent to perform his duties with goodwill.

3.3 Stages of online trust

Relationships are not built in one day; it grows gradually and so as the trust. Researches on trust suggested that trust between parties develop through phases (Shapiro et al., 1992 in Lewicki & Bunker, 1994) mainly three stages: trust building, stable stage, and last declining stage (Rousseau et al., 1998). Online trust comprises of two stages: Exploratory stage (initial trust) and commitment stage/ stable stage (ongoing trust) says Wang (2010). In Initial trust, trust is formed from assumption or whatever quick information is available because the parties involved in the transaction are completely unfamiliar with each other. In online mode, the first interaction takes place through the website. Consumer form perception about the e-retailer based on web environment and the information available on the website. Initial trust is based on consumer perception about the experience with the website. After the continuation of this initial trust for some time consumer enters into the next stage i.e. commitment stage. Commitment stage suggests the consumer has a high level of trust attitude and intention. This high level of commitment ensures the repeat purchase behavior of consumers. Hence, trust develops from initial trust to the commitment stage through experiences.

3.4 Antecedents of online trust

Wang & Hu, (2009) described five types of trust antecedents in online literature. Knowledge-based trust develops through the experience consumer has with the e-vendor over a while. As the consumer becomes familiar with the e-vendor, the uncertainty and risk started disappearing. Here trust development required time and interaction with e-vendor.

Cognition-based trust develops from the first impression. In online consumer form perception about e-vendor from the website as first interaction takes place between consumer and e-vendor is through the website only. So, in this case, to website quality such as information quality, service quality and system quality (Mcknight et al., 2002) plays an important role in the development of trust.

Calculative-based trust develops from economic analysis by estimating the costs and benefits when another party cheats or co-operates.

Institution-based trust develops is consumer's perception to trust e-retailer based on the inherent structure of the institution. In an online context, trust has nothing to do with the e-retailer but the medium i.e. internet technology (Tan & Sutherland, 2004). Thus, institutional trust is how security and safety one feels about the transaction while using online as a medium of exchange.

Personality-based trust also known as the disposition of trust (Gefen et al., 2003) develops from the belief of an individual about the other party. This type of trust mostly reflects the personality of an individual which is developed since infant age and becomes stable after some time (Mcknight & Chervany, 2001). Thus, it reflects the tendency of a consumer to believe or not to believe e-retailer.

In online purchasing transactions takes place via the internet and technologies that support online shopping such as mobile phones, laptops, computers, tabs, etc. Since there is no chance of face-to-face interaction between buyer and seller, trust is at an initial phase. Mcknight et al. (1998) suggested the at initial level trust formed between parties mainly influenced by two types of trust: one, Disposition to trust and the second Institutional-based trust. So, this article takes these two types of trust as more relevant in the study, formation of initial trust and reasons for returning to e-vendor.

4. Proposed Conceptual Model of Trust

Initial trust is based on consumer perception which can be influenced by experience. These experiences can be altered by e-retailer. If the e-vendor is able to provide a good and enjoyable purchasing experience then he will be able to attract the attention of the consumers. Thus, strengthening of initial trust becomes important for e-vendor for repeat interactions. As we know, initial trust is affected by the disposition of trust and Institutional trust. Here, this article proposed two antecedents of perceived Self-efficacy and perceived government role and policies. This article is based on assumption that conceptual/ theoretical framework provides the basis for empirical investigation. So, this article provides a conceptual basis for the antecedents which can be tested empirically.

Dispositional trust antecedent- Perceived Self-efficacy: Dispositional trust is an individual's ability and willingness to form trust. An Individual's upbringing and culture help in molding his/her personality which becomes stable after some point and remains thorough lifetime (Tan & Sutherland, 2004). A person's personality traits looked upon as a foundation in the formation of trust i.e. reflects his/her dispositional trust. This article proposed self-efficacy as a dispositional trust. The term self-efficacy was provided by Bandura (1982) in his socio-cognitive theory where he defined it as "how well one can execute the course of action required to deal with the prospective situation". Self-efficacy is capable of doing a specific task. Through information and experience individual judges whether he is capable of doing a specific task. These judgments are reflected by an individual's behavior which differs from person to person (Gist & Mitchell, 1992).

The self-efficacy concept is applicable in commercial activities too. Consumers try to analyse the risk and uncertainty involved in the transaction and act accordingly. Consumers who are high in self-efficacy will try out the task. Kim & Kim (2005) identified self-efficacy as one of the factors for online purchasing. They further added that people with low self-efficacy are unwilling to make online purchases. To elaborate. it can be said that individuals who are unable to judge the risk involved in online purchasing will not be comfortable in doing online purchasing and the person who can analyse the risk and capable to handle it will take chance to purchase via online mode. Similarly, this study proposed to apply the self-efficacy concept to judge the trustworthiness of an e-retailer.

Proposition1: Perceived self-efficacy of an individual is an antecedent of perceived trust on e-retailer

Institutional-based trust antecedent- Government role and policies: In Institutional-based trust, individuals believe that the structure possesses all necessary precautions that ensure the success of the

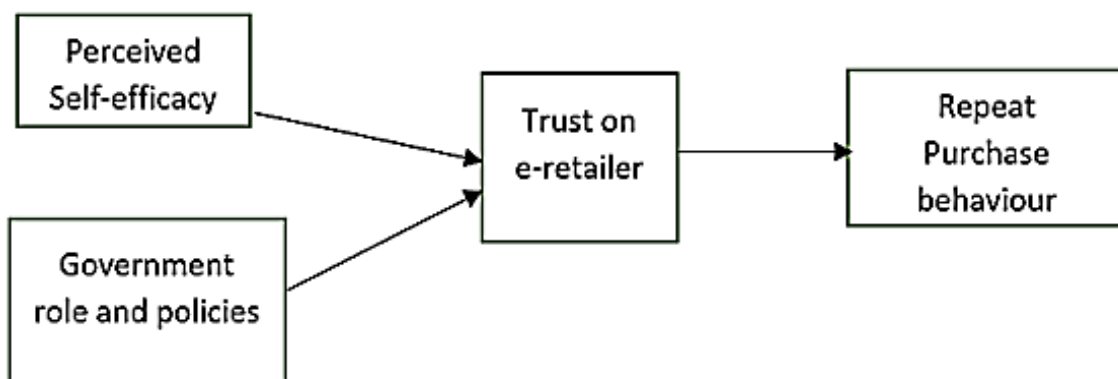
action (Mckingt et al., 1998). Institutional trust includes sociological views that trust is supported by a formal social structure that provides licenses or certification of good conduct (Tschannen-Moran & Hoy, 2000). Basically, in institutional trust assurance is provided by any formal or informal bodies where the trustor feels secure about the exchange. Two types of institution-based trust defined by Mcknight et al., (1998) are situational normality and structural assurance.

Situational normality ensures that chances of transaction success are high because the situation is normal. For example: in brick-and-mortar stores, stores without salespersons look not normal and consumer's trust will starts diapering in such a situation. Likewise, in online purchasing situational normality applies to trusting internet technology for purchasing. If the consumer has a fear of technology and internet medium they would not prefer to purchase online. "Consumer tend to extend greater trust when nature of the interaction is in accordance with what they consider to be typical and anticipated" (Gefen et al., 2003). He explains this as when the consumer is suspicious of the website interface that asks for any other details which are usually not asked by others, then that consumer will understand that situation is not normal and choose not to trust that site. Precisely, situation normality does not deal with the knowledge about the e-vendor but with the compared the situation with other sites.

Structural assurance, the second type of institutional trust, ensure the chances of transaction success due to safety guaranteed and regulated by some formal and informal bodies. Structural assurance is more persuasive during initial relations as it provides assurance about the e-vendor. Kanojia & Lal (2020) used the structural assurance as highly significant root constructs to measure user trust on online payment service provider. Both types of institutional trust are essential in the trust-building process especially during the initial phase of the relationship. Here, this study proposes government role and policy as an antecedent for perceived trust on e-retailer

Preposition 2: Government role and policy is antecedent of perceived trust in e-retailer.

Figure 1: Conceptual model- Research model of trust on e-vendor



This proposed model of trust on e-vendor is supposed to explain the reason for repeat purchase. Literature shows that a satisfied and loyal consumer makes a repeat purchase. This article proposed that trust is an essential factor that makes consumers satisfied and loyal. Trust on e-vendor reflects his benevolence, integrity, honesty, competence, and ability (Gefen, 2000; & Mcknight et al., 1998). Consumer belief that e-retailer will be loyal and fulfill all his commitment required in exchange. But it is difficult for an e-vendor to gain trust at the initial phases of his venture. These two types of trust play an important role to build initial trust namely- dispositional trust and institutional trust. Here, in this model researcher identified Perceived Self-efficacy and perceived Government role and policies as antecedents that represent dispositional and institutional trust respectively. This article proposed a research model of trust on e-retailer which can be empirically tested by future researchers in this field.

5. Discussion and conclusion

Trust helps in retention and repeat purchase of the consumer. When parties meet for the first time there exit an initial trust which is influenced by dispositional trust and institutional trust. Dispositional trust reflects consumer ability and willingness which is built in an early stage of his life. A consumer who has high dispositional trust tends to trust e-retailer. For building an initial trust e-vendor, providing a good online purchase experience can attract consumers to purchase from them. Along with this e-vendor can assure a safe and secure environment to their consumer so that they can shop from them without fear of misuse or financial and personal loss. The article provides antecedents of trust that were hoped to explain the reasons for trust in online buying. This model will help the researchers to provide to better understand the consumer's perspective so by can test this model. Once the consumer had a good initial experience consumer will form a good image which in turn makes the consumer stick to the e-vendor.

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