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# Trustworthiness in electronic commerce: the role of privacy, security, and site attributes

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### Abstract

While the growth of business-to-consumer electronic commerce seems phenomenal in recent years, several studies suggest that a large number of individuals using the Internet have serious privacy concerns, and that winning public trust is the primary hurdle to continued growth in e-commerce. This research investigated the relative importance, when purchasing goods and services over the Web, of four common trust indices (i.e. (1) third party privacy seals, (2) privacy statements, (3) third party security seals, and (4) security features). The results indicate consumers valued security features significantly more than the three other trust indices. We also investigated the relationship between these trust indices and the consumer's perceptions of a marketer's trustworthiness. The findings indicate that consumers' ratings of trustworthiness of Web merchants did not parallel experts' evaluation of sites' use of the trust indices. This study also examined the extent to which consumers are willing to provide private information to electronic and

land merchants. The results revealed that when making the decision to provide private information, consumers rely on their perceptions of trustworthiness irrespective of whether the merchant is electronic only or land and electronic. Finally, we investigated the relative importance of three types of Web attributes: security, privacy and pleasure features (convenience, ease of use, cosmetics). Privacy and security features were of lesser importance than pleasure features when considering consumers' intention to purchase. A discussion of the implications of these results and an agenda for future research are provided.



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## Keywords

Electronic commerce; Security; Privacy; Trust; Business-to-consumer electronic commerce; Web shopping

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