

Introducing and Validating Factors Affecting Potential Netizens' Perceptions toward the Interpersonal Trusting Beliefs of a Trustee in B2C e-Commerce within the Malaysian Context

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Abstract—Online transactions growth would promote business-to consumer (B2C) electronic commerce (E-Commerce) development worldwide, including the Malaysian context. However, the majority of Internet users or netizens, comprising Malaysians, had never transacted online so far. Whereas it has been claimed that initial trust is the main issue of such a phenomenon. Thus, further investigation is needed to the issue of initial trust and its antecedents in the context of B2C E-Commerce in Malaysia. Therefore, this research aims to investigate factors that could influence the perceptions of potential netizens toward the interpersonal trusting beliefs of unfamiliar trustee. Within the scope of this research, three major antecedents were selected; website quality, trustee profile, and third party support.

Index Terms—B2C E-Commerce, initial trust, interpersonal trusting beliefs, potential netizens.

I. INTRODUCTION

Recently, there is a massive number of Internet users in all over the world. Nonetheless, among Internet population solely, 9.3% have purchased online [1]. Although, the Chinese online retail is achieving a rapid growth, there are only 22.1% of Internet users or netizens have experienced online shopping [2]. Surprisingly, Malaysian Internet users, who did not experience e-Commerce yet, are well aware of the significance of E-Commerce usage, and they have the ability to exchange with others its related results such as the benefits of E-Commerce adoption [3]. However, 71.8% of Malaysian Internet users have never purchased online, and within the next six months 82.8% of these netizens are not willing to become online consumers [4]. Hence, the percentage of netizens who did not transact online yet is too low, and they do not have the intention to do so in the near future, including Malaysians. Whereby, such a problem has been treated and claimed to be as an initial trust issue [5], [6], [7]. Thus, netizens lack of initial trust in commercial websites.

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II. INITIAL TRUST

Indeed, initial trust is a very important issue in the domain of B2C E-Commerce. The trust of consumers becomes more fostered and supported when trust is created and consumer anticipations have successfully matched the initial transactions of a vendor [8]. The first transaction occurs after the initial trust to become the first and most significant move of trust development [9], [10], and to be a significant issue either, in B2C E-Commerce in practical and theoretical domains together [9].

Initial trust, refers to the trust of a trustor in unfamiliar trustee [5]. Since online consumers are, in base, netizens then the Internet users, other than online consumers, who did not transact yet with a certain trustee's website, are recognized in this research as new or potential netizens or trustors to that trustee [11], [12]. Meanwhile, this research adopted a trustee interpersonal trusting beliefs, which are; competence, integrity, and benevolence [10], [13]. These beliefs represent the interpersonal features of a trustee [13]. Thus, in the context of initial trust, such beliefs are perceived by potential netizens or trustors toward a trustee.

III. PROBLEM BACKGROUND

Actually, some factors may play different roles during the changeable process building of trust [7]. That is, a variable which may influence the perceptions of potentials, does not imply to do so to repeat or experience consumers, and vice versa. Nevertheless, a few of trust studies have distinguished the trust of potentials from repeat trustors, and assigned different factors that may contribute to any of them [7]. Besides, based on the problem identified earlier, there is a lack of initial trust among netizens, including Malaysians. However, based on the literature, there is also a lack of initial trust research that addressed the constructs of website quality, trustee profile, and third party support in the Malaysian context.

Moreover, website quality has been found a significant factor that can influence the initial trust of trustors [14]. Nevertheless, in B2C E-Commerce trust, a few studies [15], [16] have addressed trustee website quality construct, or examined the relationship between website quality and consumers' trust [16], as well as initial trust [7], [14], which have been or conducted in either; e-business in the U.S. [14], or conducted in the domain of online shopping in China

country [7]. Besides, there are inconsistent results of website quality [7], [16]. In addition, among website quality dimensions a few studies [7] have investigated service quality, privacy protection, and security protection influence on the trust of potential trustors. Such a study [7] has included those variables into different constructs, and thereby different definitions, from this research, have been adopted to each of them. Finally, based on the literature, investigating trustee website quality construct in terms of information quality, system quality, service quality, privacy protection, and security protection, perhaps deem as more comprehensive reflection of a trustee website quality, and unique as well.

Furthermore, in B2C E-Commerce, the construct of trustee profile found to play an important role in affecting trustors' initial trust in a trustee [7], [14]. Nonetheless, a few studies [7], [14], [17] have addressed trustee profile construct in the context of initial trust, or examined the relationship between and trustee profile and consumers' trust [7], [14], which, as mentioned earlier, have been conducted in either; e-business in the U.S. [14], or in the domain of online shopping in China country [7]. In addition, among trustee profile dimensions a few researchers have investigated the longevity influence on the trust [18], and initial trust [7]. Finally, based on the literature, investigating trustee profile construct in terms of reputation, size, and longevity, perhaps deem as more appropriate reflection of a trustee profile.

Finally, third party support found to have a significant influence on the initial trust of trustors [7]. However, in B2C E-Commerce, a few studies [7], [14], [17] have addressed third party support construct in the context of initial trust, or examined the relationship between third party support and consumers' trust [7], [14] which, as mentioned earlier, have been conducted in either; e-business in the U.S. [14], or in the domain of online shopping in China country [7]. Besides, there are inconsistent significance influences of third party support on trustors' trust [7], [14]. Moreover, among third party support dimensions a few researchers have investigated social recommendations influence on the trust [19], and initial trust [7], [14]. As a result, investigating third party support, including seal presence and social recommendations, would be beneficial and it might provide an appropriate reflection of such a construct.

Therefore, there is a need to investigate the influence of website quality, trustee profile, and third party support constructs including their related dimensions on potential trustors' perceptions toward the interpersonal trusting beliefs of unfamiliar trustee, within the context of B2C E-Commerce in Malaysia country.

IV. INITIAL TRUST ANTECEDENTS

As shown in figure1, this research will focus on the following aspects; Firstly, since potential online consumers have many alternatives to transact with many available online trustees easily by few clicks, as well as the difficulty to control a whole society, then probably it is more likely to enhance trustee's performance rather than enhancing the whole society. Thus, this research will focus on a trustor perspective. Secondly, factors that are related to repeat trustors, such as 'familiarity', are not involved in this

research, due to the concentration solely on potential trustors, who are involved in initial trust issue [5]. Thirdly, following Singh and Sirdeshmukh, (2000) classification for trust, initial trust involves all potentials who have not transacted online with a trustee, where a trustor's browsing, searching, or any other activities except online transaction are within the scope of this study [5], [20]. Fourthly, macro level factors, which are associated to environmental issues [17], are beyond the scope of this research. Whereas, only micro level factors, which are related to a certain trustee [17], are involved due to the ability to be controlled by a trustee [7]. Fifthly, following Kim and Tadisina, (2007) classification for the micro level factors [17], a trustor's characteristics variables, such as 'propensity to trust', are discarded in this research. This is because of the difficulty to be controlled by a trustee, as well as, recently in a similar environment to Malaysia country, it has been found that a trustee has not to pry in such issues and advised to attract all potentials regardless of their personal features [7].

A. Trustee Website Quality

Trustee website quality, in this research, refers to the perceptions of potential online trustor toward a trustee website in terms of information quality, system quality, service quality, privacy protection, and security protection.

Information quality is defined in this research as the extent that potential online trustors perceived that a trustee's website has the features of format, accuracy, content, and timeliness [21], [22]. It has been found that information quality is highly related to the success of a website in a positive manner [23]. Online consumers are looking for information that can enable them to differentiate the quality of services and products available in a website [24]. Those consumers are not aware of various issues inside a website such as the quality of goods and services [25]. Many competitors are available at the electronic marketplace and marketing for sometimes the same goods and services, where the features of related information available at a website can attract online consumers [26].

System quality is defined in this research as the extent that a potential online trustor perceives that a trustee's website is easy to navigate [23], and the interface interaction is consistent [26], [27]. The navigation that recognized to be well designed is observed to reinforce the sales of a website [28]. The better interface a website has, the longer period of time browsers or consumers will spend in navigating such a website [25]. Within a website, navigating more would imply to improve a consumers experience in that website which, at the end, can foster the probability to have an online transaction [25]. In system quality, it is significant to have a consistent interface where a consumer has to interact with [23], [26], [27]. That is, similar functions within a website should be done using the same procedure [27].

Service quality is defined in this research as the extent that a potential online trustor perceives that a trustee's website is interactive, responsive [23], and effective in its comparison and search capabilities [27]. Interactivity category comprises the capability of a website to provide interaction with consumers, personalize the layout, and the realization of the contents [23]. Responsiveness category comprises the capability of a website to provide consumers with feedback

and the delegates' response [23]. It has been advocated that a learning relation, where the technology of a website is utilized to maintain consumers' profiles, through their feel and preferences, such as search customization, has the ability to improve the convenience of consumers [29].

Privacy protection is defined in this research as the perceptions of trustors about a trustee probability to keep out their confidential information gathered within an online transaction from disclosure or unauthorized usage [30]. Gathering and selling information may cause in harming consumers in many ranges, starting from spammers till deceitful credit card haulage and identity steal [31]. For numerous consumers protecting the information of a transaction is critical, as well as, the privacy loss is considered as a primary concern [30]. Mostly, online consumers perceive that an online vendor must not distribute or share their personal information with others, as being a commitment of an online vendor [30].

Security protection is defined in this research as the perception of a trustor that a trustee will achieve the demands of security such as encryption, authentication, non repudiation, and integrity [30]. In a commercial website, if normal online consumers find the protection mechanisms (i.e., SSL technology), and security attributes (i.e., security policy), then those consumers have the ability to figure out the intention of such a website to achieve the demands of security within a transaction [32]. This would help online consumers to take a decision of transacting with an online vendor because such artifacts would confirm that this vendor exerts endeavors to gain those consumer's trustworthiness and reduce their perceived risk [30]. As a result, the trust of online consumers toward an online vendor will be boosted when they perceived the security protection [30].

Finally, all of those trust predictors are considered close to each other and related to the quality of a website [19], [30], [33]. They have been joined into various groups related to trustee website quality construct such as 'Website Quality' [14]–[17]. It has been found that measuring website quality as a construct can be a beneficial instrument to evaluate the perceptions of the quality of a commercial website capability [16]. Probably, the perceptions of online trustor's toward a trustee website quality have the ability to impact their beliefs of trust [16], [18] and initial trust [10], [13], [14] as well. Hence, the perceived level of a trustee website quality would influence the interpersonal trusting beliefs of potential online trustors in unfamiliar trustee.

Therefore, it is postulated that:

H1: The high perceived level of a trustee website quality would positively influence the interpersonal trusting beliefs of potentials in a trustee.

B. Trustee Profile

Trustee Profile, is defined in this research as, the perception of potential online trustor toward a trustee in terms of reputation, size, and longevity.

Reputation is defined in this research as assigning a set of features to unfamiliar trustee based on public second hand information about that trustee [10], [34]. As soon as online consumers encounter a trustee has a good reputation, they may believe that this trustee will not take a risk and deceive

them for a transitory profit due to unwanted consequences of destroying the whole reputation or investment [17]. Thus, when online consumers perceived a good reputation about a trustee then their trust may become more fostered.

Size variable is defined in this research as a trustee overall size and marketplace share situation [35]. A numerous consumers incline to trust huge overall size and market share companies or vendors, because such vendors are proposed to have continuous deliver on their promises to their consumers [36], as those vendors being able to preserve their position in the marketplace [35].

Longevity is defined in this research as the perceived period of time that a trustee has last in the marketplace [17]. A trustee long history has been proposed and found as a significant variable that impact potential trustors' trust in a trustee [7], [14], [17].

Finally, those trust predictors are deemed close to each other [37]. In addition, those predictors have been joined into different categories associated to trustee profile construct such as 'Company Profile' [14], [17]. Likely, the perception of online trustor's toward a trustee profile can impact their beliefs of trust [36] as well as initial trust [6], [7], [14], [17]. Thereby, the perceived level of a trustee profile would influence the interpersonal trusting beliefs of potential online trustors in unfamiliar trustee.

H2: The high perceived level of a trustee profile would positively influence the interpersonal trusting beliefs of potentials in a trustee.

C. Third Party Support

Third party support, in this research, refers to the perceptions of potential online trustor toward a third party support in terms of seal presence and social recommendations.

Seal presence is defined in this research as the certified agencies that assure and exist in a trustee commercial website [38]. In B2C E-Commerce, many various seals of trusted third party have been offered to help online consumers in diminishing their risk [39], [40]. The presence of a trusted third part seal, such as WebTrust, in a commercial website informs online consumers the an online vendor will exert a sincere efforts to support the transactional commitments that must reinforce the trust of those consumers in this vendor [30].

Social recommendations is defined in this research as all of potential online trustors' family members, friends, and colleagues, support and assurance of a certain trustee commercial website [41]. It has been found by online practices research that relatives, colleagues, and friends can affect individuals to form initial acceptance decision [42], [43].

Finally, both of those trust predictors are related to a third party support construct, and also close to each other. This is due to their representation for an independence third party [18] of trust parties other than trustor and trustee, as well as they are shared in their foundation as being a kind of transference based trust [7]. Besides, most of them have been joined into various groups related to third party support construct such as 'Perceived Reference Power' [7]. Probably, the perceptions of online trustor's toward a third party support have the ability to impact their beliefs of trust [18], as

well as initial trust [7]. Thus, the perceived level of a third party support would influence the interpersonal trusting beliefs of potential online trustors in unfamiliar trustee.

Therefore, it is postulated that:

H3: The high perceived level of a third party support would positively influence the interpersonal trusting beliefs of potentials in a trustee.

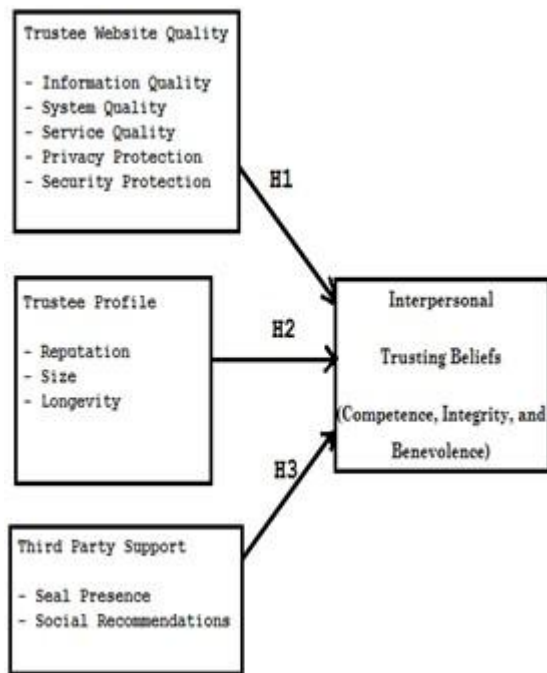


Fig. 1. Initial trust antecedents influence on the interpersonal trusting beliefs.

V. CONCLUSION

This research may contribute to B2C E-Commerce domain by introducing a new dimensions to the website quality construct. Besides, validating all of the three presented constructs' influences on potential trustors' perceptions toward the interpersonal trusting beliefs of a trustee within the context of Malaysia. Within those implications this research may help in providing better understanding and more insights about the factors affecting the trust of potential online trustors. Understanding more about their perceptions towards a trustee could help to place initial trust in a trustee and reduce the presence of the clarified problems in B2C E-Commerce. If so, then many participants in this domain would gain various benefits. Firstly, existant web vendors who, absolutely, seek to embrace more online consumers to improve their profits. Next, encourage retailers who need to have a successful commercial website presence to expand their marketplace. Besides, developers who used to design, maintain, and support websites for retailers or other commercial participants. In addition, trust third party organizations which likely would be grateful to recognize additional features and information about their clients' perceptions. Moreover, governmental and private organizations and firms which have or attempt to have a web presence for their services to minimize their costs and acquire other E-Commerce benefits. Furthermore, Malaysian consumers and people who would gain more E-Commerce advantages when they become confidence with much more

online transactions. Finally, the participant aspect that would gain various benefits is the Malaysian online sales growth, which probably can support the national economy development and growth.

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