

Trust Transference from Brick to Click Retailers: A Conceptual Model for Impersonal Trust

Talal M. I. Alsaif
Brunel Business School, Brunel University, UK
Talal.Alsaif@brunel.ac.uk

Ahmad Ghoneim
Brunel Business School, Brunel University, UK
Ahmad.Ghoneim@brunel.ac.uk

Abstract

Previous researches have revealed that the creation of synergy between retailers' channels can enhance customers' satisfaction and loyalty. Nevertheless, little is known about utilizing such synergy in inducing customers' purchasing behavior in electronic commerce. In an attempt to address this issue, few empirical studies have been conducted on the role of trust transference from brick to click channels to understand customers' purchasing intentions. These studies have mainly focused on interpersonal trust as a proxy of the transference process. Therefore, the aim of this paper is to articulate the importance of impersonal trust and shed light on its expected role during the transference process. Based on this, the paper presents a conceptual model for impersonal trust to identify its transferable drivers and its relationship with customers' purchasing intentions. The proposed methodology for testing the conceptual model is also discussed in the final part of this paper.

1. Introduction

The overwhelming growth in the number of Internet users over the past decade has created an attractive market for investors in electronic commerce (e-commerce). Currently, the number of Internet users has almost reached 2.5 billion worldwide [22]. This remarkable number has encouraged many brick-and-mortar retailers to migrate to the Internet and seek the benefits of electronic commerce [28]. Indeed, the strategy of shifting retailers from brick-and-mortar to brick-and-click can increase sales, reduce costs and enhance the return on investments [65]. Nevertheless, the Internet has not yet brought all its promises to bricks-and-clicks [27]; for example, pure Internet players have exceeded the success of bricks-and-clicks by 4.15% in terms of the "compound annual growth rate"[21]. This reflects the struggle of bricks-and-clicks in competing against pure Internet players [2]. One

possible reason for this struggle is that many brick-and-click retailers are not realizing the importance of creating synergy between conventional and electronic channels [66]. Indeed, previous studies have revealed that integration between the retailer's physical store and website can enhance customers' satisfaction [24] and loyalty [45]. However, employing this synergy to understand customers' purchasing behavior has received insufficient attention in the literature [62]. Consequently, it has become increasingly important to clarify how 'brick' operations can affect the purchasing decisions of 'click' customers [42].

While trust is acknowledged as an important predictor of customers' purchasing behavior in e-commerce [25], still its establishment within websites is more difficult than within physical stores [14]. Therefore, brick-and-click retailers need to utilize their physical stores for building customers' trust in their websites [61]. That is to effectively transfer trust from brick to click channels in order to benefit from such transference in inducing customers' purchasing behavior [52]. The findings of prior studies demonstrate that trust transference can facilitate customers' purchasing intentions in e-commerce through interpersonal trust (e.g., [27, 1]). However, the role of impersonal trust has been insufficiently studied in this process, although a recent study revealed that impersonal trust (perceived structural assurance) has an impact on customers' purchasing intentions in retailers' websites [7]. Moreover, the literature is still lacking investigations that identify the transferable drivers of impersonal trust in retailers' websites. The following part of this paper offers a review of the literature in an attempt to improve understanding of the concepts of impersonal trust and trust transference.

2. The Concept and Facets of Trust

It is common for e-commerce researchers to adopt the concept of trust from classical works in marketing and management disciplines. One of the accepted definitions (brought from marketing to e-commerce) is the Moorman et al. [41] conceptualization of trust in

interpersonal relationships (e.g., [50, 11]). Indeed, Moorman et al. [50, p.82] view trust as “a willingness to rely on an exchange partner in whom one has confidence”. However, trust is not always interpersonal, as it also has an impersonal face [53, 69]. Therefore, trust has been acknowledged as a multi-faceted and complex concept in nature [51]. The interpersonal face of trust mostly describes trust in humans or entities that holds volition toward the trustor. According to Mayer et al. [34], interpersonal trust involves three attributes that are perceived in the trustee: ability, benevolence and integrity. These attributes are known as trustworthiness [34] or trusting beliefs [37]. In contrast, impersonal trust is trust in structures that lacks any volition towards the trustor [36]. Impersonal trust in e-commerce is defined as customers’ beliefs that website structures are in place to ensure successful transactions [37, 44], such as privacy policy, security controls, product guarantees and other legal contracts [68]. Therefore, impersonal trust can also be labeled as “institution-based trust” [37] or “control trust” [58].

3. Trust Transference

Trust transference is a cognitive process [56] that involves conveying trust from one context to another [29] or from a known party to an unknown party [32]. That is a customer might trust a retailer’s website, because this retailer has a physical presence [1], or might trust an unknown retailer on eBay, since this retailer is associated with trusted e-marketplace [43]. However, there are four types of trust transference as identified by Lee et al. [29]: (1) from conventional to conventional commerce, (2) from conventional to electronic commerce, (3) from electronic to electronic commerce, and (4) from electronic to conventional commerce. This paper attempts to focus on trust transference from brick to click, so the second type of

this classification will be discussed. In addition, trust transference for brick-and-click retailers has two forms in e-commerce: (1) intrinsic and (2) extrinsic transference. The intrinsic transference occurs within retailer’s channels, such as from the physical store to the website [27], or from the website to the mobile application [33]. In contrast, the extrinsic transference is facilitated by a third party, such as the endorsements of VeriSign or TRUSTe [20].

The concept of trust transference has not been discussed in e-commerce studies until lately, as it was first brought from other disciplines in 2003 (e.g., [13]). Indeed, Stewart [56] presented a theory with empirical evidence on the transference of trust from known to unknown websites when they are associated with each other (e.g., exchange of hypertext links). Moreover, the Stewart’s [56] findings demonstrate that for the website of brick-and-click retailer, placing a picture and address of the physical store can increase trust in this website. Therefore, considerable attention has been given to Stewart’s [56] theory in trust studies of brick-and-click retailers (e.g., [1, 30]).

Recently, trust transference in brick-and-click retailers has become a fruitful area of research [61], because these retailers need to enhance their competitive position against pure Internet players [7]. This raises the need to utilize the physical stores to form positive customer beliefs and attitudes towards their websites [1, 28]. For instance, Lee et al. [30] empirically found that customers’ satisfaction is affected by trust transference from a physical bookstore to its website, while Hahn & Kim [17] demonstrate that customers’ trust in an apparel store is a strong predictor of their intentions to search for information in its website. The literature reveals other advantages when transferring trust from the conventional to e-commerce transactions, and Table 1 summarizes the studies of trust transference from bricks to clicks.

Table 1. Summary of trust transference studies in bricks-and-clicks

Author/s	Sector	Methodology	Findings
Stewart [56]	Computer Retailers	Experiment and survey of 221 subjects (70% students)	Trust transfers from the known to unknown websites when they exchange hyperlinks. Also, placing the picture and address of the physical store can increase trust in the website of brick-and-click retailer.
Kuan & Bock [27]	Grocery Retailer	Survey of 246 actual customers	Customers trusting beliefs in the physical store can affect their trusting beliefs in the website which in turn predict their Internet purchasing intentions.
Lee et al. [29]	Banking	Questionnaires to 325 employees, housewives and students	Trusting beliefs in the physical bank affect structural assurance, perceived extent of use and perceived website satisfaction for first time customers. This is also applied to experienced customers except for the perceived website satisfaction.

Hahn & Kim [17]	Apparel Retailer	Survey of 261 students	Consumer trust in the physical store predicts perceived confidence of shopping using the website, information search intentions using the website, but not other behavioural intentions towards the website.
Lee et al. [30]	Bookstore Retailers	Questionnaires to students with 247 responses	Trust transference from the physical stores to the website has an influence on customers' satisfaction, but not on repurchasing intentions.
Bock et al. [7]	Multi-Product Retailers	Survey of 33,800 actual customers	Customers' trusting beliefs in the physical store can affect their trusting beliefs in the website. However, this effect is greater for experienced customers compared to those who have not previously interacted with the website.
Badrinarayanan et al. [1]	-	Questionnaires to 565 students	Customers trust in a retailer's physical store affects their trust in the website. Also, customers' trust in the website affects their purchasing intentions.

Several studies in Table 1 show that trust can generally transfer from interpersonal to interpersonal domain, and some of these studies demonstrate that interpersonal trust in a retailer's website does affect customers' purchasing intentions. However, the main limitation in these studies is the conceptualization of trustworthiness as general beliefs which result in operationalizing trustworthiness as a uni-dimensional construct. Consequently, it is not known which of the trustworthiness attributes can be transferable to the retailer's website because these attributes do not always have the same effect on their consequences [15]. Another limitation in trust transference studies is the unexplored role of impersonal trust, particularly its relationship with customers' purchasing intentions. However, despite that Lee et al. [29] provides evidence that general trustworthiness of a physical bank has an impact on the structural assurance of the bank's website, still this relationship has not been tested in the retailing sector. Therefore, this paper seeks to address

these limitations by proposing a conceptual model for impersonal trust.

4. The Conceptual Model

The conceptual model extends knowledge in trust transference studies by positioning impersonal trust as a focal construct (mediator), so that impersonal trust becomes a proxy of the transference process. Therefore, all the relationships from and to impersonal trust are posited on the ground of the Trust Transference Theory in e-commerce [56], and the Technology Acceptance Model [10]. However, trustworthiness is segregated into three attributes: ability, benevolence and integrity [34], and these attributes are placed as independent constructs. Impersonal trust has one consequence, which is purchasing intention. Figure 1 shows the conceptual model of impersonal trust.

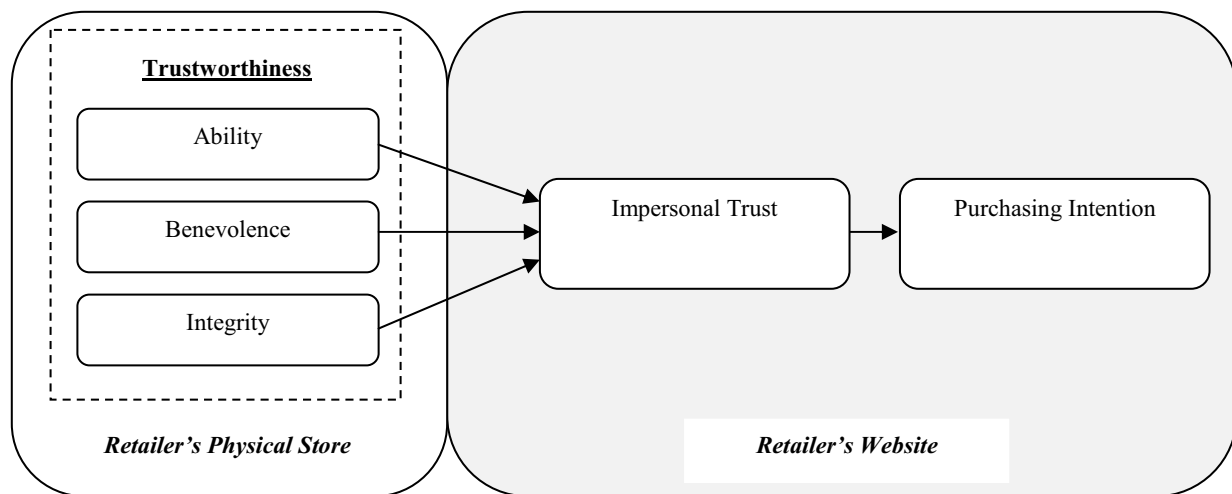


Figure 1. The conceptual model

4.1. Purchasing Intention

Purchasing intention is defined as a customer's desire to buy a certain product from a retailer's website [9]. Similar to other behavioral intentions in commercial transactions, purchasing intention reflects the profound relationship between customers and retailers [64]. However, studying purchasing intention is important to determine the actual purchasing behavior of e-commerce customers [25], because customers' intentions prompt their volitional acts towards retailers' websites [23]. Therefore, purchasing intention is positioned as the last dependent construct in the conceptual model, since it can answer the effect of trust transference on retailers' click channel.

4.2. Impersonal Trust

Impersonal trust in e-commerce refers to customers' belief that important structures (e.g., privacy, security and guarantees) are placed in the retailer's website to ensure a successful transaction [37, 44]. However, the relationship between impersonal trust and behavioral intention remains inconsistent in the literature. Namely, Dimitriadis & Kyrezis [12] found that perceived privacy and security of transactions are insignificant influencers of banking transactions whether through the bank's website or through its phone channel. However, Belanger et al. [3] demonstrate that privacy and security features are less important to purchasing intentions compared to pleasure features, such as convenience and ease of use. In contrast, Ranganathan [46] shows that privacy and security cues are not only important to customers' purchasing intentions in e-commerce, but also are the salient influencers among the website interface and retailer's image. Similarly, Bock et al. [7] demonstrate that perceived structural assurance has a positive effect on customers' purchasing intentions in multichannel retailers. In accordance with the Technology Acceptance Model [10] which confirms beliefs as a direct precursor of behavioral intention, it is proposed that impersonal trust affects customers' purchasing intentions in retailers' websites.

Proposition 1. *Impersonal trust will positively affect purchasing intention in retailers' websites.*

4.3. Trustworthiness of the Retailer's Physical Store

When customers interact with a retailer's physical store through actual visits and purchases [55], they acquire first-hand information from such interactions

[40]. First-hand information refers to the realistic knowledge that customers have from their past experience with the trustee [6]. Hence, this information is translated into the perception of trustworthiness [67], which is a general or specific belief that customers form about the retailer's physical store. Previous research in the Internet banking has identified the general trustworthiness of brick channel as a predictor of structural assurance in click channel [29]. Nevertheless, it is not known which specifically of the trustworthiness attributes [50] can drive impersonal trust. Considering that the trustworthiness attributes are formed through capability and intentionality processes [13]. In other words, benevolence and integrity are distinct from ability because they reflect the retailer's intentions and ethics [60]. Ability, however, defines the retailer's capability in performing commercial transactions [13]. Therefore, general trustworthiness is divided into specific beliefs of ability, benevolence and integrity in order to capture both the capability and intentionality aspects in the conceptual model. These specific beliefs can yield better insights and contribute to profound explanations [15] about the trust transference phenomenon.

4.3.1. Ability

Ability, expertise or competency is a trustworthiness attribute that describes the trustee's capability in performing a certain role for the trustor [13]. Indeed, ability is a characteristic that differentiates one retailer from another in successfully carrying out commercial transactions [3]. It also reflects the retailer's capability in fulfilling commitment towards customers [31]. A retailer that is highly proficient and has the adequate expertise in business is mostly able to meet its promises [5]. Hence, ability is likely to be perceived by customers as the retailer's control over commercial transactions. Supporting this view, Ratnasingam [47] explains capability in terms of security controls in e-commerce transactions, and Yousafzai et al. [67] state that a bank's ability can assure technological control in the bank's website. Similarly, McKnight et al. [38] define competency as technical skills that a retailer possesses to protect customers' information in e-commerce. Consequently, it is posited that when customers believe in the ability of a retailer's physical store, this belief transfers to impersonal trust in the retailer's website.

Proposition 2. *Ability of the retailer's physical store will positively affect customers' impersonal trust in the retailer's website.*

4.3.2. Benevolence

Benevolence is an attribute of trustworthiness that describes the trustee's intentions and motives when caring about others [57]. A benevolent retailer would act in customers' best interests even if this act has no benefits [19]. In e-commerce, benevolence reflects retailer's concerns about customers' information and satisfaction during and after electronic transactions [38, 4]. Indeed, the benevolent retailer may offer its customers control over their information [18], and may assure that no information could be obtained and used without customers' consent and permission [26]. Moreover, the benevolent retailer may unify sales policies between brick and click channels or give customers greater freedom to return purchased products through another channel [56, 59]. Thus, it is likely that when customers believe in the benevolence of a retailer's physical store, this belief transfers to impersonal trust in the retailer's website.

Proposition 3. *Benevolence of the retailer's physical store will positively affect customers' impersonal trust in the retailer's website.*

4.3.3. Integrity

Integrity describes honesty and sincerity toward another party [35] by showing good intentions and avoiding opportunistic behavior [54]. A person who believes in the integrity of another expects adherence to important principles and rules [34]. In other word, integrity reflects the importance of following a code of conduct in interpersonal relationships [16]. According to Caldwell & Clapham [8], integrity is related to "legal compliance" and adherence to "prevailing laws", and specifically it implies the avoidance of legal conflicts. In e-commerce, the integrity of a retailer implies the intention to fulfill all promises and contractual agreements [38]. Bhattacharjee [5] explains that the retailer's integrity refers to setting and accepting all the required policies within the website. Therefore, customers might translate the retailer's integrity into the employed policies [48] that allow them to have legal control over electronic transactions [63]. Upon this, it is assumed that when customers believe in the integrity of a retailer's physical store, this belief transfers to impersonal trust in a retailer's website.

Proposition 4. *Integrity of the retailer's physical store will positively affect customers' impersonal trust in the retailer's website.*

In summary, each of ability, benevolence and integrity is a belief that tends to transfer intrinsically

from retailers' brick to click channel on the basis of Trust Transference Theory in e-commerce [56].

5. Methodology

The suggested methodology for testing this conceptual model is the adoption of a survey questionnaire. However, it is recommended to use the sorting technique within the design of the questionnaire instrument. This qualitative technique is not widely used in trust studies [49], although it is useful to confirm that participants are able to group the items of measurement into the intended constructs. That is to ensure the validity of trustworthiness constructs before it becomes difficult to separate them statistically [15]. However, in terms of the research participants, it also suggested to survey the actual customers of retailers' physical stores in one of two stages. The first stage represents customers who have not visited the website as they are in the *introductory stage* of interaction [39]. The second stage, known as the *exploratory stage*, involves customers who have navigated the website, but with no purchasing experience [39]. In short, the research design can be conducted on a cross-sectional basis, despite that studying both stages of customers' interaction can yield better insights about the trust transference phenomenon.

6. Conclusion

This paper has proposed a conceptual model that can contribute to better understanding of customers' purchasing intentions in the websites of brick-and-click retailers. Indeed, the paper has highlighted the importance of researching the integration between retailers' brick and click channels through the trust transference process. The review of trust transference studies shows that impersonal trust has received little attention, although other studies revealed its salient role in predicting customers' purchasing intentions [7, 46]. Consequently, impersonal trust has been proposed as the proxy of the trust transference process in order to identify its transferable drivers, as well as its relationship with customers' purchasing intentions. The suggested methodology of testing this conceptual model involves the use of a questionnaire to survey actual customers of retailers' brick channels during the introductory or exploratory stage of interaction (whether or not customers had seen and interacted with the website).

The proposed model has some limitations that need to be identified and addressed. One of these limitations is the focus on interpersonal drivers of impersonal trust during the transference process as this raises questions regarding the impersonal drivers of impersonal trust.

For example, do the physical store structures transfer trust to the website structures? Another limitation to highlight is the need for interpersonal trust in the conceptual model. Certainly, the development of a comprehensive model for interpersonal and impersonal trust can contribute to better understanding of the trust transference phenomenon, and to know how trust transfers effectively from brick to click channels [52]. However, addressing these limitations in future research can enhance existing knowledge about trust generally, and impersonal trust specifically.

The empirical work on the proposed model is anticipated to contribute theoretically and practically to the field of e-commerce. Theoretically, the study should extend the existing knowledge on the Trust Transference Theory in e-commerce and to confirm the role of this theory in predicting customers' purchasing intentions. Practically, the study should determine whether impersonal trust is an important proxy as interpersonal trust or not. This can facilitate planning for marketing campaigns to transfer the appropriate face of trust and to effectively induce customers' purchasing behavior in retailers' websites.

7. References

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