



Consumer Trust in E-Commerce. An Analysis of Means Communicating Trustworthiness From a Buying Transaction Life Cycle Perspective

Carsten D. Schultz

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Trust is a major challenge to the consumer acceptance of e-commerce: the lack of trust is an important reason for the hesitant growth in e-commerce and for the reluctance of consumers to engage in online buying transactions. Communicating trustworthiness is therefore a major challenge, companies encounter. This study concentrates on the various means communicating trustworthiness proposed by researchers. An overview of means is presented according to a buying transaction process life cycle spanning the four phases information, agreement, handling, and postpurchase. Besides enabling the categorization of the various means to develop consumer trust, the four phases illuminate the dynamic aspect of trust development and allow the introduction of a simple measure to determine success in the domain of e-commerce by evaluating the repetitiveness of a consumer transacting with the e-vendor. A web site analysis was also conducted to evaluate the trust means usage in practice. The findings of the web site analysis indicate three general trends. First, the analyzed web sites hint at an absent exploitation of second and third degree information. Second, the results of the study obtained from the indicators regarding the later phases portray a lack of means usage during the handling and postpurchase phase. Third, the web site analysis points out multiple possibilities for e-vendors to adjust, improve, and implement additional trust means. In general, the discovered trends are an indication for e-vendors to adapt their strategies to employ trust means towards the relevant consumer perspective. The presented exploratory approach of the study provides a deeper understanding for consumer trust development in e-commerce and insights into the utilization of trust means in practice from a buying transaction life cycle perspective. Researchers and practitioners are provided with a conceptual elaboration of consumer trust in e-commerce, an overview of trust antecedences and ...

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