

Chapter 2

Review of Literature and Theoretical Background

This chapter reviews prior research on the concept of trust across various disciplines. First, the importance of trust for human affairs and communications is emphasized. This is followed by a discussion of the disciplines' different approaches to conceptualizing, defining and operationalizing trust. Subsequently, this chapter provides a classification framework of trust components which integrates interdisciplinary knowledge and on which further investigation of the trust concept in the domain-specific context of eWOM is based. A discussion of the conditions of trust that arise as well as trust-related concepts follows. In the next chapter, a conceptualization of trust in eWOM is presented based on this chapter's conclusions.

The Role of Trust

The notion of trust has existed as long as the history of mankind and human social interactions. While the term itself dates back to the 13th century (e.g., Möllering, Bachmann & Lee, 2004) – having its roots in expressions symbolizing faithfulness and loyalty – the concept of trust is most likely to be “as old as the earliest forms of human association” (Watson, 2005). It is now widely agreed that almost every aspect of human life seems to be based on some form of trust. Certainly, trust is positive and essential to human beings, since it is part of the essential ingredients of life such as love and friendship, and different kinds of meaningful relationships seem to depend on this notion (Wang & Emurian, 2005). Trust is regarded as a central necessity for the effective functioning of diverse levels of human relations: it determines relationships between nations, organizations, groups, and dyads but can also be found to be a critical variable for relationships between individuals (Butler, 1986). Trust is an important element of human life (e.g., Gambetta, 1988; Luhmann, 1979), as it can be best described as a governance mechanism in social, business and communication exchange relationships (e.g., Golembiewski & McConkie, 1975; Morgan & Hunt, 1994), which are characterized by risk, uncertainty, vulnerability, and dependence (e.g., Bradach & Eccles, 1989; Mayer et al., 1995; Mishra, 1996).

The critical role of trust can be underlined by saying that when there is social uncertainty concerning how others will behave – which certainly is the case in most social interactions – trust is a pivotal factor that determines what people expect from the situation or context. It makes one outcome more likely than another. Trust as a mental mechanism determines what individuals ultimately decide to do, both in social interactions (Blau 1964) as well as in business relationships (Fukuyama 1995; Gefen et al. 2003a) and diverse aspects of life.

Over several decades, the concept has been extensively investigated by scholars from multiple disciplines, such as psychologists, anthropologists, sociologists, economists, organizational researchers and marketing researchers (e.g., Doney & Cannon, 1997; Larzerele & Huston, 1989; Mayer & Davis, 1999; Mayer et al., 1995). Practitioners as well as academics from almost every discipline have commonly acknowledged the role and value of trust. The key message that trust is critical remains the same, but the concept's importance is explained differently across those disciplines. For instance, Rotter (1967), an often-cited representative of the psychological school, emphasizes the importance of trust by making the claim that the trustor's (i.e., the trusting party) expectancy that the trustee (i.e., the trusted party) is reliable is a key element in the formation of social relationships. Without trust, communication and interaction among individuals become pointless. Likewise, the theorists Lewis and Weigert (1985a, p. 968) also make an adequate recognition of the concept in the same school of thought by concluding that trust is simply "indispensable in social relationships". A critical consideration for individuals in typical exchange relationships is choosing the other parties with whom an individual is willing to interact (or communicate). Trust plays a key role in such decisions (Fisher & Chu, 2009; McKnight, Cummings & Chervany, 1998; Stewart, 2003). Truly, the obvious frequency with which decisions are typically made makes us assume that trust is regularly produced and can be regarded as being fundamental to human exchanges in social systems. In reference to this, Zucker (1986, p. 56) notes that trust is "vital for the maintenance of cooperation in society and necessary as grounds for even the most routine, everyday interactions". Gundlach and Murphy (1993, p. 41) conclude that "the variable most universally accepted as a basis of any human interaction or exchange is trust". Hence, the concept is critical from complex, one-of-a-kind to very simplistic, everyday decisions.

The key role of trust for business and social exchange is evidenced in a number of ways and the positive effects are omnipresent. Trust enables people to live in risky and uncertain situations (e.g., Deutsch 1958; Deutsch 1962; Mayer et al. 1995); it provides the means to decrease social complexity in an overwhelming, complex world by reducing the set of options a person has to consider in a given situation (e.g., Barber 1983; Lewis and Weigert 1985a; Luhmann 1979); it allows us freedom from rational prediction (Aikgen & Bousch, 2006) and provides us with confidence in social interactions (Lewis and Weigert 1985a). Further, trust is a necessity to positive relational exchange in various settings (e.g., Lewis and Weigert 1985a) as the degree of trust is critical to how one interacts with others in a given environment (e.g.,

Golembiewski and McConkie 1975); trust reduces harmful conflict; and promotes effective responses to crises. Trust can also be described as a kind of social capital that enables cooperative behaviour and coordination between people (Deutsch, 1973; Gambetta, 1988; Misztal, 1996). In this vein, trust is important in various commercial activities and relationships, such as those between a supervisor and his/her subordinate or in buyer-seller relationships. Accordingly, trust has been shown to have a substantial effect on business relationships in general (Dasgupta, 1988; Fukuyama, 1995; Gambetta, 1988; Gulati, 1995); trust is an alternative solution to control, besides price and authority (Creed & Miles, 1996); it reduces the need for extensive negotiations, enforced regulation, as well as tight and costly organizational control (Fukuyama, 1995); trust is a critical ingredient of effective working relationships (Gabarro, 1978). In addition, trust cultivates long-term orientation (Fukuyama, 1995; Ganesan, 1994; Morgan & Hunt, 1994); is key to successful transactions and long-term relationships (Koehn, 1996); trust creates commitment (Moorman et al., 1992; Morgan & Hunt, 1994); and increases a person's acceptance of interdependence (Schurr & Ozanne, 1985; Zand, 1972). Trust becomes a critical success variable especially during periods of uncertainty because of an organizational crisis (Mishra, 1996). The presence of trust is also able to reduce perceived risk (Fukuyama, 1995) as well as transaction costs (Fukuyama, 1995; Williamson, 1985), and is to some degree important to almost any contractual agreement due to the possible opportunistic behaviour of the other party (Williamson, 1985). Trust can reduce uncertainty created by other people or artefacts and is therefore generally essential in commerce (Blau, 1964). Analogously, trust also heightens the willingness of the truster to interact with the trusted party in situations where the trusting party may be vulnerable to the other's actions (Blau, 1964; Luhmann, 1979). It is a significant element leading to actual and anticipated purchases (Doney & Cannon, 1997). Research has shown that trust affects consumers' fears of unreliability and risks of being cheated (Jones & Leonard, 2008). Without such a mental mechanism, any interaction would be paralyzed as the risks of failure would be perceived as overwhelming. In essence, all these academic contributions demonstrate that trust is shown to play a major and indispensable role in determining individuals' diverse forms of intentions and behaviours. Practitioners' acknowledgement of the value of trust is as pronounced as it is among scholars (Bartlett & Ghoshal, 1995; Peters, 1992). For example, in their book on partnering in organization Rackman et al. (1996, p. 75) have quoted a business executive on the importance of trust, citing: "[...] there are a lot of issues in partnering, [...] but trust is truly the key. Everything else has to be based on it. Without trust, there is no basis for partnering. It's the bottom line [...]".

One idea to explain the prominence of trust in exchange relationships is *social exchange theory* (SET) (e.g., Homans, 1961; Kelley & Thibaut, 1978). This theory is based on the fundamental assumption that people typically form their exchange relationships on the basis of trust. In its essence, SET views social interactions in a similar manner to economic exchange theory. That is, they are composed of costs paid and rewards received. Similarly to economic theory, people are assumed to only take part in interactions in situations where their outcomes are expected to

be satisfactory. This essentially means that the subjectively perceived rewards have to exceed the subjective costs of the interaction (Blau, 1964; Homans, 1950) – or at least satisfy their expectations and exceed their alternative investments (Thibaut & Kelley, 1959). Here, however, SET contrasts social exchange with its economic counterpart by arguing that the former typically deals with situations that are characterized by the absence of explicit or detailed contracts which bind the involved parties. Hence, because rewards cannot be guaranteed in social exchange, trust is essential and determines people's expectations of the personal reward from the relationship (Blau, 1964; Lewis & Weigert, 1985a; Luhmann, 1979). However, the same has been found to be true for economic relationships, as various researchers emphasize that trust, in general, enables the parties to form appropriate favourable expectations about the party they are doing business with (Gefen, 2002a; Luhmann, 1979; Williamson, 1985). Various scholars argue that even in the presence of a contractual framework, the parties have to "trust the trust" of the other in a proper business order. Contracts typically do not completely safeguard interaction outcomes and parties sometimes have to make a serious effort to enforce the contractually ensured outcomes with penalties, if they are successful at all. So even when there are contracts, some kind of interaction risk is still unavoidable. Hence, in both economic and social relationship situations, trust increases the perceived certainty concerning other people's expected behaviour (Luhmann, 1979; Zand, 1972) and reduces the fear of being exploited (Zand, 1972).

Luhmann (1979) advances a similar theory and strives to enlighten our understanding of the importance and functionality of trust in human affairs. In essence, he refers to everyone's need to control and anticipate – or at least to better understand – the social environment with which individual interacts as a central necessity of human behaviour. Specifically, all people have a general desire to "know" before a social interaction takes place (i) how their behaviour will influence the behaviour of others, and (ii) how the behaviour of others will consequently affect themselves (Gefen & Straub, 2004). The sociologist states that in social relations, interaction partners are best described as free agents whose behaviour can neither be entirely controlled nor predicted. This leads to an inherent uncertainty of relationships. Consequently, the social environment is so overwhelmingly complex that without a mechanism striving to minimize this social complexity, only short-term interactions would be possible at the most. Hence, people are forced to develop certain mechanisms or heuristics to effectively reduce this complexity. According to Luhmann (1979), one of these mechanisms is trust and people regularly use this mental shortcut in order to predict the behaviour of other individuals and organizations. People may also apply other mechanisms, such as pre-determined rules and regulations resulting from laws, contracts or societal standards, which likewise strive to enable complex and long-term transactions. However, when, as is usually the case, laws, rules and regulations are not enough (because they do not automatically safeguard interaction partners from harm), individuals often reduce (unwanted) social complexity by "assuming away undesirable, yet possible, behaviours of others" (Gefen, 2002b). The most critical factor that prohibits social interaction is the

participant's fear of potential negative outcomes. With trust, the probability of those negative outcomes is reduced to a level the person can handle. Trust offers people multiple beneficial consequences as – in addition to social complexity – it also reduces general feelings of uncertainty as well as risk. According to Luhmann (1979), the favourable presumption about the acceptable future actions of others is the essence of trust (Gefen, 2002b).

Luhmann's theory had been stressed by various scholars, amongst them online consumer researchers, as they regularly recognize that the sociologist's work provides a valuable framework for explaining why people often refrain from online shopping. According to these authors, the online shopping environment is a less verifiable and less controllable business environment compared to traditional retailing (Gefen, 2000; Gefen & Straub, 2004; Reichheld & Scheffer, 2000). This generally leads to an increased transaction complexity and a heightened uncertainty of conditions (Lee & Turban, 2001; McKnight & Chervany, 2001). Furthermore, online interactions are not only characterized by uncertainty, but in addition by anonymity of the interaction partner, and potential opportunism. This makes risk and trust crucial elements in online shopping and interactions. Trust – be it in the Internet as a shopping institution or in the seller itself – is regarded as being one of the most efficient mechanisms to reduce inherent online risks and elicit positive expectations of the outcome of the online transaction (Gefen, Karahanna & Straub, 2003; Jarvenpaa & Tractinsky, 1999; Kaplan & Nieschwietz, 2003; McKnight & Chervany, 2002; Mishra, 1996; Pavlou, 2003). Trust is a facilitator of online interactions.

In a nutshell, trust is a critical concept that determines the type and nature of the social and business order (Blau, 1964; Fukuyama, 1995; Lewis & Weigert, 1985a). People have to produce trust in order to participate in many activities with others and would refrain from social interactions (e.g., communication) with other people whom they do not trust (Blau, 1964; Luhmann, 1979). Zand (1972, p. 229) adds to the concept's role by stating that trust "is the salient factor in determining the effectiveness of many relations". Konovsky and Pugh (1994) as well as Schurr and Ozanne (1985) more forcefully note that trust is nothing more than the prime motivator of behaviour in general. These opinions support the claim that individuals should in general develop more trust. However, this should only take place under conditions which give them adequate reasons to do so.

The Concept of Trust

Overview

Because trust is considered so vital and important for human life, the construct has been the object of scientific investigation over several decades. In fact, this interest dates back to the 1950s (Corritore, Kracher & Wiedenbeck, 2001; Corritore et al., 2003) and has meanwhile resulted in an extensive literature string which can be attributed to the trust concept itself, but

also deals with the nature of trust relationships and trust-related concepts (e.g., endorser credibility). During this time, many intellectual disciplines have researched the concept and each discipline has investigated trust from its own perspective and in varying contexts, advocating their own definitions, concepts as well as findings. Calder (1977) explains the vast scientific interest by suggesting that the study of topics such as trust – which can be said to “belong to the world of everyday explanation” (p.182) – inevitably leads to a proliferation of approaches to explaining them. The contributions’ richness is essentially caused by the fact that such terms (or mental constructs) typically involve numerous connotations. Likewise, trust has received a great amount of interest from scholars in multiple academic disciplines, such as sociology (e.g., Lewis & Weigert, 1985), psychology and especially social psychology (e.g., Deutsch, 1960; Lewicki & Bunker, 1995), economics (e.g., Dasgupta, 1988; Williamson, 1993), as well as management (e.g., Garbarino & Johnson, 1999; Mayer et al., 1995; McAllister, 1995), organizational behaviour (e.g., Cummings & Bromiley, 1996; Zaheer, McEvily & Perrone, 1998; Zucker, 1986), and marketing (e.g., Anderson & Weitz, 1989; Dwyer & Oh, 1987; Ganesan, 1994; Moorman et al., 1993). For these scholars, trust represents an appealing mental construct that is capable of explaining otherwise irrational outcomes, behaviours or processes.

When looking at the diversity of these disciplines, one could assume that the concept of trust is a well-understood and established concept, free of ambiguity. And it’s true that current scientific work is able to build on a quite robust fundament of trust-knowledge which helps researchers to understand the essence or nature of the concept. Many social phenomena can be explained as a result of this knowledge. However, this knowledge – when examined in detail – is also quite fragmented. It appears that one is not able to speak of a single trust construct because of heterogeneous meanings, but a set of concepts. As various disciplines agree on the key role of trust in the conduct of human affairs – while the concept has especially critical importance in social relationships (Hosmer, 1995), each discipline was always striving to contribute to trust research from their own perspective. This led to unique insights into the nature of trust, its definitions, and the process by which it regularly develops. Here, trust has often been defined in significantly different ways naturally resulting in a great number of divergent conceptualizations and operationalizations. The outcome is a multi-dimensional family of unique concepts that share only some communality and are therefore often not directly applicable to other disciplines due to their narrow and contextual understanding of trust (Doney & Cannon, 1997). In fact, sometimes concepts are not even applicable to different research areas within the very same scientific discipline. Research hence suffers from a lack of general agreement and focus of effort (Lewicki & Bunker, 1995).

The fragmented knowledge on trust becomes more evident when one compares the *disciplines’* divergent views of trust. For instance, psychologists generally frame their assessment of trust in terms of the attributes of the trustee (or trusted object) perceived by the truster (the trusting

party). Additionally, research in the field of psychology focuses on a number of internal cognitions that personal attributes yield. Traditionally, personality psychologists have regarded the concept of trust as an individual's personal trait, often called a "propensity to trust", that is deeply rooted in the personality and has its origins in the individual's early psychological development (e.g., Rotter, 1967; Worchel, 1979). Social psychologists and management researchers, on the other hand, often define trust as an expectation about the behaviour of other individuals in transactions, which is affected by contextual factors (e.g., Lewicki & Bunker, 1996; Mayer et al., 1995). But interactions between generalized trust (personality) and situational trust (environment) can also take place (Bandura, 1977a; Bowers, 1973). Sociologists hold a different view, in that they have considered trust as a social good which is embedded in social relationships among people (e.g., Granovetter, 1985) or institutions (e.g., Zucker, 1986). Among economists, it is common to regard trust as either calculative (Williamson, 1993) or as an institutional phenomenon that is able to reduce the anxiety and uncertainty associated with transactions (North, 1980).

Within business schools there are various approaches to the study of trust across different domains. For instance, management researchers' interest in the topic began in the mid-1980s. From this perspective, trust has been examined as a factor that facilitates cooperative behaviour among individuals, groups, and organizations (e.g., Gambetta, 1988; Mayer et al., 1995; McAllister, 1995). Trust as a concept has also attracted major interest in the marketing community and has found its way to the core of modern marketing understanding. The dominant paradigm of relationship marketing would not be possible without the concept of trust. Here, marketing scholars have especially focused on trust in a particular interaction partner (i.e., interpersonal trust) and on its consequences in buyer-seller relationships – widely drawing on trust constructs and theories developed in other disciplines. Marketing understanding is therefore not stand-alone research but is deeply rooted in interdisciplinary research. The role of trust in marketing has been studied in the context of distribution channels (e.g., Anderson & Narus, 1990), between industrial buyers and sellers, as well as within the context of retailing (e.g., Garbarino & Johnson, 1999) and on the consumer-level, trust in the salesperson (e.g., Doney & Cannon, 1997), trust in the brand (e.g., Chaudhuri & Holbrook, 2001), trust in the vendor (e.g., Sirdeshmukh, Singh & Sabol, 2002), as well as trust in e-vendors (to name but a few). Marketing knowledge about consumer behaviour essentially mirrors the understanding and assumptions of psychology in respect of a person's environment, mental structures, and their consequences. Contributions in this field mainly stem from two literature strings, namely research on relationship marketing (e.g., Ganesan & Hess, 1997; Garbarino & Johnson, 1999) and research on e-commerce/online shopping (e.g., Harris & Goode, 2004; Jarvenpaa et al., 2000; McKnight, Choudhury & Kacmar, 2002b). The latter topic surely led to a revival of the concept in the last decade. Within the marketing field, trust is often regarded as having a pivotal role in holding relationships between buyers and sellers successfully together (Berry, 1995; Dwyer, Schurr & Oh, 1987; Morgan & Hunt, 1994) and

enabling positive business outcomes for both parties. This stream of research is valuable, as it demonstrates the need for domain-specific investigation of the nature and role of trust.

Simultaneously, trust has often been defined and conceptualized according to the features of a particular *context*. For example, the construct of trust has been investigated in the context of personal and romantic relationships (Rempel, Holmes & Zanna, 1985), organizations (Mayer et al., 1995), public administration (McLain & Hackman, 1999), politics (Barber, 1983), bargaining (Schurr & Ozanne, 1985), and buyer-seller relationships (Doney & Cannon, 1997; Ganesan & Hess, 1997).

Although these multi-disciplinary and multi-contextual perspectives have both created a recognizable breadth that strengthens the trust literature and our domain-specific knowledge (Bigley & Pearce, 1998; Rousseau, Sitkin, Burt & Camerer, 1998), it generally also contributes to a latent confusion among researchers, leaving essential questions unanswered: what is trust really? and: can we identify something that we can generally label “trust” or are there diverse forms meaning that we have to construct the meaning within each domain? If trust is considered to be a socially-defined construct (Searle, 1995), a person’s understanding of the concept may be different from others. This is true for our everyday understanding but naturally also in sciences. Therefore, some researchers regularly define trust as a belief or expectation (e.g., Anderson & Weitz, 1989; Crosby, Evans & Crowles, 1990; Morgan & Hunt, 1994), while others define trust as an attitude (e.g., Hallen & Sandstrom, 1991; Jian, Bisantz & Drury, 2000). Others, still, view trust as a purely behavioural intention (e.g., Mayer et al., 1995; McKnight et al., 1998; Moorman et al., 1993; Rousseau et al., 1998) or an internal process, similar to choosing, judging, or preferring (Lewis & Weigert, 1985). A fraction of trust scholars regard trust as a natural feeling or faith. Others view trust as being synonymous to trustworthiness, emphasizing trust in the context of personal characteristics that inspires or causes positive expectations on the part of other individuals (Butler & Cantrell, 1984; McKnight et al., 1998). Among those characteristics of the trusted party that imply trust, scholars often refer to a set of attributes including concepts of fairness, goodness, strength, ability, benevolence, honesty, and predictability (Gefen, Rao & Tractinsky, 2003; Mayer et al., 1995; McKnight & Chervany, 2001). Still others view trust as a disposition or a constant mental state. Accordingly, trust is a facet of personality that develops in the early stages of life and remains stable (or relatively stable) through the lifespan (e.g., Ganesan, 1994; Moorman et al., 1993; rotter, 1966; Webb & Worchel, 1986). For others, trust is a choice (Alpen, 1997). Finally, some researchers regard trust as a synonym for human cooperation or risk-taking (Kee & Knox, 1970; Zand, 1972) and often attempted to measure the construct by using cooperative behaviours in dilemma games (Deutsch, 1958, 1960). In a similar manner, trust has been discussed to be a mental structure having cognitive (i.e., trust is a matter of opinion or a prediction that things will turn out in a certain way or that people will behave in a certain way – trust as a matter of belief or

knowledge), affective (i.e., trust is a matter of feeling or mood) (e.g., Lewis & Weigert, 1985; McAllister, 1995), and/or conative (i.e., trust is a matter of choice, motivation or will) aspects.

According to Kuhn (1962), scientific endeavours should, over time, lead to some level of consensus concerning the topic of interest. But while trust literature suggests common agreement on the importance and the positive effects of trust, the same literature stream has so far failed to find a needed consensus on what trust means (Kee & Knox, 1970; Wang & Emurian, 2005; Yamagishi & Yamagishi, 1994).

Literally dozens of definitions of trust coexist today. Some of these definitions overlap, but more often each single definition offers an assertion of a different aspect of trust (Grabner-Kraeuter & Kaluscha, 2003). As a result, investigations into the nature of trust are often seen as quite uncomfortable and complex. Giffin (1967, p. 104) says that trust “has been viewed as a somewhat mystical and intangible factor, probably defying careful definition”. Being aware of the confusing conceptual difficulties, various trust researchers refrain from specifically defining the concept at all (e.g., Granovetter, 1985; Jarvenpaa et al., 2000), while other scholars come to the conclusion that the concept is almost impossible or elusive to define (e.g., Gambetta, 1988; Yamagishi & Yamagishi, 1994). The difficulty in defining trust is also demonstrated by numerous statements of researchers. For example, some scholars find existing definitions contradictory and confusing (e.g., Gulati & Sytch, 2008). In 1985 Lewis and Weigert (Lewis & Weigert, 1985, p. 464) state that “trust is one of those primary forms of experience that elude simple definition”. The authors further remark that trust definitions are characterized by a “conceptual confusion” (Lewis & Weigert, 1985, p. 975). Similarly, Barber (1983, p. 1) speaks of a “conceptual morass” and Golembiewski and McConkie (1975, p. 131) express their belief that the study of trust is essentially “a paradox”. Zucker (1986, p. 56) concludes that “recognition of the importance of trust has led to concern with defining the concept, but the definitions proposed unfortunately have little in common”. Shapiro (1987, p. 624) agrees with the general tenor and adds that the considerable attention to trust research results in “a confusing potpourri of definitions applied to a host of units and levels of analysis”. More recently, Hosmer (1995) consistently states that the different disciplines agree on the quality of trust in the conduct of human affairs, but on the other hand, there also appears to be a similar lack of agreement on a suitable scholarly definition of the concept. In a similar manner, Luhmann (1980, p. 8) comments on the unintegrated and incomplete state of trust research that “diverse conceptualizations of interpersonal trust coexist [...] with intense convictions that the various somethings described are central in all of human life”. Over several decades, trust researchers have called for conceptual clarity (Golembiewski & McConkie, 1975), however, with little success. Today, the problem with trust as a concept remains the same, limiting future research because of the absence of a universally accepted definition (Barber, 1983; Beldad et al., 2010; Bhattachary & Devinney, 1998; Butler, 1991; Das & Teng, 1998; Husted, 1998; Kee & Knox, 1970; Rousseau et al., 1998). This problem particularly applies also to the online shopping and

the communication domain in marketing research (Bramall et al., 2004; McKnight et al., 2002a). This is mirrored by the statement made by Keen and colleagues (Keen, Balance, Chan & Schrump, 1999, p. 4-5), who noted that “[...] the basic conclusion in all these fields [is that] trust is becoming more and more important, but we still can’t really say what it exactly is”. Naturally, past research on eWOM is also affected by the problems described above (Briggs et al., 2002; Burgess et al., 2011), having the consequence that various scholars simply refrain from precisely defining the concept (e.g., Pan & Chiou, 2011) or understanding only a fragmented element of trust as being the same as overall eWOM trust (e.g., Smith et al., 2005; Smith, 2002). This often leads to a critical confusion with other concepts, and consequently to a poor and imprecise measurement of trust.

Therefore, an interesting question that needs answering is why the term “trust” elicits either confusion or reluctance to define the concept under investigation. The existence of the multitude of trust definitions is likely to be attributable to several reasons. First, “trust” as a mental concept is quite a vague term and accordingly an abstract construct. Or, as Williamson (1993, p. 493) puts it, “[...] trust is a term with many meanings”. Trust shares this characteristic with many other everyday language terms. A look at the definitions from three different dictionaries shows the massive breadth of everyday usage of the word trust and provides evidence that the term is really conceptually “massive” in terms of the different meanings it conveys (see Table 1). From earlier dictionary reviews it can be learned that trust has more (and also longer) definitions than the terms Mayer, Davis and Schoorman (1995), for instance, use to discriminate trust from related concepts such as “cooperation”, “confidence”, and “predictability”. However, trust has, on the other hand, fewer and shorter definitions than other also abstract and nebulous-appearing concepts such as “like” and “love”, which are both seemingly very broad and difficult to define (Brehm, 1992). Earlier, Taylor (1989) conducted a review and states that if someone had to compare the length of trust definitions with those of other concepts, “[they] would most likely conclude – and quite correctly – that trust is not a single or simple concept”. Additionally, from the dictionary definitions it is evident that similar words appear repeatedly, including words such as “reliance”, “confidence”, “integrity”, “faith”, “risk”, and “hope”. By referring to these words, one can conclude that “trust” is often used interchangeably with related but conceptually different concepts in everyday usage (e.g., confidence, credibility). Hence, our usage of the word is often imprecise. However, this problem can also be recognized in various scientific research approaches where a variety of authors were inclined to use the trust concept interchangeably with related but different constructs. The boundaries of the concept hence remain unclear.

Table 1: Dictionary Definitions of Trust

	<i>Merriam-Webster Dictionary (1996, p. 1116)</i>	<i>The American Heritage Dictionary (1992, p. 1920)</i>	<i>Oxford Dictionary (1995, p. 1498)</i>
Noun:	1. Assured reliance on the character, ability, strength, or truth of someone or something. 2. Someone or something in which confidence is placed. 3. Dependence on something in the future.	1. Firm reliance on the integrity, ability, or character of a person or a thing. 2. The condition and resulting obligation of having confidence placed in one. 3. Reliance on something in the future 4. Reliance on the intention and ability.	1. A firm belief in the reliability or truth or strength of a person or a thing. 2. The state of being relied on. 3. A confident expectation. 4. Reliance on truth of a statement etc. without examination. 5. Confidence placed in a person
Verb:	1. To place confidence. 2. To rely on the truthfulness or accuracy of someone or something. 3. To believe in someone or something. 4. To commit or consign with trust or confidence. 5. To permit to remain or go somewhere or to do something without fear of consequences. 6. To risk; to venture confidently	1. To have or place reliance; depend. 2. To be confident; hope. 3. To have or place confidence in; depend on. 4. To expect with assurance; assume. 5. To believe	1. Believe in the reliability, truth, or ability of someone or something; believe. 2. To rely on the character or behaviour of someone or something. 3. Have faith or confidence or hope that a thing will take place 4. To place reliance in 5. To accept something (an assertion, claim, etc.) without evidence or investigation
Synonyms:	Confidence; credence; faith; belief; assurance	Faith, confidence; reliance; dependence	n.a.
Antonyms:	Distrust; mistrust	n.a.	n.a.

The second reason for the miserable conceptual confusion comes from the fact that trust exists at multiple levels of human affairs. Nissenbach (2001, p. 104) recognizes that the object of trust can vary dramatically as he states, “Trust is an extraordinarily rich concept, covering a variety of objects. One can trust (or distrust) persons, institutions, movements, information, deities, psychological things, systems, and more”. Psychologists typically concentrate their efforts on the individual (intrapersonal, interpersonal) and occasionally on the group level. In contrast,

sociologists are used to referring to groups or social entities which may be families, neighbours or societies. Organizational researchers investigate trust as it exists within an individual, as a subordinate's trust or distrust in his/her manager (Gabarro, 1978). Further, the researchers in the same field also recognize that trust also exists within groups or organizations (Ouchi, 1981) as well as between organizations (i.e., on an institutional level), such as in the establishment and maintenance of strategic alliances (Barber, 1983). Finally, economists advance trust research in the context of individuals or larger firms. Recently, the concept has been broadened as a result of investigation into people-to-computing systems trust by researchers in computer and communication sciences (Kantsperger & Kunz, 2010).

Third, disciplines disagree over whether trust incorporates cognitive, emotional, and behavioural dimensions or not. It seems true that the kind of relationship is likely to determine the ingredients of trust and their relative importance. Fourth, contemporary trust research is primarily driven by empirical studies in which researchers tend to develop trust conceptualizations that are quite specific and narrow in order to fit this type of research (McKnight & Chervany, 2001). Such approaches typically target the identification of the attributes of trust rather than defining trust itself (Tan & Sutherland, 2004).

Various scholars have recognized this confusing proliferation of trust types, as well as perspectives, and have attempted to synthesize the findings in a composite trust definition or to categorize interdisciplinary research on the topic (e.g., Doney & Cannon, 1997; Kee & Knox, 1970; Mayer et al., 1995; Rousseau et al., 1998). For example, in their broad view on trust, Keen and Knox (1970) defined the concept as a set of five trust-related constructs; namely, dispositional factors, contextual factors, perceptions of the interaction partner, subjective trust, and behavioural trust. Mayer et al. (1995) introduce an integrated model that defines trust as the willingness of a trustor to be vulnerable to the actions of a trustee (i.e., a motivation) based on the expectation (i.e., cognitive beliefs) that the trustee will carry out a particular action. They further recognized the trustor's general disposition to trust as a major determinant of trust. Their framework therefore recognizes personality as well as environmental aspects. In a similar tradition, McKnight and his colleagues (2002a) propose a trust model that integrates trusting intentions, trusting beliefs, disposition to trust as well as institutional trust, which can be mostly attributed to the social psychologists' and sociologists' trust perspective. More recently, Gefen, Karahanna and Straub (2003) summarize the conceptualizations of trust by reviewing prior definitions along with measures used and suggest that trust can be operationalized as (1) a set of distinct beliefs about the trustee dealing primarily with the integrity, benevolence, and ability of another party (e.g., Doney & Cannon, 1997; Ganesan, 1994); (2) a general belief (e.g., Gefen, 2000; Hosmer, 1995) or "trusting intention" that another party can be trusted (e.g., McKnight et al., 1998), or "the willingness of a party to be vulnerable to the actions of another" (Mayer et al., 1995, p. 712); (3) "feelings of confidence and security in the caring response of the other party" (Rempel et al., 1985, p. 96); or (4) a combination of these factors.

Various valuable parallel research attempts are striving to profoundly categorize trust in general. For instance, Hosmer (1995) evaluates trust from the perspectives of (1) individual expectations; (2) interpersonal relations; (3) economic transactions; (4) social structures; (5) organizational theory; and (6) ethical principles. By borrowing from Worchel's (1979) earlier contribution, Lewicki and Bunker (1996) categorize academic works on trust into three major perspectives: (1) the view of personality theorists who affirm that trust can be regarded as an individual difference; (2) the perspective of social psychologists who see trust as an individual's expectation derived from interpretation of the social environment; and (3) the views of sociologists and economists. For the latter, trust is an institutional phenomenon. More recently, Beldad, Jong and Steehouder's (2010) review classifies trust contributions in (a) works that emphasize trust as an individual feature; (b) articles that view trust as an expectation; (c) scientific inputs which regard trust as the acceptance of and exposure to vulnerability; and (d) works of sociologists and economists who typically understand trust as an institutional mechanism.

In their classical works on measurement and validity, Cronbach and Mehl (1955), as well as Loevinger (1957), likewise advocate the importance of theory in measurement. Analogous requirements have been also proposed by other scholars (e.g., Netemeyer et al., 2003). Kaplan (1964) states that effective conceptualization is critical to the cusses of construct validation and substantive research. Therefore, an essential step towards an effective measurement of eWOM trust is to profoundly understand the meaning of the concept and to derive an appropriate conceptualization. Such an approach helps to exactly delineate what is included and what is excluded from the domain of interest. A comprehensive literature review should build an adequate basis for a precise conceptualization of the construct, its boundaries and content. Further, this approach is likely to uncover potential antecedents and consequences which enable the concept to be embedded into a nomological framework and to profile eWOM trusters. The author proposes that – to be most valuable – a conceptualization of eWOM trust should build on the multi-dimensional and diversified family of trust concepts and, hence, should span across disciplines. The roots of the scientific investigation of the trust concept can be found long before the rise of the Internet or eWOM communication. Scholars made valuable attempts to clarify the conceptual basis of the parent construct. By following the proposition of Corritore et al. (2003), this thesis grounds its contribution on coexisting trust research in the offline as well as online world. In this respect, many offline trust findings appear to be applicable to an online environment, since offline and online situations typically have much in common. One obvious communality is, for example, the existence of social exchange. Here, the same social rules of interaction seem to function in both the offline and online environment. Humans tend to solve social problems wherever they arise in a similar way. Further, since trust is able to mitigate perceptions of risk, fear and complexity in conversations in the offline environment, it is likely that it can perform the same function in the online environment (Corritore et al., 2003). The mechanism remains the same. Therefore, offline trust research with its rich understanding of

the human mind and nature is regarded to be essential for the aim of defining the eWOM trust concept as clearly as possible.

Since the concept of trust has its roots in different disciplines, the literature on the topic has become – as demonstrated – very manifold over the years. Nevertheless, each of the proposed conceptualizations seems to add some insight and understanding. Subsequently, the construct of trust will be reviewed within the context of (1) philosophical thinking, (2) personality theories, (3) societal perspectives, (4) interpersonal relationships, and (5) economic/business transactions. This categorization originates from the earlier classifications advanced by Hosmer (1995), Lewicki and Bunker (1995), and Soh (2007). This thesis follows their classification because this integrated view appears to reflect the characteristics of different types of trust and specific perspectives of each discipline as well. Here, the functional perspective of trust is emphasized. Among ancient and contemporary philosophers, trust is viewed as an ethical principle. Personality theorists commonly agree that trust is a personality trait or an individual difference. Sociologists regard trust as an institutional phenomenon. On the other hand, trust has been conceptualized by social psychologists and organizational science researchers as an individual's expectations of an interpersonal relationship. Finally, economists and marketing scholars are particularly interested in the role of trust in economic transactions. Grounding our understanding in the originating literature helps to define the eWOM-specific trust concept as clearly as possible and to evaluate its conceptual framework for logical validity and consistency.

The Disciplines' Conceptualizations and Measurement of Trust

The Philosophers' Perspective

Philosophical thoughts on the nature and conditions of trust can be traced back to the ancient Greek scholars. Early philosophers strove for a better understanding of trust as a characteristic of human nature (Bailey, 2002). Among these scholars – Plato (424-348 BC) being one of the most prominent representatives – it was widely accepted that individuals rely on others only if they are confident that the other's fear of detection and punishment prevents them from breaking the law and doing evil for their own self-interest. The picture drawn seems to be reasonable. This perspective also reveals an important characteristic of trust: in the situation when people trust others, they are confidently relying on them to take care of something which is valuable to them, but can be stolen or harmed by others if they wish. This means that if we trust, we make ourselves vulnerable at the same moment. However, we do so in the confidence that the other party will not exploit this vulnerability, but instead show a cooperative behaviour and actively take care of what makes us vulnerable (Bailey, 2002). This general understanding of trust was not forgotten during history. It now represents an important benchmark for a recognizable number of contemporary trust researchers. The ancient philosophers additionally also made the first investigations into the antecedents of trust, and identified love and sympathy

as elements that elicit more trust, but they also stress the determinant role of cooperation and peace among human beings (Wang & Emurian, 2005).

Modern scholars – such as the moral philosopher and Hume-fellow Annette Baier - advanced the discipline's knowledge on trust by focusing on interpersonal trust (i.e., trust between individuals) and the morality of trust relationships. One central philosophical definition of trust was pioneered by Baier (1994), as she views trust as an individual's accepted vulnerability to another's opportunity to harm the trusting person. Political philosophy can be regarded as an area of fruitful research, as members of this school have explored trust in terms of social values and benefits. For example, one prominent member of this school is Francis Fukuyama, who has not only recognized the role of interpersonal trust, but expanded his perspective to include issues of culture and society. In his politically oriented book entitled *Trust, the social virtues and the creation of prosperity*, Fukuyama (1995, p. 26) defines trust as “the expectation that arises within a community of regular, honest, and cooperative behaviour, based on commonly shared norms, on the part of other members of that community”. He continues with the assertion that these norms can be “(...) about deep 'value' questions like the nature of God or justice, but they also encompass secular norms like professional standards and codes of behaviour”. According to Fukuyama, trust is regarded as a mechanism which engenders spontaneous sociability leading to shared values (or social norms) that are confirmed by the members of a social group (Wang & Emurian, 2005). These insights make it reasonable to argue that trust is regularly produced or is, in fact, a necessity for online interaction as it takes place in online review communities. The absence of trust would automatically lead to a loss of shared values, norms, and ethical principles, making information exchange meaningless.

The Personality Psychologists' Perspective

Personality theorists are used to studying trust as a belief, an expectancy, or feeling that is deeply rooted in an individual's personality (Cheung & Lee, 2006). The personality psychologists' research interest is dominated by the fundamental question of why some people are just more likely to trust than others. According to several authors, the answer lies in substantial variations in the nature of individuals' personalities – or more precisely in the peoples' general willingness to trust others. In general, personality refers an individual's general style of dealing with the world and in particular with other people – that is the social environment. More precisely, the concept considers individual differences in characteristic patterns of thinking, feeling, and behaving (Kazdin, 2000). Trust is here regarded as a constant personality trait or characteristic (such as sociability or open-mindedness) and hence element of an individual's personality characteristic that influences a person's patterns of interaction with the world at large in a variety of situations and across time. Within this context, trust is often defined as a generalized tendency of human beings to believe in the trustworthiness of others (e.g., Das & Teng, 2004), or in other words, trust is a person's generalized expectancy

that behaviours or words of other people can be relied on. Here, the object of trust is not a specific other but other people in general (i.e., the public). Hence, dispositional trust means primarily the general propensity to have the intention to depend on others (Mayer et al., 1995) and this propensity will influence how much trust one has in a trustee prior to data on that particular party being available. Bigley and Pearce (1998, p. 410) comment that “factors exist within individuals that predispose them to trust or distrust others, whom they do not know”. Because trust is regarded as a trait, it is assumed to be independent across situations and persons, being a stable within-party factor which encompasses individual characteristics of the truster that colours the interpretation of situations and actors in situations. It is assumed that people develop trust in varying degrees depending mainly on their personality types but also on personal experiences, prior socializations, and cultural backgrounds (Hofstede, 1980). An example of an extreme case of this kind of trust is what is commonly called “blind trust”. Some people can be observed to repeatedly trust in situations which the majority of people would agree do not warrant trust. Here, trust seems to be a synonym for pure faith. On the other hand, others are unwilling to trust in most situations, regardless of the circumstances that would support doing so (Mayer et al., 1995). These people hold a very sceptical world view.

Rotter (1967) was one of the first scholars to discuss trust as a form of personality. More specifically, he defined what he termed *interpersonal trust* as a generalized expectancy (see also Rosenberg, 1956). By following the trust typology proposed later by McKnight and Chevany (1996), this type of trust is commonly referred to as *dispositional trust* (see also Kramer, 1999). Several other authors have referred to this habitual pattern or personality-based form of trust by using different terms for more or less the same concept. In this tradition, trust has been termed *generalized trust* (Stack, 1978) or *trust propensity* (e.g., Bigley & Pearce, 1998; Cheung & Lee, 2001; Lee & Turban, 2001; Mayer et al., 1995; McKnight & Chervany, 2001).

Rotter’s (1967, 1971, 1980) work can be regarded as being one of the most representative and influential contributions in this area. Still, numerous researchers elaborate on his conceptual definition and his view widely influenced their conceptualizations of trust in various disciplines (e.g., Zaltman & Moorman, 1988). The scholar (Rotter, 1967, p. 651) himself defines trust as “an expectancy held by an individual or a group that the word, promise, verbal or written statement of another individual or group can be relied upon”. It has to be noted that, although this definition seems to suggest that the scholar is referring to trust for a specific referent, Rotter’s definition is aimed at and focuses on a generalized trust of others that constitutes a relatively stable personality characteristic that a person would presumably carry from one situation (or person) to another (Mayer et al., 1995). Rotter’s interpersonal trust definition therefore describes a general expectancy about the behaviour of generalized others and not a specific person. In his later work, Rotter describes trust in the same tradition as an expectation

that the commitments undertaken by another person (or organization) will be fulfilled (Gefen, 2002b; Rotter, 1971).

In a similar vein, Farris and his colleagues (Farris, Senner & Butterfield, 1973, p. 145) define trust as “a personality trait of people interacting with peripheral environment of an organization”. Here, trust is again conceptualized as a trait that leads to a generalized expectation about the trustworthiness of others. In their work, this trait is referred to as the propensity to trust. The same notion has been used by Mayer, Davis, and Schoorman (1995, p. 715), as they define propensity to trust as “a stable within party factor that will affect the likelihood the party will trust”. In line with other definitions of propensity to trust, Bigley and Pearche (1998, p. 410) state that “factors exist within individuals that predispose them to trust or distrust others, whom they do not know”. This leads to the notion that people can be positioned on a spectrum ranging from high to low. Mayer, Davis, and Schoorman (1995) note that at one extreme people grant total blind trust, while individuals at the other end of the continuum will not trust anybody, regardless of the circumstances that make it relevant to trust.

A slightly different perspective has been taken by McKnight and Chervany (2001). They define *disposition to trust* as “the extent to which one displays a consistent tendency to be willing to depend on others in general across a broad spectrum of situations and persons” (McKnight & Chervany, 2001, p. 45). Within this definition, trust does not literally refer to a personality trait; rather it means that a person has a general disposition to be willing to depend on others. A person’s disposition to trust does not automatically mean that one generally thinks that other individuals are trustworthy or believable, but for whatever the reason, one tends to be willing to depend on others. Dispositional trust hence has nothing to do with having good reasons to trust, but merely the concept represents a general approach towards interacting with the social environment. People scoring high on dispositional trust would trust another person under any circumstances.

Personality psychologists recognize that this individual characteristic is a product of peoples’ lives, where they develop “generalized expectations about the trustworthiness of other people” (Rotter, 1967). Here, the tendency to trust is not based upon experience with or knowledge of a specific trusted party (McKnight et al., 1998), but rather the result of an ongoing lifelong experience (Rotter, 1971), socialization (Fukuyama, 1995) but also learning. To some degree, the concept seems to be linked to naiveté. Trust as a personality trait is for the most part developed during childhood as an infant asks for and receives help from benevolent caregivers/parents (Bowlby, 1982; Erikson, 1968; Rotter, 1971; 1980). Erikson (1968) advances that people grow up with a disposition to trust or may develop it later in life. However, as this trait is developed, it is acted out as a generalized reaction to life’s experiences with other people and a mental strategy which causes habitual patterns of behaviour, thought, and emotion. According to the model of human nature advanced by the psychoanalyst Erik Erikson, trust

represents the first stage of human development. In developmental child psychology, trust is regarded as the fundamental relationship between a mother and her infant which is based on consistency and regularities. Erikson (1963) suggests that a necessary precondition of a “healthy personality” is what he labels “basic trust”. Due to these early-life experiences, the young child develops a constant tendency to produce trust in a broad range of situations (Rotter, 1967). However, the readiness to trust is subsequently formed and potentially altered by the socialization process. By drawing from the *social learning theory*, Rotter (1967) argues that individuals typically have different experiences with other people’s fulfilment of their promises and varying reinforcements of previous social interactions (i.e., reinforcement history). Therefore, people develop different expectancies that specific (negative/positive) reinforcements will occur when something is promised by other people. The scholar furthermore states that an individual’s expectations that the promise of a social agent will be kept will be generalized from one social agent (trust object) to another. As a consequence, people differ in generalized expectations that the oral or written statements of other people can be relied upon. This is also certainly true online.

The importance of social interaction for the development of trust is also advocated by Worchel (1979), who views trust as a function of an individual’s environment. He emphasizes that trust is a personality trait or response pattern which is the result of early socialization. Hence, “a person exhibits a disposition to trust to the extent that she/he demonstrates a consistent tendency to be willing to depend on others across a broad spectrum of situations and [persons]” (McKnight et al., 1998). Analogously, Tyler and Kramer (1996) note that an individual’s willingness to trust is based on the person’s estimation of the probability that those trusted will reciprocate the trust.

The above argumentation outlines the potential of personality characteristics to impact a person’s trust response and to influence peoples’ amount and level of trust in their interaction partners. However, results on the influence of generalized trust are controversial, as some empirical studies suggest that in a particular situation the influence of trust as a context-free generalized trait is limited compared to the attributes of the trustee (e.g., Schlenker et al. 1973). In general, research has shown that the impact is particularly relevant in cases when the former has limited knowledge about the latter or in the absence of available or experiential information on which to base a judgment (Hofstede, 1980). Thus, as an determinant of (situational) trust, disposition to trust is most influential in the early phases of a relational exchange when the trusting parties are still widely unfamiliar with each other, and before extensive ongoing relationships provide the necessary background information for the formation of other trust-building beliefs (Gefen, 2000). Rotter (1971, p. 445) comments that “the more novel the situation, the greater weight generalized expectancies have”. Further, he notes, “the situation partially determines the response, and the theory predicts that situations of considerable familiarity are less predictable from a generalized tendency than those involving more novelty”.

The importance of dispositional trust is likely to diminish when the person interacts more with the trusted party (McKnight et al., 1998; Rotter, 1971). Or, as McKnight and Chervany (2001, p. 45) put it, “disposition to trust will affect trust in a specific other (interpersonal trust), but only when novel situations arise in which the other and the situation are unfamiliar”. Therefore, the kind of relationship and its development seem to determine the impact of generalized trust. Accordingly, it can be assumed that, for online review communication, dispositional trust is a key variable. However, it is also reasonable to argue that people develop generalized trust that is specific to the context (e.g., using online reviews) and which coexists with the more abstract context-free personal trust disposition. Research in the field of personality trait also tells us that people regularly develop trust that is independent from a specific situation and predisposes them to think, feel, and act in a certain stable way.

For a long time, personality psychologists have refrained from developing a psychometric measure of trust as a personality characteristic. A notable exception has been made by Rotter (1967), who applied his definition of trust to the development of the *Interpersonal trust scale* (ITS) – one of the most prominent psychometric scaling approaches for trust measurement still. By conducting a series of experiments, the researcher was able to compose and test a trust scale which enables researchers to measure individuals’ general beliefs about the expected reliability of others, or as Rotter (1967; p. 653) puts it, the instrument can be applied to measure the individual’s “general optimism regarding the society”. Hence, solely the aspect of constant positive expectation is emphasized. The ITS is a self-report inventory that consists of 25 Likert-format items that essentially deal with the perceived credibility of social agents. Rotter was striving to deduce a person’s tendency to trust society by asking people to characterize certain agents critical for society. More specifically, the ITS measures a person’s general tendency to trust a wide variety of social entities, including but not limited to teachers, politicians, physicians, classmates, journalists, salespersons and strangers. In order to develop an instrument that is able to capture a generalized expectation towards society, Rotter particularly focused on selecting questions on social objects that do not represent close social relationships, such as parents, friends, and life partners (i.e., primary group relationships), but rather constitute “generalized” others. The scale includes 12 positive and 13 negative formulated expectations. Many of the items deal – as noted – with the credibility of social agents and include items such as “most elected officials are really sincere in their campaign promises” or “in dealing with strangers one is better off to be cautious until they have provided evidence that they are trustworthy”. Other phrases reflect an individual’s general expectancy on others’ motives and reliability (e.g., “it is safe to believe that in spite of what people say, most people are primarily interested in their own welfare” or “parents usually can be relied upon to keep their promises”), and general scepticism about the future of society (e.g., “hypocrisy is on the increase in our society”). Meanwhile, the scale is frequently applied to differentiate “high trusters” (those who are mostly trusting others) from “low trusters”. In his subsequent research, Rotter (1980) found significant differences between these two groups, as he provides some evidence that people

who trust more are less likely to lie and are additionally less likely to cheat or steal. Moreover, these people are less likely to be unhappy, conflicted or maladjusted. In general, it appears that high trusters have many social and psychological advantages – an insight that has been very recently explored by evolutionary psychologists.

Besides Rotter's (1967) approach, several other researchers have discussed trust in similar ways and have attempted to measure a person's general tendency to trust others. For instance, Dasgupta (1988) proposes a treatment of trust that includes generalized expectations of others; for example, "can I trust people to come to my rescue if I am about to drown?" (p. 53). However, the most commonly used measures of trust include Rosenberg's (1956) *Faith-in-people scale*, the trust facet of the NEO PI-R *Agreeableness scale* (Costa & McCrae, 1992a), Mayer and Davis's (1999) *Trust propensity scale*, and several other self-report personality inventories incorporating constructs similar to trust. For example, the *trust-defensiveness subscale* of the Comprey personality scale (Comrey, 1970), the *trust in humanity subscale* of personal orientation dimensions (Shorstrom, 1975), and the *trustworthiness subscale* of philosophies of human nature (Wrightsmann, 1974). While these personality researchers do not offer an explicit definition of the meaning of trust, their contributions to the measurement of trust commonly imply that they regard trust as a faith in humanity. These measures contribute to an understanding of the nature of trust in that they broaden the construct by recognizing the necessity to introduce general optimism and confidence for the concept of trustworthiness and honesty of people in general.

While Rotter's (1967) ITS represents one of the classical works in the field of dispositional trust, the scale itself has also been criticized. For example, Heretick (1981) researched on the constructs of suspicion and trust by relating them to gender differences. She states that the ITS scale generally suffers from a lack of discriminant validity and being confounded with another construct referred to an individual's expectation about the social environment, namely locus of control. In particular, Heretick's criticism refers to the circumstance that the ITS, while being supposed to measure interpersonal trust, shows relatively high correlations with Rotter's (1966) earlier developed *Internal-External locus of control (I-E) scale*. Motivated by the need for a scale that exhibits psychometrically independent measurement characteristics, Heretick's (1981) 6-item *Trust-Suspiciousness scale (T-SS)* was developed to measure "expectancies concerning the motives of other individuals" (p. 269). The T-SS comprises mostly items from the Minnesota Multiphasic Personality Inventory (MMPI), including items striving to measure others' honesty and selfishness, as well as the individual's general caution towards others' trustworthiness (e.g., "it is safer to trust nobody"). The author herself states that the scale exhibits reasonable reliability and only weak correlations with I-E. However, additional evidence concerning its validity has not been reported.

Rosenberg (1957) introduced a 5-item scale that measures a person's general level of confidence in the trustworthiness, honesty, goodness, generosity, and brotherliness of people in general. The scale includes items such as "if you don't watch yourself, people will take advantage of you". Kanter and Mirvis (1989) developed for their survey on cynicism a 7-item measure of mistrust, which contains items such as "most people will tell a lie if they can get away with it". Subsequent research reports (Gurtman, 1992) that the measure is reliable and highly correlated with scores on Rotter's (1967) ITS. Another stream of literature implies that trust and mistrust are two distinct concepts rather than simply a bipolar construct. For example, Wrightsman (1974) constructed the 84-item *Philosophies of human nature* measure, which incorporates a trustworthiness subscale (Omodei & McLennan, 2000).

More recently, Omodei and McLennan (2000) introduced the scale of *Global interpersonal mistrust-trust* (Global IMTM), which strives to measure an individual's global interpersonal mistrust. The construct is conceptualized by the authors as a general mistrust of the motives of others in situations related to one's well-being: "A general tendency to view others as mean, selfish, malevolent, or unreliable people who are, thus, not to be depended on to treat one well" (p. 283).

The above-mentioned scales have in common that they all treat trust as a uni-dimensional construct without underlying factors. However, the individual items typically used seem to reflect several distinct elements of trust. For example, even though Rotter (1967) does not argue for multi-dimensionality of the ITS, it is apparent that the scale consists of three underlying dimensions, or factors: (i) credibility of social institutions; (ii) belief in others' sincerity; and (iii) caution (Kaplan, 1973). This parallels the often-applied method by researchers to operationalize trust in the context of the individual scales. The concept of trust has often been broadened to include items that are usually associated with the concepts of fearfulness, cynicism, caution, optimism, or confidence in social institutions (e.g., Omodei & McLennan, 2000). Only recently, the multi-dimensional character of trust as a personality characteristic has been recognized. For example, McKnight et al. (1998) identify two sub-constructs of disposition to trust: First, *faith in humanity*, which refers to one's belief that others are usually upright, well-meaning and reliable. Second, *trusting stance*, which means that "people believe that they will obtain better interpersonal outcomes by dealing with others as though they are well-meaning and reliable, regardless of whether those others are reliable or not" (Beldad et al., 2010). While faith in humanity deals with the attributes of general others, a trusting stance is a more personal approach to dealing with others (McKnight & Cherany, 2002; McKnight et al., 2002b). Besides telling us that trust can be regarded as a stable trait (be it towards the generalized others or online reviewers in general), these approaches also give us the insight that this trait is likely to be multifaceted and more complex than at first glance.

The Sociologists' Perspective

The scholars Lewis and Weigert (1985a) stress the notion that humans would have no occasion or requirement to trust apart from their relationships with others. They say: “[trust is] applicable to the relations among people rather than to their psychological states taken individually” (p. 968). This statement emphasizes the sociological function of trust which can be clearly separated from the concept’s psychological aspect (Paliszkievicz & Klepacki, 2013). In contrast with personality psychologists, who view trust as a psychological event within an individual, sociologists conceptualize trust as an interpersonal process, deeply rooted in a fundamental human need for cooperation and interdependence with the social world. Hence, according to this viewpoint, trust is examined as it exists in social properties of relationships between people (Granovetter, 1973). Therefore, trust is regarded as a property of collective units (e.g., dyads, groups, teams, and collectives) – inseparably linked to interrelationships between people. Such a perspective points to trust as a functional condition for the very possibility of society (Luhmann 1979). By referring to Barber (1983), Lewis and Weigert (1985a) state that trust is said to exist in a social system when its members behave accordingly to it and are secure in the expected futures constituted by the presence of each other of their symbolic representations (Barber, 1983). Simmel (1964) states that it is the mutual “faithfulness” that represents nothing less than the foundation of all social relationships. Consequently, according to the sociological view, trust can be thought to be an important mechanism for the functioning of society in that the only alternatives to appropriate trust are “chaos and paralyzing fear” (Luhmann, 1979, p. 142); or, in other words, the breakdown of human relationships. The social philosopher Sissela Bok (1978, p. 26) likewise emphasizes the role of trust as a fundamental social good for the existence of society: “when [trust] is destroyed societies falter and collapse”. Therefore, trust is generally a critical factor for many social and transactional exchanges, which ultimately determines the kind of the interactions and the individual’s expectations of it (Fukuyama, 1995; Hosmer, 1995; Lewis & Weigert, 1985; Luhmann, 1979). Trust is at its heart a necessity for all levels of social exchange relationships. For instance, Blau (1964), who views trust as a set of three distinct beliefs (i.e., integrity, benevolence, and ability) that other people would fulfil their expected favourable commitments, describes trust as an essential component for the early phase but also for the maintenance of solid social relations, just as exchange obligations promote trust. Similarly, Pruitt (1981) views trust as a precondition for relationship exchanges that result from coordination and collaboration. In essence, among sociologists, trust is commonly understood as a social structure which is regularly situationally constructed.

While striving for an explanation of why trust is essential to social life, sociologists’ salient argument is that trust can be regarded as a mechanism which “reduces the complexity” of social interactions. Niklas Luhmann (1979) advanced this notion and today he is regarded as one of the pivotal representatives of this school of thought. In his short but nevertheless influential

book *Trust and Power* (1979) the scholar placed trust at the heart of sociological theorizing for understanding modern society. Like other sociologists such as Barber (1983) later, Luhmann proposes that trust is an irreducible and multi-dimensional social reality. More specifically, Luhmann's work borrows heavily from the phenomenological and symbolic interaction traditionalists (Parson, 1970; Simmel, 1964) in order to develop a global theory that strives to blend the macro- and micro-sociological aspects of trust. The scholar states that "Trust occurs within a framework of interaction which is influenced by both personality and social system, and cannot be exclusively associated with either" (Luhmann, 1979, p. 6). The idea that the concept of trust cannot be completely understood by exclusively studying the psychological or the institutional level is perhaps one of the most important theoretical insights of Luhmann's work (Lewis & Weigert, 1985). A critical claim of this statement is the assumption that trust serves the same basic function at the personal level as well as at the more general system level, as it enables humans to deal with uncertainty, social complexity and often ominous images of the future as it simplifies life by relieving social agents from risk. Luhmann advances his thought that modern (industry) society is generally organized by complex and well-integrated temporal structures. Within such a system, social interactions are controlled by "socially expected durations" which determine when activities start and end (Lewis & Weigert, 1985). Social interaction is characterized by the fact that the interaction with other individuals – who are inevitably independent and their behaviour is not fully predictable, combined with an inborn need to understand the actions of the other members of society – faces individuals with an overwhelming social complexity (Gefen, 2000). This complexity can be so severe that it completely paralyzes any social action. Generally, interaction partners are not able to control the actions of the other party – in fact it is often impossible to understand the real motivation that leads to such a behaviour. For instance, people are not able to take an introspective view of their interaction partners and are therefore never able to know the true motivations which finally drive their behaviour. Are the reviewers attempting to help me or are all or some of them trying to manipulate me in a certain way? In such an environment, one would have to consider all possible future outcomes which maybe arise with equal probability. Hence, a person would have to find and anticipate the outcomes of all possible futures of an interaction yet to come – an almost impossible endeavour, as everything/anything can be true/false. What here is truly required is a strategy that reduces this intricacy to manageable and calculative proportions. Otherwise, this complexity would be so dramatic that it would actually inhibit most intentions to perform cooperative behaviours. Since people have to interact with others under unpredictable circumstances on a regular basis or in similar situations, they apply a variety of approaches that aim to reduce this crushing complexity. Rational prediction is one of these strategies. By collecting and processing information about our interaction counterpart and known causal relationships in the social environment, we are able to make predictions that certain futures are more probable than others, while other futures can be regarded as being too remote or too uncertain to require serious consideration in the present planning. However,

because of human nature, rational prediction alone is not sufficient. People simply do not have the required resources such as cognitive abilities, but also time, to rationally predict and control the effects of all possible futures. This seems to be also especially true in online environments, where information on others' reputation is simply missing or can be only indirectly derived. Such predictions are also often hindered because humans tend to be more irrational than rational entities. Instead, Luhmann (1979) proposes that trust is a (simple) functional alternative to rational prediction. To trust is convenient to humans as the concept reduces complexity far more quickly, economically, and thoroughly than rational predication does. Therefore, the author proposes – in line with many sociological scholars that followed – that trust is one of the most effective methods to reduce social complexity and therefore represents a focal aspect in most interactions with other people. He assumes that trust succeeds where prediction based on rational thinking alone would fail – because to trust means to live as if certain at least rationally possible futures will not occur, while others surely will (Lewis & Weigert, 1985). Trust makes an otherwise unjustifiable belief in the future subjectively justifiable and facilitates social interactions to continue on a simple and confident basis. When trust vanishes, these interactions would again be impaired by immense social complexity posed by contingent futures which would finally paralyze action again. Overall, Luhmann proposes that people who trust reduce their perceived social complexity through a (generalized) belief. Sometimes, such a belief can be irrational and may appear to be unwise. Nevertheless, it still eliminates the risk of disadvantageous future behaviours of the trusted party to an acceptable level. Trust is a shortcut to intense mental efforts to make predictions about something that is unpredictable.

Luhmann's work on the role of trust in social interactions had an important impact on subsequent scholars that followed his view by recognizing the sociological function of trust. For instance, Gefen (2000) defined trust "[...] in the broad sense, [trust] is the confidence of a person [...] in his or her favourable expectations of what other people will do, based, in many cases, on previous interactions (experience)" (p. 726). Trust is especially important in situations that are not governed by other complexity reduction methods, such as rules and regulations (Fukuyama, 1995). Even if rules exist, trust is critical, because there is still no guarantee that other individuals will completely abide by them. Luhmann recognized that trust, of course, does not really enable individuals to control or even anticipate without error the behaviour of others; however, the construct facilitates for people the creation of a comprehensible organization of their social exchanges. In his subsequent work (Luhmann 1979; 1988), the sociologist sharpens his position that trust is a prerequisite of human behaviour, as it represents not less than a "basic fact of social life" (Luhmann, 1979, p. 4).

Luhmann (1979) also advances the view that different types of trust do exist. Specifically, he states that society passes through different developmental stages. While there exist small and relatively undifferentiated societies (e.g., tribes) where social order depends widely on personal or interpersonal trust (trust between people), complex industrial societies in contrast are based

more on system trust. Here, *system trust* can be defined as trust in the functioning of bureaucratic sanctions, norms and safeguards. A typical example is the legal system. Luhmann (1979) advocates that interpersonal trust and system trust differ in respect of their foundation. In general, the basis of personal trust is built by reciprocated altruism or emotional bonds between individuals. For system trust, however, intensive emotional involvement is untypical. Instead, system trust is established when one perceives that everything appears to be “normal” and the system behaves as expected. Further, system trust is not trust in a particular person, but rather a generalized trust that all other members of the society will continue to trust in the system (Lewis & Weigert, 1985). Luhmann (1979) calls this assertion “trust in trust”: This means that we all trust in the system because we trust that others trust in it as well (Lewis & Weigert, 1985). This makes their actions more calculable. Luhmann characterizes this process as “overdrawing” of one’s information base. According to the scholar, there exists a collective cognitive reality that transcends the realm of individual psychology and individual cognitive bases (Lewis & Weigert, 1985). However, he does not pass the line to assert that people do not have to individually assess information and make personal judgments of where, when and how much to trust – rather he recognizes the need for an investigation of the psychological perspective of trust.

By focusing on the issue of how institutions and incentives can be introduced to reduce anxiety as well as uncertainty typically associated with relations among relative strangers, sociologists have further delved into the issue of trust as an institutional phenomenon. Sociologists typically make the claim that trust is a socially rational expectation which is based on formal requirements and informal obligations. In this tradition, Zucker’s (1986) conceptualization refers to trust as a “set of shared social expectations” of the institutional environment. More specifically, trust constitutes various expectations that are shared by everyone involved in a social relationship or an economic exchange. Trust includes broad social rules, such as how does a “fair” rate of interest for a given situation look, as well as legitimate social processes, such as who has the “right” to dictate this rate in a given situation (Zucker, 1986, p. 54). Therefore, trust includes the beliefs that all participants follow the same social rules and that in an established society all social processes function in a proper way. Such beliefs represent the background expectations of society, as they are taken for granted. According to Zucker (1986), trust in social exchange cannot only be developed on knowledge based on prior experience between the exchange partners, but furthermore can be based on the belief in the institutional environment that has been established to support the trust (e.g., bureaucratic organizations, professional associations, and laws). In the essence of her work, the scholar emphasizes the importance of the institutional arrangements, social structures, processes and norms in the context of trust – an insight that has been advanced also by other authors. For instance, Shapiro (1987, p. 685) terms these arrangements “guardians of trust”. A communality shared by such instruments is their capability to reduce both system-dependent as well as transaction-specific uncertainty. This is accomplished by the elicitation of trusting beliefs which are based on the

institutional arrangements functioning as contextual cues that make a social environment or the circumstances of an economic transaction appear normal. Shapiro (1987) terms these expectations as “structural assurance beliefs” signifying structural protections or governance mechanisms. On the societal level, such supporting structures, guarantees, and safety nets surface as elements of the legal systems that protect the individual’s personal rights and his/her property. The role of institutional mechanisms for the establishment of trust has been also recognized by various other authors (e.g., Lane & Bachmann, 1996). However, the fact that Zucker’s work has been recognized as a milestone in sociological as well as organizational research can be attributed to the scholar’s proposed typology of trust. *Institutional-based trust*, as discussed before, is only one of the three sources on which trust could be based. She argues that institution-based trust historically has been supplemented by process-based and characteristic- or person-based trust. *Process-based trust* is generally tied to past expected or past experiences. For example, trust is only developed in exchange relationships where exchange histories were known and respected or the other party is perceived to be reputable. On the other hand, *characteristic-based trust* is related to similarities between individuals. Exchanges are limited to those individuals who have the same ethnicity, culture, and other backgrounds, such as shared expectations.

Shapiro (1987) also advances the view of trust as an impersonal rather than a personal state. Shapiro (1987, p. 626) defines trust as “a social relationship in which principals [...] invest resources, authority or responsibility in another to act on their behalf for some uncertain future return”. By drawing from the principal-agent theory, the scholar argues that in a regular setting the principal is not able to perfectly monitor the actions of the agent, who performs a dedicated task for the principal and on whom they depend. A social control framework ensures that trust can be developed between the parties in these situations. The instruments of such a framework, including institutional arrangements and generally accepted structural constraints, are aimed at ensuring the agent’s honesty. However, Shapiro also challenged the role of institutional-based trust as she proposes the question: “who guards the guards?” She concluded that “in complex societies in which agency relationships are indispensable, opportunities for agent abuse sometimes irresistible, and the ability to specify and enforce substantive norms governing the outcomes of agency action nearly impossible, a spiralling evolution of procedural norms, structural constraints, and insurance-like arrangements seems inevitable” (Shapiro, 1987, p. 649).

It is an omnipresent reality that most sociological researchers regard trust as the expectation that social interaction partners have of one another. For instance, when defining trust in social relationships and social systems, Koller (1988) refers to the expectation of one interaction partner that his/her counterpart has the willingness to behave advantageously toward him/her, although the person who is trusted has the freedom to select among alternative behaviours that may also have harmful consequences for the individual that trusts.

Barber (1983), who also provides an excellent discussion of the earliest works on the concept of trust, agrees by advocating that trust is basically a set of optimistic speculations regarding the behaviour of the interaction partner. Nevertheless, in doing so, Barber takes a predominantly cognitive and functional stance and develops the idea that one has to shift the focus of those speculations from the ultimate outcome of a single event, which is uncertain, to the three basic conditions that determine that outcome. By proposing a trust concept that is anchored by three expectations which determine the fundamental meaning of trust, Barber (1983) simultaneously argues for a multi-dimensional construct. The author includes (1) expectations of the persistence and fulfilment of the natural social order in which the individual found himself or herself. Within this context, Barber cited Niklas Luhmann (1980, p. 4), who characterizes the social world as being unmanageably complex and states that trust is capable of reducing this complexity with “cognitive, emotional, and moral expectations that some things will remain as they are or ought to be”. In essence, according to Barber, trust rises with a person’s speculation that the world will continue to exist without any fundamental change. (2) The expectation of technically proficient role performances from those who are involved with the interaction partner. Many of the earlier writers (e.g., Gabarro, 1978) were concerned about a conceptual linkage between trust and competence. Barber (1983), on the other hand, avoids this corundrum with the expectation of technically competent role performance. The author distinguishes between daily routine actions, technical possibilities, as well as expert knowledge. (3) The expectation of morally correct role performance from those associated with the individual. Respectively, the expectation that interaction partners will perform their fiduciary obligations and responsibilities. Some authors before Barber tend to synthesize the trust concept with fiduciary duties and responsibilities, but they refrained from defining those terms. However, Barber avoided this problem in his work by claiming that fiduciary duty of professionals, in certain situations, means to place the interests of the individual who is trusting before the interests of the professional who is trusted. In essence, Barber emphasizes the central role of the expectation that a truster, at a specific point in time, will allow someone else’s (the trustee’s) interests to prevail above his/her own. This expectation depends to a lesser extent on the earlier shown behaviour, but mainly on the felt moral obligations and intentions. In the case where the referent’s behaviour can no longer be anticipated, the person falls back on this. This fact highlights the strategic aspect of the trust concept. Barber recognizes that trust dimensions can also be related, as he suggests that greater trust resides in a referent when trust along multiple dimensions (e.g., competence and concern) is present. Barber (1983) makes a valuable contribution to the “personal expectations” literature on trust. Here, the author developed his thoughts on trust towards an interpersonal definition in that for his conceptualization, two conditions have to be met: (i) the existence of a person who is trusting; and (ii) a second individual who is worthy of that trust. However, within Barber’s conceptualization, trust remains basically the optimistic expectations of a person relative to the eventual consequence of a future, uncertain event.

Barber's view of the dimensionality of trust integrates earlier sociological insights such as the work of Garfinkel (1967), whose micro-sociological conceptualization of trust is based on the individual's expectation of order and stability in a world of everyday interaction. Like Barber (1983), Liebermann (1981) also states that in fiduciary relationships the dependent party's trust is based on a belief in the "competence and integrity of the professional or official in accordance with the highest ethical standards" (Mayer et al., 1995).

Many sociological scholars, with Barber (1983) amongst them, overly restrict their trust conceptualization to expectations, which leads to a purely functionalistic analysis of the construct. Lewis and Weigert (1985) likewise agree with earlier sociologists that trust is a set of expectations with particular contextual conditions, parameters and constraints (see also Cheung & Lee, 2006). However, they criticize the previous conceptualizations of trust as being too rational and cognitive centred. Here, the scholars (p. 970) emphasize the critical point that "trust is based on a cognitive process which discriminates among persons and institutions that are trustworthy, distrusted, and unknown. In this sense, we cognitively choose whom we will trust and we base the choice on what we take to be 'good reasons', constituting evidence of trustworthiness. However, knowledge alone can never cause us to trust. The manifestation of trust on the cognitive level of experience is reached when social actors no longer need or want any further evidence or rational reasons for their confidence in the objects of trust". Based on this criticism, Lewis and Weigert (1985a) conceptualized trust as consisting of distinct cognitive (cognitive-based trust), emotional (affect-based trust), and behavioural aspects, which are combined into a unitary social experience or overall attitude towards the trust object. This viewpoint appears to be deduced from the "age-old trilogy of cognition, affect, and conation" (Ajzen & Fishbein, 1980; Katz & Stotland, 1959) or the "three-component view" of attitude (Himmelfarb & Eagly, 1974). Lewis and Weigert state that the existence of the three dimensions is nothing new as they are implicitly included by a variety of sociology's key trust contributors (especially in Luhmann, 1979). The cognitive aspect of trust includes the notion that we cognitively decide whom we should trust or distrust, in which respects and under which circumstances this takes place. In this process, we base our choice on what we take to be "good reasons" which constitute corresponding evidence for the interaction partner's trustworthiness. On the cognitive dimension, trust is based upon knowledge (or perception) of the trustee's personal and institutional attributes. In this context, Luhmann (1979, p. 19) states, "familiarity is the precondition for trust as well as distrust, i.e., for every sort of commitment to a particular attitude toward the future". Similarly, Simmel (1964) observes that trust involves a certain degree of cognitive familiarity with the trusted object which is somewhere on the continuum between "total knowledge" (also known as completely objective evidence) and on the other end "total ignorance" (or completely subjective evidence) (Hinnant, 2007).

At the beginning of a social relationship, people trust only when they have access to the evidence that the other party is trustworthy, but as trust develops gradually, interaction partners

no longer need rational reasons for trusting each other (Lewis & Weigert, 1985). Here, Lewis and Weigert further state that in such a condition it is of no importance how much more knowledge about an object we may collect, such knowledge alone can never give us reason to trust. They further assert that the rational component of trust is characterized by a cognitive “leap” beyond the expectations that reasons and experience alone would warrant. They simply represent a kind of “platform” from which the leap is created. This process can be termed, by referring to Luhmann’s (1979) terminology, as “overdrawing” on the informational base. Typically, each individual makes the leap not only because of his/her own psychological constitution, but in parallel on the assumption that others join the leap. Therefore, cognitive trust can be characterized as being a collective cognitive reality that goes beyond the realm of the person’s psychology. According to Lewis and Weigert (1985), trust is not ultimately based on rational evidence alone, instead, individuals trust by virtue of the norm of trust.

The researchers (Lewis and Weigert 1985a, b) further identify an emotional or affective base of trust that is complementary to its cognitive counterpart. In this context, Lewis and Weigert argue that affective trust is motivated by strong positive feelings among those who participate in the relationship. Trust is viewed as a force that allows for intense emotional investments. More specifically, expectation-violating behaviours elicit emotional reactions. They state that “The affective content of the trust relationship is evident in the strong emotional response elicited by its betrayal. Although feelings of anger and guilt are usually strongest when an interpersonal trust is betrayed, we also feel a sense of outrage when a public trust is violated, as occurs, for example, when a political official violates the oath of office. Because each participant in the trust relationship knows that its betrayal would bring emotional pain not only to the person betrayed but also to the betrayer, affect complements the cognitive dimension of trust”. Therefore, emotional-based trust is characterized as being just as reciprocal and intersubjective as its cognitive base. For Lewis and Weigert (1985a, b), trust represents a construct composed of feelings as well as rational thinking. This accords with the psychological insight that emotions (feelings) have to parallel cognition in order to cause human action. The exclusion of either one of these two dimensions may mis-conceptualize trust as blind faith (without any cognitive base) or a rationally calculated prediction (without an emotional base).

The third component of trust is its behavioural enactment. Here, to trust means that the individual acts as if the future behaviours of the other party were indeed certain, while the violation of these assumptions leads to negative consequences for those persons involved. In other words, by borrowing from Barber’s (1983) perspective, Lewis and Weigert (1985a) define the behavioural ingredient of trust as “the undertaking of a risky course of action on the confident expectation that all persons involved in the action will act competently and dutifully” (p. 971). The authors emphasize that, although analytically distinct, behavioural trust is closely intertwined with the cognitive as well as emotional elements of trust. Moreover, each dimension implies the others. Nevertheless, Lewis and Weigert (1985a, b) argue that the comparative

strength and relative importance of the individual dimensions may vary due to the type of relationship, situation, and social system. Specifically, they assume that cognitive trust is more characteristic of the macro level such as large social settings and societies, whereas affective trust is more typical in primary, close-knit groups (e.g., kin) or close relational situations. Overall, Lewis and Weigert once again reinforce the sociological assumption that trust is a “collective attribute” based upon the people’s relationships that co-exist in a social system. They conclude that trust is essentially social and normative rather than individual and calculative and is hence a necessity for social relationships. Without trust, such interactions would be impossible.

In a nutshell, sociology provides meaningful insights to gain a profound understanding of how humans develop trust, and which fundamental role trust captures in social interactions. While theoretical contributions on the societal macro level are manifold, only few empirical studies aim to investigate trust in social settings or on the individual level. Only recently, due to the rise of research in the context of the Internet, some scholars have attempted to operationalize and measure types of trust that has its roots in the sociological school of thought. Here, the concept of institution-based trust is applied to draw on the idea that people are able to form trust in the Internet as a social system or (more specifically) the Internet as a shopping or research channel. For instance, McKnight and his colleagues (McKnight et al., 2002b) define *Internet-trust* as the belief that structural conditions are present. These beliefs make the probability of achieving a successful outcome in an endeavour like commerce more likely. The authors draw their research on the conceptualization of trust being two-dimensional: structural assurance and situational normality. Here, by mainly drawing on Shapiro (1987) and Zucker (1986), structural assurance is conceptualized as the consumer’s belief that structures (e.g., guarantees, regulations) are in place in order to facilitate success. On the other hand, situational normality is the notion that the world is in proper order and success is likely, as the situation is normal or favourable (Baier, 1986; Lewis & Weigert, 1985a, b). Other e-commerce and marketing researchers followed a similar operationalization, as demonstrated later.

This literature stream also tells us that the universe of online reviews can be regarded as a certain kind of social institution. Society has dedicated certain functions to this system and it is up to the online consumer himself/herself to judge whether this institution can be trusted.

The Social Psychologists’ and Organizational Researchers’ Perspective

In the psychological literature, a dedicated research stream can be identified that emphasizes the conceptualization of trust in the context of interpersonal relationships with a specific other person. In contrast to personality psychologists, who view trust as a characteristic of the individual that is a stable psychological trait and independent of contextual and time influence, social psychologists define trust as an expectation about the behaviour of others in social interactions and transactions respectively (Kautonen, 2008). Here, interpersonal trust is

regularly conceptualized as an individual's state of mind which is mainly influenced by situational/contextual factors (the environment). These variables serve to either enhance or inhibit the formation and maintenance of interpersonal trust (Lewicki & Bunker, 1995). They include the characteristics of the trustee, such as his/her personality, competencies and perceived reliability, as well as the truster's expectations about the outcomes of their relationship. Consequently, the research focus of social psychologists traditionally has been on the identification of these characteristics that make the trusted party trustworthy, as well as on the search for situational or contextual elements that affect the development of trust in interpersonal relationships. More recent approaches investigate the relationship between personality and mental representations of the environment. Such research attempts to conceptualize interpersonal trust regularly surface in two different contexts. Social psychologists have recognized that individuals develop trust (i) in intimate (close) personal relationships as well as (ii) in business or working relationships (Lewicki & Bunker, 1995). In both kinds, trust plays an important but different role.

Trust in Intimate Personal Relationships

Larzerle and Huston (1980) contend that trust is a behavioural intention (or motivation) that reflects the dependence on a partner. By building on previous literature, Larzelere and Huston (1980) advance the *Dyadic trust scale* (DTS), which strives for a better understanding and measurement of the degree of interpersonal trust in close relationships. The authors make a key contribution of the recognition of trust as the key to the functioning and continuance of relationships, including marriages and families but also an element in romantic relationships (Regan & Berscheid, 1999). In their work, trust is conceptualized as a strong belief of the truster in certain personal attributes of the partner. The scholars conclude that trust can be established on the basis of two different characteristics of the trustee, namely (i) the partner's benevolence and (ii) his/her perceived honesty. Benevolence refers to the truster's belief that the trustee has a genuine interest in the other's welfare. It further targets the evaluation of the extent to which the other believes that the partner is motivated because of self-interest or cooperation. Benevolence is deeply related to reciprocal altruism and therefore mostly determined by a social emotion or feelings towards the interaction partner. The emotion-in-relationships model – stating that close relationships typically elicit strong emotions (Hogg & Vaughan, 2011) – basically explains the proper inclusion of this affective trust element. Honesty, in contrast, is described as the extent to which the truster can believe that the interaction partner's statements reflect his/her real future intentions or the reality in general. In reference to the importance of these two dimensions, Larzelere and Huston (1980, p. 596) define interpersonal trust as dyadic by proposing that “trust exists to the extent that a person believes another person (or persons) to be benevolent and honest”. The scholars recognize that benevolence and honesty are conceptually distinct. However, these two elements of trust are so intervened in personal relationships, especially when these relationships are intimate in nature, that they are

operationally inseparable (e.g., if a partner's honesty is questioned this may lead to questioning his/her benevolence, and vice versa). So, it is very unlikely that you perceive a person to be very altruistic towards you, but you deem the trustee dishonest at the same time. They contend that trust is a behavioural intention, which reflects the dependence on a partner. This view parallels other approaches typically surfacing in other disciplines. Larzerle and Huston (1980) make a distinction between dyadic trust and generalized trust. While the former refers to the judgment of an individual about the benevolence and honesty of a significant other, in contrast the latter refers to a person's belief about the character of people in the aggregate (society). Therefore, generalized trust represents the understanding of trust in the eyes of personality psychologists as a stable trait (e.g., Rotter, 1967). This approach acknowledges that different kinds of trust exist which vary in their context and resistance to change. Larzerle and Huston's (1980) DTS measure is composed of eight Likert-format items to measure the two dimensions of trust in close relationships. Among the final scale, items such as "my partner is primarily interested in his (her) own welfare" and also the item "my partner is perfectly honest and truthful with me" can be found.

Larzerle and Huston's (1980) as well as Johnson-George and Swap (1982) recognize the importance of a multitude of situational factors and contend that trust is both target and context (domain) specific. For example, we may trust auto mechanics with our cars, but we probably would not trust them with regard to investment advice. When somebody asks you "do you trust this person?" it is reasonable to respond with the question "for doing what?". Additionally, these authors agree that their conceptualizations of interpersonal trust reflect assumptions about the trustee and these inferences seem to be manifold. Therefore, they further advance the view of trust as a multi-dimensional or complex construct, where the truster's judgments on certain characteristics give him/her reason to trust/distrust the interaction partner. The judgments which have to be made vary according to different authors. Johnson-George and Swap (1982), for example, describe that interpersonal trust is established when the trustee is expected to be reliable. According to them, in addition, the truster has to perceive a favourable attitude (i.e., emotional trust) towards him/her/it. The authors define reliability as the extent to which one believes a trustee will keep his/her promises and commitments. On the other hand, what is often called emotional trust corresponds to one's confidence in the relationship. If a person has high emotional trust, he/she is confident that he/she is free from criticism and embarrassment from the trustee. The person feels emotionally attached. Johnson-George and Swap (1982) introduce two trust scales that aim to measure trust in meaningful interpersonal relationships, which are labelled as the *Specific interpersonal trust scales* (SITS). The authors propose two different trust scales because their research showed that men and women tend to evaluate trusting relationships differently.

Rempel, Holmes and Zanna (1985) make a distinction of three main dimensions of trust: predictability, dependability, and faith. Predictability refers to the consistency and desirability

of previously shown behaviours. More specifically, the predictability of a partner's behaviour is influenced by the amount of past experience in the social interaction, as well as the degree to which consistent and stable behaviours were typically shown. A totally predictable trustee would give the truster the opportunity to completely anticipate his/her future behaviours. The element of dependability has some connection with the concept of stable motives that influence the referent's behaviour. In fact, dependability refers to the sum of a trustee's performed actions that provide some insight into the extent to which a referent can be trusted in times to come. As such, dependability refers to dispositional attributions of the partner's reliability. Faith is understood as an emotional security of the partner, which makes individuals feel that their partner will be responsive towards them in the future. This enables them to go beyond the available evidence. It reflects the referent's underlying motives and intentions that represent the foundation of trust in a social interaction which typically arises after a longer period of time. Such an evaluation needs an introspection of the trustee's personality and cannot be sometimes explained out of good reason. Rempel, Holmes and Zanna (1985) recognize that humans require varying amounts of time and emotional investment in order to develop perceptions of predictability, dependability, and faith in relationships. Therefore, in contrast to other scholars such as Barber (1983), the authors emphasize the dynamic aspect of trust as their model, implying that trust is developmental with hierarchical stages. At the beginning of a relationship, predictability constitutes the basis of trust. In the course of the interaction, trust develops gradually via dependability, and finally resulting in pure faith. For the researchers, the elements of trust are not mutually exclusive. Rather they conclude that the relative importance of one element affects the quality of the relationship in a specific stage. For instance, in an early form of a relationship, predictability and dependability would explain interpersonal trust better, whereas in mature relationships, faith may be the dominant element of trust.

While the relationships in online review communities cannot be best described as closely-knit relationships, the ideas presented above foster the insight that interpersonal trust has to be assessed in terms of multiple characteristics of the interaction partners and that, in this specific kind of relationship, specific kinds of trustee characteristics are more important than others. However, as it is a social interaction, the spectrum can be very broad.

Trust in Professional Relationships in Organizations

There are a variety of definitions of interpersonal trust within organizations. However, in the organizational trust literature, most conceptualizations of trust refer to the concept as representing *a belief or expectation about the other (trusted) party* (similarly to the concept described above), or as *a behavioural intention or willingness to depend or rely on another party, coupled with a sense of vulnerability or risk if the trust is violated* (Grabner-Kraeuter & Kaluscha, 2003).

First of all, the contributions of behavioural psychologists on the notion of trust are notable. These scholars concentrate their efforts on studying trust in laboratory experiments where they typically investigate trust in prisoner's dilemma games. In respect of this research tradition, trust is generally conceptualized by following a strictly behavioural interpretation of the construct, as they equate trust with cooperation with others in such games. Here, to trust simply means that an individual chooses to show a cooperative behaviour. Parallel to most of the earlier-described research approaches to interpersonal trust, behavioural scholars typically focus on the evaluation of situational variables that increase or decrease a person's level of trust (i.e., cooperation) or distrust (i.e., competition) towards other people in the game. However, behavioural researchers typically neglect the events in the human mind and the psychological nature of trust. Using behaviours as a proxy of trust also gives rise to some concerns. A subsequent section will discuss this issue more in detail.

Morton Deutsch (1958) is one of the best-known members of the experimental research group. Equivalently to other behavioural scientists, he termed trust as being the conceptual equivalent of cooperative behaviour. However, he made this claim in specific reference to the context of game theory. Hence, for this scholar, trust is a risk taking behaviour which is evaluated in a situation-specific manner by the individual. Deutsch's main assertion is that trust is a non-rational choice of a person who faces the uncertainty of a future event where the expected gain is smaller than the expected loss. He concludes that trust is an expectation set that triggers behavioural intentions which involve potential harm, because of the absence of control over those persons upon whom the truster ultimately depends (Gefen & Straub, 2004). Hence, Deutsch (1958) stresses the vulnerability aspect of trust, as the trusting person "will be worse off, if he (she) trusts and his (her) trust is not fulfilled than if he (she) does not trust" (p. 266). In line with this argumentation, trust is the non-rational expectation of the outcome of an uncertain event, given conditions of personal vulnerability. To trust means being at risk of potential loss if the trusted referent takes the advantage of truster's vulnerability. This expectation seems to be best described by the term "confidence"; however, Deutsch never made this explicit claim. Later, Deutsch (1960) made a more concrete reference to the concept, as he investigated the background of why an individual would trust another to produce some beneficial events (Mayer et al., 1995). He concludes that the "individual must have confidence that the other individual has the ability and intention to produce it" (p. 125). The concept of confidence also surfaces in subsequent research of social psychologists, with Cook and Wall (1980) among them. The scholars define trust as "the extent to which one is willing to ascribe good intentions to and have confidence in the words and actions of other people" (p. 39).

The vulnerability aspect of trust (or the central condition of present risk) is emphasized also by Zand (1972), as the scholar notes that to trust means that a person increases his/her vulnerability to others whose behaviour he/she cannot control nor completely predict. Trust is here conceptualized as having two dimensions, namely personal behaviour and individual

expectations. The behaviour, which is also termed “decision to trust”, can be best described as the choice of giving up control. Such a decision is certainly influenced by the kind of problem or the extent of personal vulnerability, but further by the expectations of the consequences. Here, confidence can once again be regarded as being synonymous with trust, but Zand’s central claim is still the individual’s decision to give up control over the outcome. In sum, interpersonal trust is a decision of the individual person which is based on an optimistic expectation or the confidence about the result of a yet uncertain event in the condition of personal vulnerability and a lack of personal control over the behaviours of the interaction partner. Golembiewski and McConkie (1975) further equate the notion of trust and confidence by stating that trust generally “implies reliance on, or confidence in, some event, process or person”. However, this reliance is acknowledged to be non-rational and, being rooted in personal perceptions and experiences, subjective. In opposition to Zand (1972), who views trust as a duality, the authors instead conceptualize trust as a continuum. Trust equals the amount of a person’s hope for a beneficial outcome. They conclude that trust is “strongly linked to confidence in, and overall optimism about, desirable events taking place” (p. 134). In their conceptualization of trust, Ring and Van de Ven (1992) go even further and emphasize the predominant role of confidence for interpersonal trust. To them, trust rises due to a mixture of two aspects, namely (i) the confidence or predictability in one’s expectations and (ii) the confidence in the other’s goodwill. In line with the earlier definition of trust proposed by Barber (1983), moral values are the key to trust. Specifically, benevolence, which can be described as the duty to take care for the protection of others, and good will, which represents a person’s intent to respect the interests of others, both take a prominent role in the behavioural definitions of trust.

Discroll (1978) views organizational trust as “the belief that the decision makers will produce outcomes favourable to the person’s interests without any influence by the person” (p. 44). Sitkin and Roth (1993) define trust as an individual’s belief and expectation about the likelihood of having a desirable action performed by the trustee. Lewicki and Bunker (1995) understand trust as an expectation about the behaviour of others in transactions. Hosmer (1995), who provides one of the most complete reviews of the meanings and conceptualizations of prior trust literature in the past, emphasizes the importance of the concept on the societal level in the formation of mutually pleasing business relationships. In reference to early psychology and sociology research, he defines trust as an optimistic expectation that other individuals or companies will behave ethically. More specifically, Hosmer (1995, p. 393) proposes the following definition: “Trust is the reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognize and protect the rights and interests of all others engaged in a joint endeavor or economic exchange”.

Today’s multi-dimensional understanding of trust is mainly based on a key conceptual model proposed by Mayer, Davis and Shoorman (1995). By striving for an integration of perspectives from multiple disciplines, Mayer et al. (1995) advance a definition of trust that has been cited

over 1,100 times in a wide range of disciplines (Schoorman, Mayer & Davis, 2007). Today one can confidently claim that their conceptualization is of the most frequently cited definitions in the contemporary trust literature. The authors mainly take a modern social psychological standpoint. In essence, they define trust as a truster's intention to take a risk and suggest that the truster's perceptions of the trustee's characteristics (i.e., the trustworthiness of a trustee) are the antecedents of trust. More specifically, Mayer et al. (1995) understand trust as "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 truster, irrespective of the ability to monitor or control that other party" (p. 712). The proposed conceptualization of trust parallels the work of Gambetta (1988); however, they make the critical addition of vulnerability. Specifically, Mayer et al.'s (1995) definition embeds two significant components of trust: trust is composed of (1) a truster's set of specific beliefs about certain qualities or characteristics the trustee owns or lacks, and (2) a set of general beliefs, which represent the truster's willingness to be vulnerable. The latter is represented by behavioural intentions which are based on the former or the reasons to behave (i.e., the trustee's trustworthiness). Trusting beliefs as well as intentions have to be present in order that "true trust" exists. The authors are able to elicit three (contextual) perceptions regarding the other person's attributes that stimulate trustworthiness, namely ability, benevolence, and integrity. Mayer et al.'s (1995) model focuses on the truster and recognizes the interaction partner only in terms of what they are about to do to the truster and which motives rule their behaviour. According to the authors and in contrast to others' assumptions, confidence can also be logically differentiated from trust. Furthermore, the definition emphasizes the role of the truster's purpose of interaction and the truster's outcomes of interaction. The choice to trust is purely made by the truster and it is the product resulting from trust that furnishes the truster with a personal benefit. In general, the distinction between trust as a set of specific beliefs and trust as a general belief has been mainly applied to studies dealing with interpersonal interactions (Gefen et al., 2003) as it is applicable to an exchange relationship between at least two parties and in case this relationship is of a personal nature. The relevance for online review interactions follows.

Another author who emphasizes a conceptual relationship between trust and a person's willingness to be vulnerable is Mishra (1996). By applying this view the author follows the notion of vulnerability earlier proposed by various scholars (Deutsch, 1973; Luhmann, 1979), but he additionally grounds his definition of trust on the relevance of expectations or beliefs (Barber, 1983; Luhmann, 1979). More specifically, the author defines trust as a party's willingness to be vulnerable to another party based on the belief that the latter party is competent, open, concerned, and reliable. Mishra states that trust is an overall concept, nevertheless the scholar advances the view that the construct is multi-dimensional, being composed of these four belief dimensions. Additionally, these elements of trust seem to be combined in a multiplicative way as Mishra (1996, p. 229) states "[...] a lower level of trust in terms of any of the dimensions offsets high levels of trust in terms of the other dimension".

A great proportion of research on interpersonal trust suggests that the truster's willingness to act represents a critical element in the notion of trust (Albrecht & Travaglione, 2003; Mayer & Davis, 1999; McAllister, 1995). Accordingly, Ferres et al. (2004) define trust as the employee's willingness to act. This behavioural intention, however, is based on the employee's perception of the trustworthiness of the other party. The essence of these conceptualizations is that trust is a person's willingness to rely on the trustee under the condition that the truster is exposed to personal vulnerability, as well as dependence on the actions of the trustee.

In contrast to earlier research approaches that have implicitly assumed trust to be uni-dimensional (e.g., Larzerele & Huston, 1980; Rotter, 1967), the above mentioned conceptualizations further advance the impression that trust can be expected to be, in fact, a higher-order construct composed out of diverse (multi-dimensional) factors which may vary due to the context or trust object itself. For instance, Mishra (1996) concludes that approaches that conceptualize and operationalize trust as consisting of a single dimension are not able to discriminate trust from other related constructs such as familiarity and cooperation. Therefore, the author insisted on a four-dimensional understanding of interpersonal trust. In an early contribution on the "bases of trust" in working relationships, Gabarro (1978) also advances a slightly different multi-dimensional conceptualization. In a similar vein, Butler and Cantrell (1984) investigate the interpersonal nature of trust and the relevance of the concept for relationships in organizations. To them, trust is a condition for cooperation. By synthesizing earlier work, Butler and Cantrell propose five distinct components of trust or attributes of the referent. They assumed that the relative importance of each dimension would differ according to the occupational position of the person within the firm (superior or subordinate): (1) integrity – means the reputation of the trustee for being honest and truthful; (2) competence – describes both the technical expertise and interpersonal skill (soft-skills) required to perform the job; (3) consistency – is the reliability, predictability, and good judgment in handling certain situations; (4) loyalty – is understood as the benevolent motives or the willingness to protect, support, and encourage others; and (5) openness – is the mental accessibility, or the willingness to share ideas and information freely with others (Pirson, 2007). Butler and Cantrell's (1984) conceptualization particularly stresses the importance of ethical considerations, as four of the five components represent moral values (i.e., integrity, consistency, loyalty, and openness). By advancing his research, Butler (1991) later specifies the loyalty dimension, as the scholar changes his earlier notion from a proposed attitude of general benevolence to an implicit promise from one individual in the dyad relationships not to cause harm to the other party. Mayer et al. (1995) and Mayer and Davis (1999) also add "benevolence" to the factors of trustworthiness. Here, benevolence refers to the extent a trustee is believed to intend to do good to the truster.

Another critical contribution towards a multi-dimensional trust scale has been made by McKnight, Cummings and Chervany (1998). The scholars conceptually extend the model of

Mayer et al. (1995) and propose a comprehensive model on the formation of initial trust. It is based on the assumption that trust can be developed without experience with the object of trust (i.e., level of trust at first sight). The scholars define trusting as “that one believes in, and is willing to depend on, another party” (p. 474). According to their definition of trust, trust can be broken down into two major sub-constructs: (1) trusting beliefs (i.e., trustworthiness in Mayer et al.’s model), which are cognitive concerns in respect to the trustee’s trustworthiness in a given situation; and (2) trusting intentions (i.e., “trust” in Mayer et al.’s model), capturing the notion that the truster is willing to depend on the trustee in a given situation. These trusting intentions are in fact a function of the four trusting beliefs, namely benevolence, competence, honesty and predictability. Later, this model was successfully empirically tested (McKnight et al., 2002a) and various studies used this measurement approach (e.g., Gefen & Straub, 2004; Schlosser et al., 2006).

The previously cited research has concentrated its efforts on the investigation of the characteristics of the trustworthy party or trustee which can be best described as consisting of multiple (mostly cognitive) trusting beliefs. However, another research stream has attempted to examine the multi-dimensional nature of trust in a broader context. Here, the contributions of McAllister (1995) are especially notable, as he differentiates trust’s cognitive and social-emotional aspects. The role of emotions was recognized implicitly in earlier approaches by including elements of perceived social bonds or morality. However, the scholar’s work provides first evidence that a more clear distinction between cognitive-based trust, which represents the rationale part of human judgment that involves a referent’s use of evidence and rational analysis in order to form attributes of the trust components, and affect-based trust, which stems from emotional bonds among individuals. Affect-based trust, on the other hand, is rooted in reciprocated interpersonal care and concern. According to McAllister (1995), this type of trust represents a high level of interpersonal trust.

Economic, Business and Marketing Perspectives

Trust in the Economic Context

Trust is considered to be a crucial element in many economic activities that potentially can involve opportunistic behaviours disturbing the relationship between the business partners. In general, the main focus of economic research is the creation of institutions and incentives that are able to minimize the anxiety and uncertainty which are typically related with economic transactions (Williamson, 1993). Economic transactions can be regarded as a specialized kind of interpersonal behaviour. Most contributions in economic research seem to be especially influenced by Williamson’s (1974) terminology and typically use the terms “principal” and “agent” to refer to the interaction partners. Normally, these are individuals, but also economic exchange between groups or with firms are in the focus of the research contributions. This literature string represents a considerable expansion of the trust (or better distrust) concept - as

economic exchange theory typically investigates the concept from its negative or “dark” side. This view is mostly attributable to one of the basic assumptions of transaction cost theory; here, it is argued that the agent is always striving to maximize his/her own welfare. Therefore, the risk of opportunistic behaviour is always high and the agent can actually never be trusted. Williamson (1985, p. 47) refers to opportunism as “self-interest seeking with guile”. According to the author, people are not opportunistic per se but they are able and often likely to show such behaviours. Consequently, firms (i.e., principals) face an overwhelming difficulty and task to identify trustworthy agents. As a consequence, firms have to structure themselves (and make their decisions) as if all agents cannot be trusted. In such an environment, for firms it is a basic necessity to negotiate and supervise detailed contracts in order to protect themselves against opportunistic behaviour. These contracts and controls represent substitutes of trust. Williamson states that hierarchies and markets both breed transaction costs and that the differences in the costs of contracts versus the costs of controls finally determine the strategic options of the firm (Hosmer, 1995). Another author, Hill (1990), also recognizes that firms are not able to identify economic actors in the market that are cooperative or opportunistic. However, the scholar advances the perspective that the reputation of an agent can be used as a meaningful selection mechanism to identify those who are more likely to cooperate. This can as a consequence reduce transaction costs. Reputation is, of course, the result of trustworthy behaviour. Hill never explicitly defines the concept of trust. Nevertheless, in line with his work, one can derive a conceptualization of trust as the economically rational decision to hold close to the promises given in the contract and to do exactly that what others expect. A departure from this principle will otherwise cause an eventual loss in one’s reputation and, as a consequence, fewer contracting opportunities in future (Hosmer, 1995). Bromiley and Cummings (1992), on the other hand, make the explicit claim that trust reduces transaction costs and also propose a specific definition of trust, as they write, “trust is the expectation that another individual or group will (1) make a good faith effort to behave in accordance with any commitments, both explicit or implicit; (2) be honest whatever negotiations preceded those commitments; and (3) not take excessive advantage of others even when the opportunity (to renegotiate) is available”. Therefore, the authors implicitly describe trust as one’s assessment of others’ goodwill and reliability, while not using the exact terms. These scholars further state that trust not only reduces the costs of monitoring the agent’s performance but also eliminates the need for implementing additional control mechanisms that are bonded with short-term financial results of the firm. Bradach and Eccles (1989) argue that markets as well as hierarchies are not the only ways to govern economic transactions, but in addition price, authority, and (most notably) *trust* are alternatives and represent independent methods which can be combined in a variety of ways. For these scholars, trust does not replace the market or the hierarchy completely, but can be regarded as a critical complement. In accordance with Gambetta (1988, p. 217), they define trust as the “probability that one economic actor will make decisions and take actions that will be beneficial or at least not detrimental to another” and state that in such conditions cooperation

would be a more valid strategy than competition". In contrast to Hill, Bromiley and Cummings, and Gambetta, the authors, however, differ in that they view social norms and interpersonal relationships as the sources of trust, rather than rational considerations of self-interest (Hosmer, 1995). While in economic research, precise definitions of trust are missing, this literature string makes a valuable contribution to the explanation of the role of trust as a governance mechanism in economic relationships. Additionally, there often exists an obvious overlap in the conceptualization of the concepts between economic and especially social psychology contributions in cases where the former approaches have decided to define trust in their own discipline. But also the understanding of trust as a specific kind of behaviour regularly surfaces.

Trust in the B2B Marketing Context

Among marketers there is a consensus that trust plays a central role in a variety of relationships: This includes buyer/seller relations in industrial marketing settings (e.g., Anderson & Narus, 1990; Ganesan, 1994; Morgan & Hunt, 1994) and consumer/seller relationships in relational retail marketing (e.g., Johnson & Grayson, 2005; Kennedy, Ferrell & LeClair, 2001; Young & Albaum, 2003) – but also in consumer/consumer relationships. The latter is a more recently discussed topic, acknowledging that the role of interpersonal interactions between shoppers is increasing in importance due to the evident trends towards social online shopping. In essence, trust has been found to play a pivotal role in holding a relationship between buyers and sellers together (Berry, 1995; Dwyer & Oh, 1987; Moorman et al., 1993). Most efforts of marketing research have focused their attention on trust in a particular interaction partner, its meanings and its effects in buyer-seller relationships. This literature stream has produced several definitions of trust. Here, a large proportion directly stems from earlier trust conceptualizations made in other disciplines, such as organizational research. Some of these definitions can be attributed to trust research in the B2B marketing context. Various trust researchers have focused on salespersons as a prominent object of trust (see Swan, Bowers & Richardson, 1999 for a review). This is due to the fact that salespersons have always been regarded as the primary source of communication and as organizational representatives. This makes their boundary-spanning role critical in relationship success (Sharma & Stafford, 2002). However, the supplier firm itself has also become a target of research, as Doney and Cannon (1997) state that individuals "can trust the supplier, its salespeople, or both" (p. 36).

According to Dwyer and Oh (1987), the introduction of the trust concept to marketing literature can be credited to Schurr and Ozanne (1985). Their research was guided by the proposition that trust takes an important role in exchange relationships, as it results in constructive dialogue among participants and cooperative problem-solving. This argument is well supported in other disciplines. More specifically, Schurr and Ozanne especially enhanced our knowledge of how trust as well as bargaining influences buyer-seller interactions. They conceptualize trust as an expectation that the relationship partner will fulfil his/her expected commitments. So for them,

reliability seems to be the key component. Moorman et al. (1992) state that Anderson and Narus (1990) share the similarity that they describe trust as a causing factor of the amount of cooperation and the functionality of conflict between parties. Hence, trust is viewed in terms of perceived benefits of dealing with another company. Here, trust is conceptualized as a critical antecedent of relationship quality (Bramall et al., 2004). The authors define trust as “the firm’s belief that another company will perform actions that will result in positive outcomes for the [trusting] firm, as well as not take unexpected actions that would result in negative outcomes for the firm” (p. 45). Here, it appears that the predictability of the interaction partner’s behaviours is an essential element of trust development. The strength of this belief ultimately determines the trusting response or action of the firm (e.g., the willingness to trade), whereby the company commits itself to a potential loss, depending upon the further actions of the other firm. To trust implicitly means here to make oneself vulnerable to the actions of others.

Similarly to some organizational researchers, various marketing scholars have equated trust with confidence. For instance, Crosby, Evans and Cowles (1990) conceptualize trust in a salesperson as a “customer’s confident belief that the salesperson can be relied upon to behave in a manner that serves long-term customer interests” (as cited in Swan et al., 1999, p. 95). Likewise, Morgan and Hunt’s (1994) examination of the nature of relationship marketing characterizes trust as one party’s confidence in an exchange partner’s reliability and integrity, which can be linked with qualities such as consistency, competency, honesty, fairness, responsibility, helpfulness, and benevolence. This definition shows parallels to the definition of Moorman, Deshpande and Zaltman (1993), but also draws on Rotter’s (1967) classic view of trust as a generalized expectancy held by an individual. Nevertheless, Morgan and Hunt’s (1994) definition excludes the trustee’s behavioural intention of “willingness”, as they state that genuine confidence that a partner can rely on another will automatically include the behavioural intention to rely. They further say that “if one is confident, then one would be willing; if one is not willing, then one is not genuinely confident” (p. 23-24). Therefore, they propose that for a measure of trust, such willingness is irrelevant because it is redundant.

In contrast, Moorman and his colleagues (1992) together with Ganesan (1994) both emphasize the need to bring “willingness to rely on” into a trust definition and do not see this type of redundancy. According to Morgan and his colleagues (1993; 1992), trust is the “willingness to rely on an exchange partner in whom one has confidence” (1992, p. 315). As trust typically involves some form of vulnerability and uncertainty on the part of the truster, the scholars advance the view that behavioural intention is a necessity for trust to exist. Without vulnerability, trust is meaningless because the outcomes of the interaction are inconsequential for the trusting partner. Trust would shrink to a metaphor. Morgan and his colleagues stress that this view builds on the insights of earlier research in the field of interpersonal trust (Deutsch 1962; Giffin 1967; Schlenker et al 1973; Zand 1972). They further suggest that both belief and behavioural intention must be present in order to have trust, because “if one believes that a

partner is trustworthy and yet unwilling to rely on that partner, the trust is limited. However, if one is willing to rely on a partner without holding a belief about that partner's trustworthiness, reliance may be more a function of power and control than trust" (1992, p. 315). By extending this view, one could say that a willingness to rely without a corresponding belief of trust indicating characteristics could also indicate pure faith in the interaction partner. Nevertheless, Morgan and Hunt (1994) as well as Moorman and his colleagues (1992, 1993) both emphasize the relevance of confidence and reliability for the concept of trust in a similar manner. Moorman, Zaltman and Desphande (1992) view trust as a confident belief, sentiment, or expectation about the exchange partner's trustworthiness. They further theorize that this attribution is mainly based on the partner's extent of expertness, reliability, or intentionality. It hence focuses only on the belief dimension.

The question of whether trust in a business relationship is a unitary or multi-dimensional construct is not meaningful nor consistently answered. Exemplars can be identified for both schools of research. For instance, trust has been regularly treated as a uni-dimensional construct (e.g., Anderson & Weitz, 1989; Gefen et al., 2003; Guenzi, 2002; Kennedy et al., 2001) typically measured by a limited number of items (e.g., Anderson & Narus, 1990). By drawing on literature in social psychology (Larzelere & Huston, 1980) as well as prior marketing insights, Doney and Cannon (1997) include the concept of reputation as part of the definition of trustworthiness. They describe trust as the perceived credibility (i.e., the expectancy that the partner's word or written statement can be relied upon) and benevolence of a target of trust (i.e., the extent to which one partner is genuinely interested in the other partner's welfare and motivated to seek joint gain). Nevertheless, the authors conclude that, even though trust can be conceptualized by two distinct concepts, the concepts may be so intertwined that in practice they are operationally inseparable.

In contrast, various other authors were able to identify multiple dimensions of trust. For instance, Ganesan (1994) and Ganesan and Hess (1997) explicitly describe two major ingredients of trust: benevolence and credibility. More specifically, Ganesan (1994) draws on the definition by Moorman and his colleagues (1992) and defines trust as the willingness to rely on an exchange partner in whom one has confidence. Credibility is one of the underlying trusting beliefs that focus on the extent to which the retailer believes that the partner has the required expertise necessary to fulfil the job effectively and reliably. The belief in the trustee's benevolence, as the second dimension, is best described as "the extent to which the retailer believes that the vendor has intentions and motives beneficial to the retailer when new conditions arise, conditions for which a commitment was not made" (Ganesan, 1994). Later, Ganesan and Hess (1997) propose the same trust dimensions, however, with slightly different descriptions. According to them, credibility refers to the main "partner's intention and ability to keep promises and deals with partner characteristics such as task specific competencies, reliability in the delivery of goods and services, and predictability in terms of job related

behaviours". Hence, it appears to be a theoretically multifaceted construct. In contrast, benevolence relates to the belief of genuine concern that the interaction partner strives for a purely egocentric profit motive. Benevolent trustees strive for fairness within the interaction. They further advance the view that trust can have multiple referents.

Kumar, Scheer and Steenkamp (1995) conceptualize trust with two essential components, namely (1) trust in the partner's honesty (i.e., the belief that the partner stands by his/her words, fulfils promised role obligations, and is sincere); and (2) trust in the partner's benevolence (i.e., the belief that the partner is interested in the firm's welfare and will not take unexpected actions that will negatively affect the firm). By developing the *Organizational trust inventory* to quantitatively assess trust in business relationships, Cummings and Bromiley (1996) propose a multi-dimensional conceptualization of trust in terms of three belief dimensions: keeping commitments, negotiating honestly, and avoiding taking excessive advantage. The first two beliefs seem to be attributable to the honesty dimension. However there seem to be some differences concerning the time frame (i.e., negotiating commitments precedes keeping commitments).

Aforementioned research provides the basic insights that trust in the context of business relationships has been frequently treated as a cognitive process. The role of social emotions is only implicitly acknowledged. Nevertheless, there are various researchers that also take the affective dimension of trust explicitly into account. For instance, Swan et al. (1988), and Young and Albaum (2003) emphasize that trust consists of a cognitive dimension together with an affective dimension. Others have included "likeability or positive affect toward the party" as an affective component of trust (e.g., Andaleeb & Anwar, 1996; Doney & Cannon, 1997). In general, likeability is defined as the extent to which a trusted party is friendly, pleasant, and likeable (Andaleeb & Anwar, 1996). By investigating trust from the buyer as well as the seller side, Hawes et al. (1989) discovered that both parties agree that a trusted salesperson has to be likeable, competent, and dependable. Other scholars describe affective trust as an emotional security or confidence in the relationships (e.g., Johnson & Grayson, 2005; Swan et al., 1988). Swan et al. (1988) have investigated how customers grant their trust to industrial sales persons. They explicitly contend that trust consists of the emotion of a buyer feeling secure about relying on the salesperson as well as specific beliefs about the trustworthiness of a salesperson. To be perceived to be trustworthy, they conclude, salespersons have to exhibit a full arsenal of positive characteristics: They have to be dependable, honest, likeable, and have to possess a dedicated customer orientation. Young and Albaum (2003) conceptualize trust as an evolving psychological state consisting of both emotional and cognitive components that result from the trustee's perceptions of competence and a well-meaning, caring motivation in the relationship partner. To recapitulate, one has to learn that trust includes social-emotional aspects even in highly "formalized" and "rationalized" contexts.

Research on the consumer trust concept has been extremely fruitful since the recognition of the concept's importance for relationship marketing. Various marketing scholars have integrated the insights of interdisciplinary research in their work or were at least inspired by other disciplines. For instance, by drawing from social psychologists and organizational researchers, Huff (2000) defines trust as "the willingness to rely on and be vulnerable to a marketer, based on confidence that the marketer will benefit and not harm the consumer" (p. 206). An inbound characteristic of this definition is the psychologists' view of trust as a psychological state defined as a confident (positive) expectation regarding an action important to the truster. Further, critical elements such as dependence, risk and uncertainty are all mirrored in this conceptualization of trust. In addition, Huff recognizes in his conceptual paper that to trust means that one must have the willingness to be vulnerable to his/her interaction partner (i.e., trusting intentions), and that this willingness involves cognition as well as (social) emotions. Similarly, Johnson and Grayson (2005) draw on a well-established theoretical basis (e.g., Lewis & Weigert, 1985) when suggesting a hierarchical multi-dimensionality of trust, and conceptualize trust as having cognitive, affective, and behavioural dimensions. Their multi-faceted concept of trust found empirical support as cognitive and affective elements, while being highly correlated, turned out to be empirically distinguishable.

However, most recognizable advances towards a better understanding of consumer trust have been made more recently in the field of online trust (refer to Beldad et al., 2010 for a review). The term online trust is not consistently identified as it is regularly understood as a consumer's trust in (i) the e-vendor, (ii), the online shop or commercial website, or (iii) online shopping in general. This research string also borrows heavily from earlier well-established conceptualizations developed in other disciplines. Here, the work of McKnight, Choudhury and Kacmar (2002a), which is specifically based on earlier contributions of Mayer et al. (1995) as well as McKnight et al. (1998), represents a dominant approach to regard and measure online trust as a multi-dimensional concept. Meanwhile, their fundamental work has been adapted by numerous online researchers (e.g., Aiken & Bousch, 2006; Kim & Tadisina, 2007). Originally, McKnight et al. (2002a) focus on the formation of *initial trust*, which means to build trust in an unfamiliar trustee. That is, "a relationship in which the actors do not have credible, meaningful information about, or affective bonds with, each other" (p. 335, referring to Bigley & Pearce, 1998). In such a situation, trusters have to build trust through cognitive processes and thought. Hence, they apply contextual cues as information sources and have to "construct" trust by "adding up" judgments of the characteristics of the trustee. McKnight et al.'s contribution is grounded in the cognitive-based trust literature which contend that trusting beliefs can be produced quickly due to various reasons; for instance, social categorization, reputation, illusions or irrational thinking, disposition, institutional roles and structures, or out of the need to immediately cooperate on a task (McKnight et al., 1998). In contrast, scholars of the

knowledge-based trust approach (e.g., Blau 1964; Ring and Van de Ven 1994; Lewicki and Bunker 1995; Shapiro et al. 1992) suggest that trust develops successively through social exchange and hence represents some kind of continuity. Nevertheless, according to McKnight et al. (2002a, b) the construct can be conceptualized as both trusting beliefs (i.e., “one believes that the other party [trustee] has one or more characteristics beneficial to oneself” (McKnight & Chervany, 2002, p. 46) and trusting intentions (i.e., “one is securely willing to depend on, or intends to depend on, the other party even though one cannot control that party” (McKnight & Chervany, 2002, p. 46)). Besides these two elements, their definition also includes risk, as they state: “trust is the willingness of a party to be vulnerable to the actions of another party based on the expectations that the other will perform a particular action important to the truster, irrespective of the ability to monitor that other party” (here, the authors refer to Mayer et al. (1995), p. 712). In essence, cognitive-based or initial trust is mostly grounded on rational expectations about the behaviour of the object of trust (McKnight et al., 1998), or trustee. In turn, those rational expectations are based on beliefs about the attributes of the trustee as being beneficial to the consumer, here also called the truster (McKnight et al. 2002a, b). According to the authors’ review of 32 articles, three trusting beliefs are most essential for the existence of trust: (1) competence (i.e., the ability of the trustee to do what the truster needs); (2) benevolence (i.e., the trustee’s motivation to act in the interest of the truster); and (3) integrity (i.e., the trustee’s perceived honesty and promise keeping). McKnight et al. (2002a) build on the holistic trust model proposed by McKnight et al. (1998) and establish conceptual relationships between the concepts of institution-based trust, trusting intentions, trusting beliefs, and disposition to trust by applying a parsimonious model of the *theory of reasoned action* (TRA). According to the scholars, trusting beliefs (or the perceptions of the e-vendor) lead to trusting intentions (i.e., the customer’s intention to engage with a specific e-vendor for purchasing purposes – e.g., willingness to follow advice, share information, and make a purchase), which in turn results in risk-taking behaviours. McKnight et al. (2002a) advance that both institution-based trust and disposition to trust are determinants of trusting beliefs as well as trusting intentions. This acknowledges that basic traits and general attitudes impact contextual trust formation.

McKnight et al.’s (2002a, b) basic conceptualization of trust as a combination of trusting beliefs (i.e., a set of specific beliefs) and trusting intentions (i.e., a general belief) has been advocated by various researchers (e.g., Becerra & Korgaonkar, 2011). For instance, for Aiken and Bousch (2006), trust is “a partner’s willingness to rely on an exchange partner in the face of risk” (p. 309). Aiken and Bousch describe trust as an attitude that has cognitive, affective, and conative (behavioural) components. The first two dimensions are covered by beliefs about the trustee’s credibility (i.e., reliability) and benevolence (i.e., the motivation to seek joint gain). Kim and Tadisina (2007) build on McKnight et al.’s (2002a) model. However, they argue for a more comprehensive trust model, as they conceptualize online trust as (1) trusting beliefs (i.e., perceptions of trustee’s competence and goodwill); (2) trusting attitudes (i.e., customer’s

positive affect and confidence in the e-vendor); and (3) trusting intention (i.e., a customer's willingness to take a risk in the relationship). A similar approach is also advanced in the context of advertising trust by Soh et al. (2009).

Parallel to McKnight et al. (2002a, b), research emphasizing the nature of online trust has conceptualized the construct in two other ways (Gefen, 2002b). First, trust has been viewed as *a set of specific beliefs* about the other party, dealing with beliefs about critical combinations of the trustee's characteristics (e.g., integrity, benevolence, ability) (e.g., Chang & Chen, 2008; Chen & Dibb, 2010; Chen, Griffith & Wang, 2005). This literature string is, for example, represented by the work of Chiou (2004). While giving no explicit definition for trust, the author measures the construct with a five-item measure adopted from Smith (1997), which strives to mirror trust in the truster's belief in the honesty, responsibility, consumer understanding, profession, and company's care. Gefen, Karahanna and Straub (2003) also make a distinction between behaviour and beliefs and conceptualize trust as a set of specific beliefs including evaluations of integrity, benevolence, ability, and predictability. They explicitly refrain from integrating trust affect since, according to the authors, such elements are arguably irrelevant in business relations. Trust is operationalized with a single dimension while implicitly mirroring the diverse trusting beliefs dimension. The model of Gefen and his colleagues (2003a) suggests that the antecedents of trust can be categorized into knowledge-based, calculative-based, and institutional-based trust antecedents. In a later article, Gefen and Straub (2004) define trust as a context-dependent multi-dimensional social concept whose vital dimensions depend on the specific circumstances framing the interaction. In reference to an online bookstore, the scholars propose integrity, predictability, ability, and benevolence as the key (cognitive) elements of consumer trust in an e-vendor (nevertheless, he contends that behavioural intentions are also critical elements of trust). According to Pavlou and Fygenson (2006), trust is "the belief that the trustee will act cooperatively to fulfill the truster's expectations without exploiting its vulnerabilities" (p. 123). Wang and Benbasat (2005) conceptualize initial trust in online recommendation agents as the truster's set of specific beliefs in the competence, benevolence, and integrity of the trusted party.

Second, trust has also been described as *a general belief* that the specific other party can be trusted (e.g., Arnold, Landry & Reynold, 2007). For example, Gefen (2000) used a single dimensional scale (with three items) to measure consumers' overall trust assessments in an Internet vendor. He defined trust as "the confidence a person has in his/her favourable expectations of what other people will do, based, in many cases, on previous interactions" (p. 726). Gefen's (2000) scale was later modified and applied by Gefen and Straub (2003), who followed Luhmann (1979) in defining trust as the belief that other individuals will act in foreseeable ways.

In reference to the second approach, researchers sometimes view the specific beliefs in the trustee's characteristics (e.g., integrity, benevolence, ability) – which are often labelled as *trustworthiness* – as determinants of the general belief in trust (e.g., Büttner & Göritz, 2008). Gefen (2002b), for instance, adopts this perspective by naming the specific beliefs as “dimensions of trustworthiness”, and nominating the general belief as “overall trust”. According to him, three specific trust beliefs (i.e., ability, integrity, and benevolence) together compose trustworthiness and are viewed as antecedents of overall trust. Gefen (2002b) defines trust (by referring to Mayer et al. 1995) as an expectation that the other party's commitments will be fulfilled under conditions of risk by saying that trust is the “willingness to be vulnerable to the actions of another person or people” (p. 39). The author developed a multi-dimensional measure of trust with six items measuring trusting beliefs and nine items to capture a consumer's window-shopping and purchase intentions. Jarvenpaa and Tractinsky (1999) is another example. Trust is here described as “a consumer's willingness to rely on the seller and take action in circumstances where such action makes the consumer vulnerable to the seller” (taken from an online resource). This definition is explicitly built on the earlier insights of Mayer et al. (1995) as well as McKnight et al. (1998). It analogously concentrates on the cognitive elements of trust (due to context) and describes the process of trust formation as a rational choice. For Jarvenpaa and Tractinsky, a store's reputation and perceived size are both antecedents of trust, which is conceptualized as a combination of trustworthiness, integrity and benevolence, and is measured by a uni-dimensional (3-item) scale. The same conceptual approach was later advocated by Jarvenpaa, Tractinsky and Vitale (2000), who define it by referring to Doney and Cannon (1997, p. 37) as “a trustor's expectations about the motives and behaviours of a trustee”. In their research, the authors also applied Doney and Cannon's uni-dimensional measure. Later, Jarvenpaa and Tractinsky's (1999) single-dimension trust measure was also applied in the work by Pavlou (2003). In his definition of trust, he recognized McKnight et al.'s (2002a) conceptualization and describes trust as a belief in the other party to behave responsibly and to fulfil the trusting party's expectations. Additionally, the trustee does not aim to take advantage of the risky situation of the interaction partner. Specifically, Pavlou (2003, p. 106) defines trust in B2C e-commerce as “a belief that allows consumers to willingly become vulnerable to Web retailers after having taken the retailers' characteristics into consideration”.

Lee and Turban (2001) propose an integrative model for consumers' trust in Internet shopping. The authors present trust in terms of expectations and willingness, as they hold that trust is the “willingness of a consumer to be vulnerable to the actions of an Internet merchant in an Internet shopping transaction, based on the expectation that the Internet [vendor] will behave in certain agreeable ways, irrespective of the ability of the consumer to monitor or control the Internet merchant” (p. 79). According to Lee and Turban (2001), the trustworthiness of an e-vendor is composed of ability, benevolence, and integrity. In addition, the research found that the propensity to trust moderated the relationship between the trusting belief of perceived integrity

and consumer trust in Internet shopping (measured with a uni-dimensional scale with three items: “Internet shopping is unreliable”, “Internet shopping cannot be trusted, there are just too many uncertainties”, and “In general, I cannot rely on Internet vendors to keep the promises that they make”). Koufaris and Hampton-Sosa (2004) also define trust in terms of a general belief, as they define initial trust as “the willingness to rely on a third party after the first interaction with that party” (p. 378). They recognize that uncertainty is a necessary condition for trust to exist. Additionally, they assume that the perception of uncertainty is generally based upon the beliefs describing the trustee’s ability, integrity, and benevolence. Hence, in their model, they relate various perceptions of the online company (e.g., perceived willingness to customize, perceived reputation, perceived size) and perceptions about the website (e.g., perceived usefulness) to trust perceptions, which is also influenced by a person’s trust propensity. Initial trust was measured with a uni-dimensional scale adapted from Doney and Cannon (1997) and Jarvenpaa and Tractinsky (1999).

Trust in the C2C Marketing Context

Up to today, there exists only a small number of research contributions that explicitly target trust in the context of online consumer interactions. However, the general interest of the scientific community in the consumer-to-consumer (C2C) marketing communications topic is constantly increasing (Mack, Blose & Pan, 2008; Urban et al., 2009) as the phenomenon gets more and more evident on the web. Nowadays, it is the combined effort of marketing as well as information systems (IS) researchers that provides a fruitful ground for future academic insights. However, this research string also seems to suffer from the general problematic endeavour to define trust, with the result that several scholars refrain from providing an explicit definition (e.g., Pan & Chiou, 2011). And operationalization approaches clearly suffer from contextual appropriateness and psychometric evaluations. For instance, researchers typically use ad-hoc measures taken mainly from earlier research targeting online or organizational trust (e.g., Mayer et al. 1995) and adapt them slightly in order to fit the trust object.

Nevertheless, by investigating earlier contributions, one can conclude that two schools of thought exist today that both heavily mirror the traditional conceptualizations of trust made in other disciplines. Representatives of the first school define trust as a *generalized belief* (Hsiao et al., 2010). For example, in their work, Hsu et al. (2007) adapt the view of Mayer et al. (1995) and state that trust is “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 truster, irrespective of the ability to monitor or control that other party” (p. 157). McKnight et al.’s (2003) vision of decision trust has been implemented similarly in the work of Racherla et al. (2012, p. 97), who define trust in online product reviews as “the extent to which a consumer is willing to depend on something or someone in a given situation with a feeling of relative security, even though negative consequences are possible”. Similarly, the understanding of trust

as “a willingness of a party to be vulnerable to the actions of another” advanced by Mayer, Davis and Schoorman (1995) is stressed by other eWOM researchers (Smith et al., 2005; Smith, 2002). Shin (2010) also did not bring forward an own definition, but adapts the work of Dwyer et al. (2007) for defining eWOM trust. These approaches imply that the inner nature of trust remains the same, independent of the trust object.

The second prominent school of thought views trust as a *set of specific implicit beliefs* (Burgess et al., 2011; Casalo et al., 2008; Chen & Hung, 2010). Among these scholars it is accepted that trust is multi-dimensional. However, the propositions for the most important dimensions differ. For instance, Wu et al. (2010) adopt the view of McKnight and Chervany (2002) and state that ability, benevolence, integrity, and predictability are the key elements that reflect the confidence of individuals in virtual communities. By implicitly referring to the earlier work of Gefen (2002b), Hosmer (1995) and Moorman et al. (1992), Riding et al. (2002) define trust as “an implicit set of beliefs that the other party will refrain from opportunistic behaviour and will not take advantage of the situation” (p. 275). They further outline that the construct consists of three distinct beliefs or factors (i.e., ability, benevolence, and integrity) (Blau 1964; Butler 1991; Giffin 1967; Mayer et al. 1995). However, they admit at the same time that these beliefs are likely to be intertwined (Crosby et al. 1990; Ganesan 1994). Due to this condition, the authors further conclude that the dimension of ability and the combined dimension of benevolence/integrity appear to represent interpersonal online trust best. Such a dimensionality has been proposed in the context of teams before (Jarvenpaa, Knoll & Leidner, 1998). Casalo et al. (2008) define three types of beliefs, which, according to them, can be differentiated on the levels of competence, honesty, and benevolence. A slightly different perspective is advanced by Smith (2002), who makes an early contribution to the greater context of eWOM trust by conceptualizing it as the specific beliefs in the trustee’s competence (i.e., the belief that the recommender is knowledgeable) and affiliation. The latter refers loosely to the concepts of source attractiveness (Giffin, 1967) and likeability, as well as homophily or similarity (Gilly, Graham, Wolfenbarger & Yale, 1998). This trust dimension is operationalized by asking the respondents whether they trust the recommender due to a perceived similar background, similar tastes and preferences, and/or because they identify themselves with the recommender. In her dissertation, Smith initially theorized on a third dimension: moral integrity (a construct that is maybe also best described as benevolence). However, this has not been tested empirically. The author states that perceptions of moral integrity usually evolve due to long lasting or in-person relationships, which is typically not the case in virtual communities, where the peer recommenders are typically strangers. However, it has to be pointed out that societal norms also apply to online communities.

In reference to the measurement of trust, current research also suffers from various shortcomings. For instance, some researchers recognize the complex nature of eWOM trust but prefer to measure it as a single dimension (e.g., Pan et al., 2011; Pernard et al., 2010; Smith et

al., 2005). Others define trust in terms of a generalized belief. However, at the same time they measure the construct later solely with items representing specific beliefs (e.g., Smith, 2002). Lastly, there exists no research aimed at finding an adequate measure for eWOM trust. Instead, researchers adopt existing trust scales from a diversified field of trust research. For instance, Fang et al.'s (2010) measure mirrors a modified version of the scales earlier applied by Chiu et al. (2006), Cook and Wall (1980), and Ridings et al. (2002). Such approaches to imprecisely measure trust in eWOM mirror a lack of understanding of the discussed concept; however, they still represent today's research norm (e.g., Casalo et al., 2008; Chen & Hung, 2010; Fogel & Nehmad, 2009; Lu et al., 2010). This thesis assumes that the conceptual heterogeneity and wobbliness in measuring trust stems from both a lack of conceptual understanding of the trust construct as well as the domain-specific characteristic of the social interaction.

Towards an Integrated View of Trust Components

The following section strives for an integration of interdisciplinary research on the elements that can be considered manifestations of trust in social but impersonal communication. These elements of trust are often referred to interchangeably as determinants, dimensions, or principles of trust – depending on the basic rationale. In fact, the terms all refer to elements that are likely to mirror a sense of trustworthiness or even determine whether individuals will trust another person, object, or information. The discussion of the interdisciplinary literature has provided some insights into the nature and general patterns of the trust concept. Hereafter, it can be assumed that the construct exists at the intersection of several trust-mirroring concepts or trust dimensions. What follows is a proposition of two key frameworks which together enable a categorization of these trust components. This approach will guide the further development of an understanding of what has to be included specifically in the eWOM trust domain and what has to be excluded.

Components of Trust

This thesis' review on the meanings of trust has documented the various possibilities of viewing trust and of defining the concept in the light of different disciplines. Major academic disciplines agree that humans seem to have exquisitely complicated relationships with other people. Here, the concept of trust is regarded a strong force of human interaction and a reasonably good predictor of human behaviour. However, the disciplines' manifold conceptualizations and operationalizations have led to serious confusion among researchers concerning how to integrate different concepts that all seem to play a crucial role for the understanding of trust as a complex construct of the human mind. In addition, the question of whether or not the different aspects of trust are integrable remains widely unanswered. Gefen (2003) and other scholars have accentuated the conceptual diversity by pointing out that trust is often viewed in various ways such as: (1) a set of specific beliefs about the characteristics of another party (Doney & Cannon, 1997; Ganesan, 1994; Larzerle & Huston, 1980); (2) a general belief that another party

can be trusted (Gefen, 2000; Hosmer, 1995), sometimes such beliefs are called trusting intentions (McKnight et al., 1998) or “the willingness of a party to be vulnerable to the actions of another” (Mayer et al., 1995, p. 712); (3) affect reflected in the “feelings of confidence and security in the caring response” of the other party (Rempel et al. 1985, p. 96); or (4) a combination of these elements. Various scholars have attempted to combine specific and general human beliefs into a single construct (Doney & Cannon, 1997), while others accentuate this distinction and claim that specific beliefs can be viewed as determinants of general beliefs (Jarvenpaa & Tractinsky, 1999; Mayer & Davis, 1999). Here, it is not uncommon to denote the specific trusting beliefs as the perceived trustworthiness of the referent (Jarvenpaa & Tractinsky, 1999) causing “overall trust”.

In literature, some articles aim to resolve at least some of this confusion. Specifically, two articles, which were both published in the mid-to-late 1990s, are most notable (Mayer et al. 1995; Rousseau et al. 1998). By conceptualizing trust for their integrative model, Mayer and his colleagues (1995) define trust as the willingness of a trustor to be vulnerable to the actions of the trustee based on the expectation that the latter will perform a particular action which is of importance to the former. In a similar manner, Rousseau et al. (1998) made a cross-disciplinary review of the concept in order to extract common themes, ideas and ingredients from the alternative conceptual definitions. By building on the central idea of vulnerability and interdependence, the scholars propose that trust is a “psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another under conditions of risk and interdependence” (p. 395). It is evident that both definitions show some recognizable communality (Colquitt, Scott & LePine, 2007). Most notably, they agree that a conceptualization of trust has to respect the concept’s connectivity with a person’s intention to accept vulnerability. The willingness to take risks in a relationship is stressed by trust research in various disciplines (Boon & Holmes, 1991; Deutsch, 1958; Moorman et al., 1993; Schlenker, Helm & Tedschi, 1973; Zand, 1972). The trustor has to know that he/she can be cheated by the trustee. For instance, a consumer can be deceived by reviewers when providing wrong information deliberately. Nevertheless, due to a certain mental condition (i.e., trust), the trustor is willing to depend on this information when carrying out actions (e.g., buying products). Another important component of trust, which also stems from earlier attempts to conceptualize trust (Barber, 1983; Boon & Holmes, 1991; Cook & Wall, 1980; Kee & Knox, 1970), is the trustor’s positive or confident expectations of a set of beliefs about the presence or absence of certain qualities of the trustee, paired with certain kinds of feelings.

Both conceptualizations of trust have been well received and accepted by numerous scholars (Singh & Sirdeshmukh, 2000). They nowadays represent the theoretical basis for a great proportion of social science research on the topic. However, especially Rousseau et al.’s (1998) work has also received some criticism, as others regard their definition as too abstract to be useful for conceptual or empirical work (Bigley & Pearce, 1998). Such voices make the claim

that trust has to be conceptualized in the context of the domain as well as in reference to the specific meaning of the construct in the various disciplines (Chen & Dhillon, 2003). This thesis basically agrees with this assertion, as it is here theorized that the underlying domain and the context both ultimately determine the nature and the content of the trust construct itself. However, it appears that some core overlaps between different trust constructs do exist. Nevertheless, it is highly unlikely that completely the same ingredients are identical across contexts or trusting objects.

The discussion about the nature of trust has led to the formation of two schools of thought. Researchers of the first literature string insist that trust has to be treated as a unitary concept (e.g., Rotter, 1971). Hence, they advance the thinking that trust can be measured by a single dimension, such as reliability (Mohr & Spekman, 1994) or the trustee's motivation (Crosby et al., 1990). This thesis assumes that such an approach fails to capture the general nature of trust. Others hold that trust is, by its very own nature, complex, multi-dimensional and/or a higher-order construct. Trust researchers increasingly agree with this opinion and it seems that meanwhile the majority of scholars are followers of this school (e.g., Butler, 1991; Ganesan, 1994; Ganesan & Hess, 1997). Therefore, this study's author feels confident that a multi-dimensional approach capturing the manifold nature of trust is most appropriate.

This said, there still exists little consensus on the specific dimensions that together represent trust. In addition, there is also only a small amount of research on how the dimensions interrelate. Obviously, trust is a very complicated and comprehensive construct. This thesis', as well as, for instance, Kim et al.'s (2007) review, provides some evidence that some key concepts are regularly associated with the construct. For instance, confidence (Cook & Wall, 1980; Deutsch, 1960; Luhmann, 1979), reliance (Giffin, 1967; Schlenker et al., 1973), integrity, honesty, expectancy (Rotter, 1967), expectations (Barber, 1983; Good, 1988; Luhmann, 1979; Zucker, 1986), confident or positive expectations (Lewis & Weigert, 1985), vulnerability (Zand, 1972), decision to cooperate (Gambetta, 1988), willingness to rely on (Moorman et al., 1993), acceptance of and exposure to vulnerability (Doney, Cannon & Mullen, 1998; Rousseau et al., 1998), belief in a person's competence (Sitkin & Roth, 1993), cognition-based and affection-based confidence and willingness (McAllister, 1995), perceived credibility and benevolence (Doney & Cannon, 1997; Ganesan & Hess, 1997), intention to accept vulnerability (Mayer et al., 1995; Rousseau et al., 1998), beliefs and intention (McKnight et al., 1998), risk, and belief in other's goodwill and benign intent (Burke & Stets, 1999). While some of these concepts seem to have an overlapping meaning, an approach recognizing the manifold nature of the concept appears most adequate. It is very likely that a variety of these concepts could also be applied to form the conceptual basis (or content) of the eWOM trust construct. Their apparent relevance to the meaning of trust in the traditional sense leads to the assumption that viewing trust as a higher-order construct with various subdimensions could best capture the breadth and complexity of the underlying construct. In order to research something that is

apparently multi-dimensional in its sub-dimensions, one must first understand all of its components. Therefore, the thesis stresses two key frameworks or classifications of trust components that lead to a better comprehension of the concept in a more systematic way.

Trust Types: Beliefs, Attitudes, and Behavioural Intentions

The first framework emphasizes the various mental constructs which together represent what can be named trust. In line with interdisciplinary literature, it appears that trust can be best described as something that is regularly called “attitude”. A paradigm that enables a meaningful insight and parallels various conceptualizations of trust is provided by the school of social psychology. More specifically, Fishbein and Ajzen (1975) propose a notable framework that makes a clear separation of attitudes, beliefs, and intended behaviour that together reside in the mind of a person. The authors have integrated this classification of mental constructs in a series of models, most notably the *theory of reasoned action* (TRA) (Ajzen & Fishbein, 1980) and the *theory of planned behaviour* (TPB) (Ajzen, 1988; Ajzen & Madden, 1986). In general, these models postulate that behavioural intention is the direct antecedent of actual behaviour. Behavioural intention is defined as the individual’s likelihood of engaging in the behaviour of interest and is itself a function of attitudes and beliefs (Ajzen & Fishbein, 1980; Pookulangara, Hawley & Xiao, 2011). The TRA and TPB both assert that attitudes mediate between beliefs and intentions, although beliefs may similarly have a direct impact on intention. In their original idea, Fishbein and Ajzen (1975) emphasized that these three elements can be used to conceptualize a construct as they note: “concepts like attraction, value, sentiment, valence, and utility all seem to be subsumed under the category of attitude; opinion, knowledge, information, stereotype, etc. may all be viewed as beliefs held by an individual; brand image, prejudice, and morale may relate to all three categories” (p. 13). The most insightful contribution of Ajzen and Fishbein is the categorization of mental constructs that others have summarized or simplified as “attitude”. By following this insight, various trust studies have proposed that trust is the conglomerate of all three of them, namely trusting beliefs, trusting attitudes, and trusting intention (e.g., Kim & Tadisina, 2007). Other researchers prefer a more parsimonious approach by recognizing that at least two dimensions (i.e., trusting beliefs and trusting intentions) adequately capture the construct’s nature (Mayer et al., 1995; McKnight et al., 1998). Most of the studies that make such a distinction originate in investigations of interpersonal interactions, such as those happening within a firm. In contrast to this view of trust, early studies which emphasize ongoing economic transactions rarely make such a distinction (e.g., Doney & Cannon, 1997; Schurr & Ozanne, 1995). Gefen (2003a) argues that this can be attributed to the facts that trust in economic exchange relationships “is an extension, rather than direct implementation of the original definition of interpersonal trust”. Further, in contrast to the role of interpersonal trust as an instrument to foster solid social relationships, trust in economic relationships serves as a mechanism to avoid opportunistic behaviour. Nevertheless, there is a growing recognition among marketing researchers concerning the relevance of such a

distinction between the elements of trust; this is especially true in the context of online trust (e.g., McKnight & Chervany, 2002; McKnight et al., 2002a; 2002b; Moorman et al., 1992; Sirdeshmukh et al., 2002). In addition, as the type of relationship investigated in this research can be regarded as being economical only in the broader sense (i.e., the focus of investigation is in fact the relationship among customers and is therefore social in nature), the application of the above-mentioned framework appears appealing. Based on this research and particularly drawing on the work of Mayer et al. (1995), McKnight et al. (2002a) and Kim and Tadisina (2007), this thesis adopts their insights and assumes that the concept of trust can be distilled down to the three major elements, namely (1) trusting beliefs, (2) trusting attitudes, and (3) trusting intention (i.e., the trust triangle). Additionally, such a conceptualization relies on the separation between trust and actual behaviour (e.g., risk taking). This thesis argues for equal rights of the three “types of trust” as understood in the three-component view of attitude (Hogg & Vaughan, 2011). All three components have to exist in order to regard the trust concept as a kind of generalized attitude. It refrains from regarding beliefs as direct antecedents of behaviour intentions – but intertwined concepts expressing a consistent orientation towards the trust object. Nevertheless the thesis agrees with TRA/TPB that attitudes (including intent) are antecedents of behaviour (e.g., information adoption).

In part, trust essentially means that a person (the truster), based on some kind of judgment, finds the object of trust as able and also willing to act in the best interest of the truster. Without this judgment, the belief is nothing more than pure “faith”, as in God, or what is often called “naïveté” (Fournier, 1998). The simple mental process of evaluating the critical trustee’s characteristics and actions is defined as *trusting beliefs* (Becerra & Korgaonkar, 2011). Mayer et al. (1995) focus on the same elements by naming them “factors of trust”.

These beliefs are cognitive judgments or evaluations of the trustee or trust object that result from attribution processes made by the truster (Fishbein & Ajzen, 1975). Most authors – at least in the field of marketing – rely upon a belief-based conceptualization of trust (Büttner & Göritz, 2008), where the conglomerate of these beliefs is often referred to as *trustworthiness* (e.g., Mayer et al., 1995). For example McKnight et al. (2002, p. 337) describe trustworthiness as “a confident truster perception that the trustee has the attributes that are beneficial to the truster”. In line with support in literature, this thesis proposes that trustworthiness is not a synonym for trust. In fact, it is only a factual component of the concept. Generally, this distinction is not always made clear (Blois, 1999). However, Corritore et al. (2003) state that trust is a personal act of the truster. Whether the trust is well placed or not only emanates from the truster and has nothing to do with the trustee. However, trustworthiness on the other hand is a mental representation of certain characteristics of someone or something that can be called the object of trust. Although trustworthiness and trust are distinct, there is a logical and strong relationship between them (Solomon & Flores, 2001), as trustworthiness regularly instills trust or trust is mirrored in perceptions of trustworthiness. This can be illustrated by the following statements:

“I trust in [an object] because it exhibits characteristics that signal its trustworthiness to me” or “I trust an object, therefore I attribute characteristics of trustworthiness to it”. While the first statement is probably more likely for first time interactions (*initial trust*) or situation-specific trust (*situational trust*), the latter mirrors an individual’s general, stable orientation towards the trust object (*generalized trust*).

Literature has widely recognized the trust-trustworthiness distinction. For example, for Good (1988), trust is based on expectations of how another person will behave. These expectations are themselves based on that person’s current and earlier implicit and explicit claims. Sheppard and Sherman (1998) have also recognized that trust results to some degree from people’s capacity to assess the trustworthiness of their relationship partners. For instance, if an individual is unsure whether to trust another person met for the very first time, the individual strives to “construct” initial trust on the basis of (rational) judgments on the trustee’s characteristics. Hence, trustworthiness (or trusting beliefs) forms here the basis for trust (Serva, Benamati & Fuller, 2005). Mayer et al. (1995, p. 717) similarly noted that trusting beliefs are “not trust per se”, but they “help build the foundation for the development of [initial/situational] trust”. McKnight et al. (1998) and later McKnight and Chervany (2001) also use (multiple) trusting beliefs as part of their broader trust typology. It has to be noted that in many conditions, trust is the result of a calculative (and emotional) process, as individuals need to derive their level of reliance from an evaluation of the characteristics of the trustee. The above literature describes such cases and, hence, refers to the first statement. However, when individuals have already made up their mind due to a number of earlier interactions or experiences – hence, they already possess a stable attitude towards the trust object due a social learning process – the causality is reversed. Here, trust becomes part of the personality. Trusting beliefs (like trusting attitudes and intentions) are here theorized to be the consequence of an underlying trust construct forming a uniform mental disposition (see Chapter 3 for a discussion in greater detail).

Trusting attitude is another element of trust. Attitude is sometimes described as the predisposition of the individual to evaluate some symbol or object or aspect of this world in a favourable or unfavourable manner (Katz, 1960). Ajzen and Fishbein (1980) propose an alternative definition, as they define attitude as “a state of preparedness or readiness for attention or action”. Dictionary definitions of attitude also stress this insight, as attitude is described as “a mental position with regard to a fact or state, or an organismic state of readiness to respond in a characteristic way to a stimulus” (Mish, 1993). Trusting attitudes include (i) the affect for the trust object (e.g., reviews) (Thurstone, 1931) and (ii) a specific state of mental readiness. Specifically, trusting attitudes are a person’s determined mental status which may lead a person’s mental orientation until something shatters the status (Kim & Tadisina, 2007). In reference to Eagle and Chaiken (1998), trusting attitudes are defined as a psychological tendency of the truster which is expressed by judging a particular trust object with some degree of favour or disfavour. This thesis holds that individuals can potentially have diverse forms of

trusting attitudes. Their existence, though, is finally caused by the specific trust-domain. For instance, the attitudes of affinity or commitment may potentially be a force of trust in interpersonal (and especially intimate relationships (e.g., marriages)). But they are of no importance in trust in things such as pencils.

The third element of trust is *trusting intention*. It is a person's subjective probability that he/she will perform the behaviour in question (Fishbein and Ajzen 1975). Hence, it is a person's active mental status that potentially results in a subsequent actual behaviour (Kim & Tadisina, 2007). What distinguishes behavioural intention from trusting intentions is that the latter involves a recognizable amount of risk (Moorman et al., 1992). Consumers can face a variety of risks – such as functional, financial, social, and psychological risk (Dowling, 1986; Jacoby & Kaplan, 1972; Stone & Gronhaug, 1993). Therefore, one can generally define trusting intentions as the willingness to make oneself vulnerable to another entity in the presence of different forms of risk (Kim, Ferrin, Cooper & Dirks, 2004).

Trust Elements: Cognitive, Affective and Conative Trust Components

The second framework is based on works in the field of attitude and trust research that emphasize that trust is best described by cognitive (C), affective (A), and behavioural (B) mental structures (e.g., Lewis & Weigert, 1985a, b): the CAB, or three-component model (Egaly & Chaiken, 1993; Hogg & Cooper, 2003; Zanna & Rempel, 1988). It seems that a reasonable amount of trust contributions follow the classic, tripartite view of attitude (Hilgard, 1980; Rosenberg & Hovland, 1960) by treating trust as a synonym of attitude or – at least – an attitude-like – multi-component mental construct. Followers of the CAB model define attitude as “a relatively enduring organisation of believes [i.e., cognitive components], feelings [i.e., affective components] and behavioural tendencies [i.e., intentional components] towards socially significant objects, groups, events or symbols” (Hogg & Vaughan, 2011, p. 148). This definition is favoured by various researchers (Himmelfarb & Eagly, 1974; Krech, Crutchfield & Ballachey, 1962; Ostrom, 1968). Accordingly, it is here assumed that trust as an attitude-like construct manifests itself in consistent thoughts (beliefs, judgments, knowledge: E.g., “I believe the trustee is honest.”), emotions (affect, feelings, mood: E.g., “I have a positive feeling towards the trustee.”), and behavioural intentions (motivations: E.g., “I am willing to rely on the trustee.”) as distinct elements of trust (Egaly & Chaiken, 1998).

A number of authors suggest that trust involves both cognition which is triggered by rational thoughts or judgments about the trust object, and emotions towards the trust object (Granovetter, 1985; Lewis & Weigert, 1985; McAllister, 1995). So the cognitive component includes cognitive-based beliefs, thoughts and attributes associated with the trust object. In the case where the formation of trust in a relationship has predominantly cognitive content, it is called “cognitive trust”, whereas one that has a predominant emotional content is denominated “affective (or emotional) trust” (Becerra, 2006).

Cognition can include attitudes such as confidence. For instance, cognitive trust is sometimes defined as a person's confidence in relying on an exchange partner (Moorman et al., 1992; Rempel et al., 1985). But cognitive trust is also often equated with trusting beliefs. Here, it is theorized that trust is typically grounded on rational expectations about the behaviour of the object of trust (McKnight et al., 1998). Those expectations are formed by beliefs about the characteristics of the object of trust as being beneficial to the truster (McAllister 1995; McKnight et al. 2002a). In line with this description, trust theory describes cognitive trust as "a truster's rational choice that is motivated by a conscious calculation of advantages" (Komiak & Benbasat, 2006). Johnson and Grayson (2005) claim that cognitive trust is based on the truster's knowledge that allows him/her to make predication with a certain degree of confidence about the likelihood that the interaction partner will live up to his/her obligations. This characteristic is what Rempel et al. (1985) call "predictability" and Johnson-George and Swap (1982) refer to as "reliableness". Such knowledge may arise from previous interactions or experience, but can also be attributed to reported reputation reflecting the trustee's earlier behaviours with others or initial assumptions. Here it has to be stated that, even though trust may be influenced by a person's knowledge, only incomplete knowledge is necessary for trust to become operational. If a person has complete knowledge about the interaction partner's future behaviour, risk is eliminated and trust is redundant (Johnson-George & Swap, 1982).

Otherwise it seems intuitively appealing that besides rational thinking, feelings, emotions and/or affect influence trusting relationships (e.g., Lewis & Weigert, 1985a, 1985b), as most people who had a strong distrust for someone or something would agree that such relationships also involve emotions. Emotions can be best described as mental responses that arise in response to appraisals regarding something of relevance to one's well-being (Bagozzi & Dholakia, 1999). As such, emotions can be seen as indicators for the presence and quality of trust within a relationship (Jones & George, 1998). Affective trust is a person's confidence in an interaction partner on the basis of feelings that can be attributed to perceptions of care and deep concern the interaction partner shows (Johnson-George & Swap, 1982; Rempel et al., 1985). At its heart, affective trust is the reliance on a partner based on emotions. Various authors have followed this view by defining affective trust as an emotional bond between two parties (e.g., McAllister, 1995; Johnson-George & Swap, 1982; Lewis & Weigert, 1985a, 1985b); explicitly, Lewis and Weigert (1985a) characterized the construct as "an emotional bond among all those who participate in the relationship" (p. 971). As these emotional bonds deepen, trust in an interaction partner may venture beyond what is defensible by available knowledge. The presence of affective trust in a relationship makes it less vulnerable to objective risk assessments which lie in the focus of economic theorists. Emotional bonds between truster and trustee both enable the making of emotional investments in order to express genuine care and concerns towards each other, and the showing of confidence in the intrinsic value of the reciprocal relationships (McAllister, 1995). Rempel et al. (1985) make the statement that affective trust is closely tied to the opinion that a partner's behaviours are intrinsically motivated. In a similar

vein, Johnson-George and Swap (1982) describe this psychological state as a trustee's benevolence towards the truster. Later, the construct of benevolence of McKnight and his colleagues (2002a) has been classified as one of the three dimensions of cognitive trust. However, in its essence, affective trust develops from one's basic social instincts, intuition, or feelings concerning whether an individual, a group of people, or thing is trustworthy (Morrow, Hansen & Pearson, 2004).

According to literature, the type of relationship determines the relative importance of cognitive and affective trust (e.g., Rousseau et al., 1998). For example, Sheppard and Sherman (1998) state that cognitive trust is the single necessity for economic exchanges. Similarly, Williamson (1993) emphasizes the importance of cognitive trust by suggesting that the trust between firms can be best described as "calculative trust"; however, the author further states that in consumer transactions, a "leap of faith" is a permanent feature. Therefore, trust seems to be multi-faceted with rational and affective components (Rosenbaum, 2003), besides trusting intentions. Or, to put it another way, it has "cognitive, affective, or behavioural dimensions with the strength of the particular dimension being determined by the type of relationship involved between the truster and the trustee" (Jarvenpaa & Tractinsky, 1999, p. 36). The latter view can be attributed to a considerable amount of literature that indicates that affective processes and cognitive beliefs as well as attitudes along with the behavioural intention of trust must be present for trust to exist (e.g., Johnson & Grayson, 2005). This thesis adopts this opinion.

Table 2 summarizes and classifies the key trust-related concepts that regularly surfaced in prior research on trust. Specifically, the matrix adapts the original idea of Kim and Tadisina (2007) and categorizes the identified concepts in line with the frameworks of Fishbein and Ajzen (1975), as well as Lewis and Weigert (1985a, b). For example, the trust ingredient of ability/competence is positioned in the cognitive-belief cell as the construct captures the truster's belief or rational judgment that the trustee possesses the necessary skills to perform a specific task for the truster and this belief is driven by a rational judgment. The following sections discuss selected key ingredients of trust in greater detail and classifies them further.

Table 2: Matrix of Trust Dimensions

	Trusting Beliefs	Trusting Attitudes	Trusting Intentions
Cognitive	e.g., belief in a person's ability and competence; predictability and openness; integrity; honesty; reliability; dependability	e.g., confidence; reliance; expectancy; expectations; confident expectations	N/A
Affective	e.g., belief in a person's benevolence and goodwill	e.g., affection; affect; likeability	N/A
Conative	N/A	N/A	e.g., willingness; vulnerability; decision to cooperate; willingness to rely on; willingness to be vulnerable; intention to accept vulnerability

Trusting Beliefs

Numerous authors have offered trust definitions that highlight the truster's thoughts on or perceptions of the trustee (i.e., trusting beliefs). McKnight and Chervany (2001, p.46) comment on these judgments that "trusting beliefs means that one believes that the other party has one or more characteristics beneficial to oneself". Those authors have defined trust as a multi-dimensional construct. They have typically included a large variety of characteristics of the trustee in their conceptualizations that should foster trust, such as ability, integrity, benevolence, predictability, and dependability (Mayer et al., 1995; Palmer & Bejou, 1994; Selnes, 1998). A closer look at this research stream shows that these characteristics are often referred to interchangeably as underlying dimensions, antecedents, or factors of trust (Wang & Emurian, 2005). In essence, these attributes reflect different components of *trustworthiness*, a concept which has also been viewed differently by various scholars (Riegelsberger, Sasse & McCarthy, 2003). For instance, it was defined as one's ability and willingness to act in the other person's best interest (McLain & Hackman, 1999). However, this thesis adds to a general understanding of McKnight and Chervany's (2002, p. 33) definition of trusting beliefs, and describes the construct as "the extent to which one believes (and feels confident in believing) that the other person is trustworthy in the situation". Hence, trustworthiness is the conglomerate of all critical trusting beliefs.

Research has recognized that trust results from or is mirrored by judgments of numerous characteristics of the trustee (Barber, 1983; Covello, 1992; Lee & Turban, 2001). For instance, the trust object's expected fairness, honesty, and moral obligation towards the interaction partner. Many research attempts have been advanced in order to identify these characteristics (Butler, 1991; Butler & Cantrell, 1994; Gabarro, 1978; Mayer et al., 1995; Stickland, 1958). For instance, Liebermann (1981) concludes that in a fiduciary relationship, trust arises from

two essential elements, namely the truster's beliefs in the trustee's competence (ability) and in the perceived integrity. On the other hand, according to Barber (1983) and Covello (1992), trusting beliefs deal with the knowledge and expertise, openness and honesty, and concern and care all contribute to higher trust. Later, Stikin (1995) argues for competency, benevolence and value-based trust representing the key elements of trust. In the same year, Mayer et al. (1995) found that perceptions of trust depend on the three characteristics of ability, integrity, and benevolence. The same attributes have been proposed by Lee and Turban (2001), as they maintain that "three attributes arguably constitute the main elements of trustworthiness: ability, benevolence, and integrity" (p. 77). Mishra (1996), however, concludes that trust stems from the perception of competence, concern, openness, and reliability. Doney and Cannon (1997) proposed predictability, capability, intentionality, and transferability processes for establishing cognitive trust. McKnight et al.'s (2002a) review on 32 articles found 15 different types of beliefs or characteristics. The authors conclude that these elements can be clustered into four narrower dimensions: (1) competence, (2) benevolence, (3) integrity, and (4) predictability. Bhattacharjee (2002) applied Mayer et al.'s (1995) three characteristics, and additionally found that predictability and/or consistency appear in several studies (e.g., McKnight et al., 1998; Sheppard & Sherman, 1998). More recently, Chen and Dhillon (2003) identify that competence, integrity and benevolence are key dimensions of trust in an Internet vendor. This study has reviewed a large variety of research contributions in the area of trust. Table 3 shows these contributions and the variety of trusting beliefs deemed to be important in various contexts. Similar to earlier approaches (e.g., Mayer et al., 1995), the identified trust beliefs can be categorized into three dominant classes: (i) *ability*, (ii) *benevolence*, and (iii) *integrity*. Each class includes a variety of highly intertwined and overlapping concepts typically used in social research literature.

Table 3: Classification of Trusting Beliefs

	Trusting Beliefs														
	Ability			Benevolence			Integrity					Other			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Competence	Expertness	Dynamism	Goodwill	Benevolence	Responsiveness	Integrity	Morality	Credibility	Reliability	Dependability	Predictability	Openness	Carefulness	(Miscellaneous)
Article/book	Ability; Capability						Honesty; Sincerity	Goodness				Consistency		Careful; Safe	
(Ahrholdt, 2011)	X				X		X								
(Andaleeb, Lee, & Gruneisen, 1992)					X		X								
(Anderson & Narus, 1990)							X								
(Anderson, Lodish, & Weitz, 1987)					X										
(Baier, 1986)	X			X											
(Barber, 1983)	X														
(Benedicktus, Brady, Darke, & Voorhees, 2010)					X					X					
(Bhattacharjee, 2002)	X				X		X								
(Blakeney, 1986)		X	X	X			X						X	X	
(Blau, 1964)	X				X		X								
(Banoma, 1976)					X				X	X	X				
(Busch & Wilson, 1976)							X								
(Butler, 1991)	X						X						X		X
(Casalo, Flavian, & Guinaliu, 2007)	X				X		X								
(Chang & Chen, 2008)	X				X		X								
(Chau et al., 2007)					X		X					X			
(Chen & Barnes, 2007)					X		X					X			
(Chen & Dhillon, 2003)	X				X		X								
(Chen & Dibb, 2010)	X				X		X								
(Cheung & Lee, 2001)	X				X		X								
(Childers, 1986)					X		X								
(Chiou, 2004)							X								
(Colquitt et al., 2007)	X				X		X								

Table 3 (Cont.): Classification of Trusting Beliefs

Article/book	Trusting Beliefs														
	Ability			Benevolence			Integrity					Other			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Competence	Expertness	Dynamism	Goodwill	Benevolence	Responsiveness	Integrity	Morality	Credibility	Reliability	Dependability	Predictability	Openness	Carefulness	(Miscellaneous)
(Connolly & Bannister, 2007)	X				X		X								
(Corbitt et al., 2003)	X			X								X			
(Covello, 1992)							X						X	X	
(Crosby et al., 1990)				X			X								
(Cummings & Bromiley, 1996)					X		X								
(Deutsch, 1958)	X				X										
(Doney & Cannon, 1997)					X		X								
(Dwyer & Oh, 1987)					X		X								
(Dwyer et al., 1987)	X														X
(Dunn, 1988)				X											
(Fassnacht & Köse, 2008)							X								
(Fisher & Chu, 2009)							X								
(Flavian & Guinaliu, 2006)	X				X		X								
(Flavian & Guinaliu, 2005)							X								
(Gabbro, 1978)	X				X		X					X	X	X	
(Gaines, 1980)					X										
(Ganesan, 1994)	X				X					X					
(Gefen, 2002b)	X				X		X								
(Gefen & Silver, 1999)	X				X		X								
(Fisher & Chu, 2009)	X				X		X					X			
(Geyskens & Steenkamp, 1995)					X		X								
(Giffin, 1967)	X				X		X								
(Hart & Saunders, 1997)	X			X								X	X	X	
(Holmes, 1991)					X	X									
(Hosmer, 1995)										X					
(Husted, 1990)									X						
(Jarvenpaa et al., 1998)	X				X		X								
(John & Reve, 1982)							X								
(Johnson-George & Swap, 1982)					X	X	X			X	X				
(Kantsperger & Kunz, 2010)					X				X						
(Kasperson, Golding, & Tuler, 1992)	X				X					X		X			
(Kee & Knox, 1970)	X				X										
(Koller, 1988)	X				X		X			X					

Table 3 (Cont.): Classification of Trusting Beliefs

Article/book	Trusting Beliefs														
	Ability			Benevolence			Integrity					Other			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Competence	Expertness	Dynamism	Goodwill	Benevolence	Responsiveness	Integrity	Morality	Credibility	Reliability	Dependability	Predictability	Openness	Carefulness	(Miscellaneous)
(Korsgaard, Schweiger, & Speienza, 1995)				X			X								
(Krackhardt & Stern, 1988)				X											
(Kumar et al., 1995)					X		X								
(Lee & Turban, 2001)	X				X		X								
(Liebermann, 1981)	X						X								
(Lindsfold, 1978)					X					X					
(Luhmann, 1979)					X		X								
(Mayer et al., 1995)	X				X		X								
(McAllister, 1995)							X							X	
(McGregor, 1967)					X										
(McKnight & Chervany, 2002)	X				X		X					X			
(McKnight et al., 2002b)	X				X		X								
(McKnight et al., 1998)	X				X		X					X			
(Mayer et al., 1995)	X				X		X								
(Mishra, 1996)	X				X					X			X	X	
(Moorman et al., 1993)	X						X								
(Morgan & Hunt, 1994)							X			X					
(Murphy, 2003)	X				X		X								
(Nöteberg, Christiaan, & Wallace, 2003)							X								
(Palvia, 2009)	X				X		X								
(Pavlou, 2003)							X								
(Peters et al., 1997)		X					X						X	X	
(Ramaswami, Srinivasan, & Gorton, 1997)							X								
(Ranaweera & Prabhu, 2003)							X								
(Ratnasingham & Pavlou, 2003)	X				X							X			
(Rempel et al., 1985)					X	X	X				X	X			
(Ring & Van de Ven, 1994)				X				X							
(Rosseau et al., 1998)					X										
(Rotter, 1971)												X			
(Rotter, 1980)											X				
(Sato, 1988)							X								
(Scheer & Stern, 1992)							X								
(Schlosser et al., 2006)	X				X		X								

Table 3 (Cont.): Classification of Trusting Beliefs

	Trusting Beliefs														
	Ability			Benevolence			Integrity					Other			
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Article/book	Competence	Expertness	Dynamism	Goodwill	Benevolence	Responsiveness	Integrity	Morality	Credibility	Reliability	Dependability	Predictability	Openness	Carefulness	(Miscellaneous)
(Schurr & Ozanne, 1985)												X			
(Selnes, 1998)							X								
(Serva et al., 2005)	X				X		X								
(Sichtmann, 2007)										X					
(Sitkin & Roth, 1993)	X														
(Solomon, 1960)					X										
(Tan & Theon, 2001)	X				X		X					X			
(Thorslund, 1976)				X				X							
(Worchel, 1979)				X				X							
(Yamagishi & Yamagishi, 1994)				X											
(Zaffane, Tipu, & Ryan, 2011)							X								
(Zaltman & Moorman, 1988)						X						X	X		

The diversity of trusting beliefs but also structure are obvious. However, it is important to note that trust components vary from domain to domain. In order to instil trust in the other individual, the attributes the trusted person must possess also differ from relationship to relationship and from context to context. The fact that different contexts require different characteristics of the trusted person or object, some generosity of the trusting beliefs is natural and adequate as researchers look across a wide range of different situations in order to investigate trust (McKnight & Chevany, 1996). For instance, as Giffin (1967) addresses trust in speech communication, it is comprehensible that appearance-related attributes like dynamism and personal attraction were more important for the author's conceptualization of trust than other elements, such as benevolence or honesty of the trustee. More specifically, Giffin (1967) defines trust as "reliance upon the characteristics of an object, of the occurrence of an event, or the behaviour of a person in order to archive a desired but uncertain objective in a risky situation" (p. 105). For Giffin, this trust consists of three trust dimensions that also found their recognition in Aristotle's rhetoric: intelligence (corresponding to ability), good character (i.e., honesty and integrity), and goodwill (i.e., benevolence) (Gefen & Straub, 2004). In contrast, Gaines' (1980) research on trust in relationships between subordinates and superiors shows that benevolence is key in the formation of subordinates' trust. There is some recognition that the relative importance of the belief dimensions is attributable to the *social presence* of others (Gefen & Straub, 2004) (i.e., present others, imagined others, etc.). Thus, the kind of human interaction plays a key role.

On the other hand, it is also very likely that some trusters may place a greater amount of importance on one of the factors across a large array of situations than does another person (Mayer & Davis, 1999). In literature, however, there is no agreement which or how many characteristics influence the generation of a trust response or mirror trust best. Despite this fact, the remainder of this section focuses on a variety of trusting beliefs that repeatedly surface in interpersonal relationships – albeit under differing titles. This review pays tribute to the growing acceptance of Mayer et al.'s (1995) classification of trusting beliefs (see also Table 3) which have present the attributes of ability, benevolence, and integrity as critical components of trust. This thesis categorizes the beliefs accordingly.

Trustee's *ability* is widely accepted as being an important element of trust (Bhattacharjee, 2002; Chen & Dhillon, 2003; Hovland et al, 1953; Lee & Turban, 2001; Sitkin & Roth, 1993). By striving to define the concept, Mayer et al. (1995, p. 718) describe it as “the group of skills, competencies, and characteristics that enable a party to have influence within some specific domain”. This definition stresses the specificity of the domain of influence (Zand, 1972) by emphasizing that the trusted object can only develop specific skills, competencies, and characteristics in specific contexts. That is, when individuals have trust in another person, they usually think that the trustee is capable of executing a certain task on the behalf of the truster or is knowledgeable in a certain domain. A great array of researchers has adopted this definition in their research (e.g., Becerra & Korgaonkar, 2011). Mayer et al. (1995) have recognized that various scholars have discussed similar concepts as elements of trust, however, using several synonyms. For instance, Cook and Wall (1980), Deutsch (1960), and Sitkin and Roth (1993) commonly agree that ability is an important factor that represents trust. Lee and Turban (2001) describe ability as a construct which manifests a company's competence in the online shopping business. According to Colquitt et al. (2007) the ability dimension captures the “can-do” component of trustworthiness by describing whether the trust object has the necessary skills and abilities required to carry out a task in an appropriate fashion. Other researchers (e.g., Butler, 1991; Butler & Cantrell, 1984; Kee & Knox, 1970; Liebermann, 1981; Mishra, 1996) propose competence as a similar concept. Tan and Sutherland (2004) define this term as the belief in the other party's abilities, skills, and expertise within the certain domain. The concept can be understood as the truster's thought that the trustee will be able to accomplish the expected level of service. Similarly, the competence has been described as a person's belief that the exchange partner has the needed abilities to perform a job or desired task efficiently as well as effectively (Sirdeshmukh et al., 2002). Hovland et al.'s (1953) research on trust identified perceived expertise as an influential element of trust. Analogously, Giffin (1967) proposes that expertness is a critical belief that is a manifestation of trust. All of these conceptualizations are similar to the construct of ability. When a truster puts trust in the trustee, he/she typically justifies this decision to himself/herself by thinking that the trustee is qualified to carry out the desired task for the truster. This judgment on the trustee is the result of a majoritarian rational process.

Mayer et al. (1995) also consider the perception of *benevolence* to be the second key indicator of trust. Benevolence, which includes responsiveness, goodwill and/or motives for the trustee's expected behaviour, relates to the attachment the trustee has towards the truster (Becerra & Korgaonkar, 2011). The basic idea behind the benevolence concept is the assumption of the trusting individual that the trustee does not exploit his/her vulnerability and develops a fair attitude towards the truster. Hence, the trustee doesn't act manipulatively nor opportunistically (McKnight et al., 2002b). For Mayer et al. (1995), benevolence is the truster's perception of the trustee's positive orientation toward him/her as they define this trusting belief as "the extent to which a trustee is believed to want to do good to the truster, aside from an egocentric profit motive" (p. 718) and further "benevolence is the perception of a positive orientation of the trustee toward the truster" (p. 719). These words imply that if the trustee is perceived to be benevolent, he/she is supposed to have some specific attachment to the truster. According to various authors, this connection is based on affective bonds. For instance, Dunn (2000) and McAllister (1995) characterize benevolence as an affective characteristic of the object of trust. Likewise, Riegelsberger et al. (2003) state that affective trust is based on benevolence. It has been recognized that benevolence can cause an emotional bond to the trustee. Here caring and supportiveness both foster a sense of positive affect. So it's an emotion-based thought. Various researchers have included characteristics similar to benevolence in their conceptualizations of trust. For example, Larzerle and Huston (1980) as well as Solomon (1960) applied the concept in their trust framework. More recently, McKnight et al. (2002a) used the term and describe it as "the truster's perception of whether the trustee acts in the buyer's best interest and/or out of genuine concern". According to Tan and Sutherland (2004), benevolence is the belief that the other party wants to do something good for the customer and is not solely looking for making a profit. More generally, Doney and Cannon (1997) state that benevolence refers to beliefs in the trustee's positive orientation. Other researchers have introduced concepts obviously related to benevolence. For example, Cook and Wall (1980), Deutsch (1960), Giffin (1967), Kee and Knox (1970), and Mishra (1996) have recognized sympathetic intentions or motives as crucial elements of trust. These authors have in common that they assume that the trustee's orientation towards the truster is critical. The terms intentions and motives possibly include broader implications than the orientation towards the truster (Mayer et al., 1995). Similarly, Frost et al. (1978) contend that altruism leads to heightened levels of trust. Butler and Cantrell (1984) identify loyalty as a key determinant in dyadic trust relationships. Consequently, all of these researchers used a concept or a basic idea similar to benevolence to describe trust. In this research, benevolence is recognized as an emotion-based cognitive belief that is triggered by trusting feelings and especially by experiential judgments about the trustee's altruism and empathy. A person has more confidence in another when this person is assumed to be generous, the truster has the feeling that his/her pains matter to the trustee and the trustee acts in an unselfish way.

Benevolence and integrity – a concept described before – are sometimes referred to as being the “character variables” of the trustee (Colquitt et al., 2007), as they both capture the “will-do” components of trustworthiness. They both describe whether the trustee is expected to choose to use his/her abilities to act in the best interest and on behalf of the truster. Hence, benevolence and integrity reflect to a large extent ethical traits (McKnight & Chervany, 2002). Their connection is also highlighted by Bhattacharjee (2002) as the scholar believes that the affect-based component of trust is captured “within the benevolent and integrity dimension of trust” (p. 220). A similar assertion is proposed by Grabner-Kräuter and Faullant (2008), who propose that benevolence and integrity (along with honesty and credibility) represent the “soft dimensions” of trust. They further state that this encompasses the intrinsic, “value-based motivation” of the trustee to act in the interest of the truster. They further suggest that the truster’s perception of the soft dimension mainly is affect-based. In contrast, ability (along with competence and predictability) are the “hard dimension” of trust, for the assessment of which the truster used his/her rational judgment. However, there is an ongoing controversy concerning which belief dimensions can be attributed to cognitive/affective trust. For instance, various authors propose that apart from the belief of ability, integrity has been found to represent the cognitive side of trust, while in contrast benevolence is affect-based (e.g., Dunn, 2000; Riegelsberger et al., 2003). This study follows the latter more established view. Here, it is agreed that integrity beliefs are mainly triggered by the truster’s attempts to make judgments resulting from calculative thoughts on the trustee’s honesty and reliability.

According to Mayer et al. (1995) the concept of *integrity* has two aspects: justice and consistency. In his research, Gabarro (1978) states that the trustee’s “character” is essential for trust perceptions and that integrity is one of its key components. Butler and Cantrell (1984) also recognized the role of integrity as they integrate the concept in their trust model apart from the elements of competence, consistency, loyalty, and openness. Likewise, Butler (1991) included integrity, promise fulfilment, and fairness as the conditions of trust. By referring to Mayer et al.’s (1995) earlier work, McKnight and his colleagues (2002a) conceptualize integrity similarly, as they propose that the concept is composed of two distinct factors, that are honesty beliefs (i.e., justice) and predictability beliefs (i.e., consistency). Chen and Dhillon (2003) conceptualize integrity as acting in a consistent, reliable and honest manner. Lee and Turban (2001) define integrity as the truster’s perceptions of the trustee’s honesty, keeping commitments, being reliable, dependable, sincere, genuine, credible and adhering to an acceptable set of principles. This definition includes various elements of integrity which also can be found in the work of other trust researchers. For instance, Kumra and Mittal (2004) emphasize honesty as a critical element of trust. They define it as the belief that the partner is open and always tells the truth in communications. Other researchers have recognized that reliability is by definition another important factor for the truster’s confidence in the relationship partner (Delgado-Ballester & Munuera-Aleman, 2001; Rotter, 1967). Here, the concept refers to the trustee’s characteristic of standing by his/her words. Some researchers

state that integrity is a very rational reason to trust someone (Colquitt et al., 2007). Hence, the integrity dimension is assumed to be a cognitive-based thought, such as ability.

Parallel with the above-mentioned trust elements, research has less frequently identified various other factors of trust that impact trusting perceptions. Some of these seem to be quite distinct, such as openness, which implies a willingness to freely share pertinent information and genuine feelings (Mishra, 1996). Others appear to have a closer relationship such as predictability, which focuses on the belief in the other party's consistent behaviour (Tan & Sutherland, 2004). Gabarro (1978) defines predictability as the beliefs regarding the trustee's consistency that may allow the truster to predict the future behaviour of the trustee. Shapiro et al. (1992) note that predictability refers to the trustee's consistency that enables the truster to anticipate the trustee's future behaviour. However, McKnight and Chervany (2001b) notice that predictability and integrity are similar. Nevertheless the concepts also differ, as integrity is a value-laden attribute, while this is not true for the predictability concept. In general, trust literature tends to mix trust dimension in measurement approaches. For instance, Ganesan (1994) conceptualizes credibility in the sense of reliability. However, he operationalizes the construct in terms of honesty and benevolence, by using items that target the trustee's extent of being frank, open and not making false claims. Additionally, reliability has sometimes been used as a synonym for competence and expertise (Delgado-Ballester & Munuera-Aleman, 2001). However, the author is quite confident that the true nature of interpersonal trust and all necessary elements are captured by the classification of the three main trusting beliefs described above. It is further theorized that these beliefs are relevant across cultures, as they represent moral universals. For instance, trustee's fairness is valued by humans all over the world.

Trusting Attitudes

A recent review of trust definitions provides evidence that two dimensions of trusting attitudes, namely *confidence* and *affect*, are both critical elements of trust (Kim & Tadisina, 2007). While some researchers differentiate trust from confidence (e.g., Mayer et al., 1995), numerous scholars see trust as a kind of *confidence* and advance the concept in their conceptualizations of trust (Deutsch, 1958; Gefen, 2000; Lewicki & Bunker, 1995; Lewis & Weigert, 1985; Luhmann, 1979). For example, Rempel et al. (1985, p. 96) define trust as the "feelings of confidence and security in the caring response of the other party". The concept of confidence is often referred to as a mutual confidence that no partner of an exchange relationship will exploit the other's vulnerabilities (Corritore et al., 2003). Confidence is generally referred to as being an attitudinal dimension of trust (Fazio & Zanna, 1981; Radan, 1985), and its relevance for the construct was revealed by various studies (Jian et al., 2000). Analogously, multiple other researchers have considered similar concepts such as reliance (e.g., Giffin, 1967; Schlenker et al., 1973). Rotter (1967) focuses on the attitude of expectancy in his conceptualization of trust, as he defines trust as "an expectancy held by an individual or group that the word, promise,

verbal or written statement of another individual or group can be relied upon” (p. 652). In a similar vein, other scholars have defined trust in terms of expectations (e.g., Barber, 1983; Good 1988; Rotter, 1971; Baier, 1986), confident expectations (e.g., Lewis & Weigert, 1985a), or subjective probability (e.g., Gambetta, 1988), which all seem to capture a similar dimension of trust as confidence does. For example, the concept of reliance describes how confident a person is to depend on others. In parallel, confidence is often referred to as favourable expectations or predictions of a trustor that the trustee will exhibit an advantageous behaviour to the trustor. Accordingly, Barber (1983, p. 164-165) defines trust as “socially learned and socially confirmed expectations”, which emphasizes the view of trust as a trustor’s mental position or attitude towards the trustee. Confidence is a necessity for trust and has been described as both cognitive and affective (Luhmann, 1988; Muir, 1994). Accordingly, the concept of expectation is discussed for being strongly related to predictability as a cognitive component, but also having an affective component which is hopeful, future-oriented thinking (Corritore et al., 2003). The thesis at hand, therefore, disagrees with the conceptual work of Kim and Tasisina (2007), who regard confidence as a cognitive dimension of trust and follows the above reasoning. Hence, it is the paper’s position that confidence is a concept that rather mirrors the true nature of the trust construct and, hence, is inseparably tied to the trust construct.

Elements of affective trust attitudes are another part of trust. Affect-based trust – expressed in feelings/emotions towards the trust object – seems to play a critical role in the majority of other human relationships but also in impersonal e-commerce relationships. However, only a few authors have included it in their conceptualizations of trust (e.g., Johnson-George & Swap, 1983; Lewis & Weigert, 1985a; Rempel et al., 1985). A major contribution has been made by McAllister (1995), who advanced a broad understanding of affect that covers trusting beliefs as well as emotions. In contrast to the concepts that are mainly based on cognitive processes, affect-based trust is based on an “emotional bond” (Lewis & Weigert, 1985a) or on “emotional ties” (McAllister, 1995). In addition, strong emotions such as *likeability* (i.e., a person’s positive emotional response towards the trust object) also seem to be an ingredient of affect-based trust. For example, Johnson-George and Swap’s (1982) conceptualization of trust includes four liking items along with three other trust items. Accordingly, Swan et al. (1988) emphasize likeability as a critical dimension of trust. More abstractly, Rempel et al. (1985) include faith as a trust factor. The affect-based trust dimension seems to capture the communality among these elements (Kim & Tadisina, 2007).

Trusting Intentions

In definitions of trust, one is frequently able to identify behavioural intention or similar terms (Mayer et al., 1995; McAllister, 1995; Moorman et al., 1993; Rosseau et al., 1998; Zand, 1972). Such an intention is typically referred to as a willingness to be vulnerable or to take a risk (e.g., Kaplan & Nieschwietz, 2003; Stewart, 2003). For example, Zand (1972) argues that a trusting

behaviour increases the vulnerability of the trustor. Hence, to trust means for the trustor that he/she must have a willingness to take a certain risk in a social relationship. Moorman et al. (1993, p. 82) explicitly define trust as “the willingness to rely on an exchange partner”. These scholars further advance the insight that trust is only meaningful in situations that are affected by vulnerability and uncertainty. Mayer et al. (1995, p. 712) also define trust as “the willingness of a party to be vulnerable to the actions of another party” under the condition that the trustor has no control over the trustee. McAllister (1995) conceptualizes trust as both the trustor’s confidence and his/her willingness to act. For the scholar, trust “enables people to take risks” (p. 25). Rousseau et al. (1998) point out that trust becomes operational in situations that are risky and the relationship among the interaction partners is characterized by dependency. Similarly to above-cited works, Rousseau et al. (1998, p. 395) define trust as “the intention to accept vulnerability”. Especially meaningful for the underlying thesis is the work of McKnight and his colleagues as they separate trusting beliefs from trusting intentions. McKnight and Chervany (2001, p. 46) refer to trusting intentions by stating “trusting intentions means that one is willing to depend on, or intends to depend on, the other party even though one cannot control that party”. Similarly, McKnight and Chervany (2002, p.27) later define trusting intentions as “the extent to which one party is willing to depend on the other party in a given situation with a feeling of relative security, even though negative consequences are possible”. These definitions embody some crucial elements concerning a trustor’s behavioural intentions. First, negative consequences may emphasize the importance of trust. Second, dependence and reliance both are essential factors supporting the trusting intention. That is, trusting intention (as an intentional state) is the readiness of a person to depend on the interaction partner in a given situation. The centrality of this readiness for trusting intentions is mirrored by various authors (e.g., Giffin, 1967; Lewis & Weigert, 1985a; Ring & Van de Ven, 1994). In this context, to depend means that the trustee has to do something on the behalf of the trustor. Third, the feeling of security makes the trusting intention stronger. Fourth, trusting intention is context-specific, as one is willing to depend on the other party in a specific domain as well as person-specific (Gabarro, 1978; Sitkin & Roth, 1993). Fifth, the willingness of the trustor is not based on the possession of control or power over the other party. Instead, the trustor has to “rely on trust” when he/she trusts another party. Here, McKnight and Chervany relate trusting intentions to the power literature, since the concept is implicitly defined in terms of dependence and control. In their subsequent work, McKnight and his colleagues (McKnight et al., 2002a) accordingly define trusting intentions as the trustor’s secure willingness to depend or intention to depend on the trustee. Here, the authors emphasize that trusting intentions is based on two distinct sub-constructs, namely the *willingness to depend* (i.e., “volitional preparedness to make oneself vulnerable to the trustee”) and *subjective probability of depending* (i.e., “the perceived likelihood that one will depend on the other”) (p. 337). They assume that the latter is the more concrete sub-construct as it goes beyond a stated willingness to rely on another, as it represents

a stated intention of relying on them in specific ways. Hence, the trustor's motivation to take specific risks seems to be an important component of the definition of trust.

Risk-taking Behaviour

For some researchers, such as Lewis and Weigert (1985a, p. 971), actual behaviour is considered as an aspect of trust, as they mention that "to trust is to act as if the uncertain future actions of others were indeed certain in circumstances wherein the violation of these expectations results in negative consequences for those involved". In contrast, various other scholars reject this perspective by separating trust from trusting behaviours. For instance, Mayer et al. (1995) assume that trust (i.e., the willingness or behaviour intention) is a precursor of actual behaviour (i.e., risk taking). The scholars emphasize that when people trust (i.e., they exhibit a willingness to be vulnerable), there is no risk taken, but risk is implicitly included in the behavioural manifestation of the willingness to be vulnerable. The scholars further state that one does not need to risk anything in order to trust. Nevertheless, an individual has to take a risk for engaging in a trusting action. They emphasize the critical difference between trust and trusting behaviours as "trust is the willingness to assume risk" and "behavioural trust is assuming of risk" (Mayer et al., 1995, p. 724). A similar distinction is also made by McKnight and Chervany (2001a), who state that taking risks is a behaviour while trust is the willingness to depend on another, based on the expectations or beliefs of the trustor about the object of trust. Rousseau et al. (1998, p. 395) also follow this separation, as they state "trust is not a behaviour (e.g., cooperation) or a choice (e.g., taking a risk), but an underlying psychological condition that can cause or result from such actions". This view also recognizes that behaviour may be related to other factors as well as trust. For example, actual consumer trusting behaviour (e.g., cooperation or reliance) can be influenced by other variables such as situational (e.g., power of control) and personal factors rather than trust in others (Moorman et al., 1992). Thus, trust is an imperfect predictor. According to Ripperger (1998), trusting behaviour can be best characterized as the risky advance concession in the hope for a favourable outcome, without any explicit contractual security or control measure against possible opportunistic behaviour. The author recognizes that the probability that an individual makes a risky advance concession in a specific context depends on trust, but also other circumstances. Including trusting behaviour, which maybe is not based on trust alone, would therefore result in a measurement problem. Therefore, this thesis views the willingness to act on the trustee as a more appropriate indicator of trust in a relationship than actual trusting behaviour. Further, trust is regarded as one of the antecedents of risk-taking behaviour in any relationship, in which the form of risk-taking, according to Mayer et al. (1995), is dependent on the situation. Behaviours, therefore, appear to be inadequate for measuring general orientations of a person. This approach also parallels the established literature on attitudes, which generally postulates a separation of the constructs but also their relatedness (Hogg & Cooper, 2003; Hogg & Vaughan, 2011).

Conditions of Trust

In literature, there seems to be a general agreement that expectation, confidence, risk, vulnerability and exploitation, as well as interdependence (amongst others), are conditions for trust to develop and become operational (e.g., Corritore et al., 2003). Some of these concepts have been already discussed. That is, various authors have focused on the concept of expectation in their definitions of trust (e.g., Deutsch, 1962; Rotter, 1971; Baier, 1986). On the other hand, others view trust as some kind of confidence (e.g., Deutsch, 1958; Lewicki & Bunker, 1995). For instance, Barney and Hansen (1994) conceptualize trust as “the mutual confidence that no party to an exchange will exploit another’s vulnerabilities” (p. 177). This definition is valuable, since it guides this thesis’ investigation of trust to the necessary conditions that cultivate trust in human affairs.

Most scholars agree that *risk* is a condition that must exist for trust to arise and to influence choice as well as behaviour. The central role of risk in the conceptualization of trust is emphasized in psychology, sociology, and also in the economic view on trust (Coleman, 1990; Doney & Cannon, 1997; Lewis & Weigert, 1985; Rotter, 1967). Hence, risk has also been considered as an important element in various trust definitions. For instance, Deutsch (1962) describes trust as “the willingness of an individual to behave in a manner that assumes another party will behave in accordance with expectations in a risky situation” (cited in Corritore et al., 2003, p. 741). The author states that if there is no risk, then the truster is not forced to make an assessment of the trustworthiness of the trustee (Deutsch, 1958). Analogously, Mayer et al. (1995) conclude in their interdisciplinary review that there is no need for trust if there is no risk in a situation. Risk can be defined as the decision-maker’s interpreted, perceived probability of loss (Chiles & McMackin, 1996). The causal relationship between trust and risk is due to a reciprocal relationship. A key function of risk is that it leads to an opportunity to form trust, which then leads to risk acceptance. Moreover, risk taking buttresses a sense of trust when the expected behaviour materializes (Coleman, 1990; Rousseau et al., 1998). The close relationship between trust and risk is also evident in the typical conceptualization of risk, as it has been interpreted to have two distinct dimensions: (1) uncertainty and (2) seriousness of potential outcomes (Bauer, 1967). Trust scholars often refer to these two components when they explicitly or implicitly argue that trust has three major constituents: (1) uncertainty about the outcomes of an interaction; (2) personal harm as a possible outcome of the interaction; and (3) lack of influence on the outcomes (Petermann, 1996). Similarly, Deutsch (1960) suggests that trust arises under conditions when the following conditions are fulfilled: (1) the course of action in the future is ambiguous; (2) outcome occurrence relies on the behaviour of others; and (3) strength of the harmful event is greater than that of the beneficial event. Accordingly, most scholars agree that trust would neither develop nor become operational if one’s actions could be undertaken with complete certainty and, hence, without risk (Lewis & Weigert, 1985). Interaction agents (e.g., consumers) face multiple sources of uncertainty in social interactions;

for example, uncertainty about the quality of information, the consequences of a transaction (Cox & Rich, 1964; Gefen & Straub, 2003), the amount at stake (Cho & Lee, 2006), and the uncertainty about whether the interaction partner will abuse the trust given to his/her person or not (Rosseau et al., 1998).

Closely related to risk is the concept of *vulnerability*, as it has been regarded as a function of the former concept (Lee & Soberon-Ferrer, 1997). The first author who emphasized the centrality of vulnerability (and/or exploitation) in trust definitions was Deutsch (1958), who has presented that the individual “perceives that he/she will be worse off if he/she trusts and his/her trust is not fulfilled than if he/she does not trust”. Therefore, trusters would lay themselves open to the trustee and allow themselves to be vulnerable, while hoping that the trustee will meet their promise (Tan & Sutherland, 2004). According to Smith and Martin (1997), vulnerability refers to susceptibility to injury or to being taken advantage of by another party. Vulnerability means that the truster must be exposed in some way (Corritore et al., 2003). For instance, while online shopping, a consumer can be exposed because of his/her lack of knowledge or expertise, or the inability to purchase goods without the assistance of others. Some trust authors argue that while expectation, confidence, and risk are all essential conditions of trust, they alone would not be sufficient for trust to arise (Luhmann, 1979; 1988; Muir, 1994). These scholars suggest that vulnerability, with the concomitant possibility of exploitation, has to be an integral part in reasonable trust definition (Corritore et al., 2003; Deutsch, 1962; Mayer et al., 1995; Zand, 1972). For example, Sabel recognizes the centrality of the concept of vulnerability in his trust conceptualization, as he defines trust as “the confidence that no part to an exchange will exploit another’s vulnerabilities” (Sabel, 1993, p. 1133). Luhmann (1979, p. 42) states “one fundamental condition of trust is that it must be possible for the partner to abuse the trust; indeed it must not merely be possible for him to do so, but he (she) must also have a considerable interest in doing so”. Additionally, besides one’s own vulnerability to the misconduct of others, the dependence upon other people impacts a person’s need for trust (Deutsch, 1958, Gefen, 2000; Luhmann, 1979; Rousseau et al., 1998). In essence, these scholars agree that the greater the dependence upon other people, the greater is the need for trust in general. Hence, these and various other trust scholars have recognized that *interdependence*, interpreted the way that one party’s interests cannot be achieved without reliance upon another party, is another necessary condition for trust. Rousseau et al. (1998) states that although both risk and interdependence are required for trust to develop, the nature of risk and trust changes as interdependence increases. The authors further recognize that as risk and interdependence over the course of a relationship change, both impact the level and potentially the form that trust takes between those parties. That is, the trust a firm places in a temporary worker is quite distinct from trust associated with a veteran worker (Hudson, 2004).

Conclusions

The prior review shows that a multitude of trust conceptualizations and operationalizations have evolved over the last decades and although variations are obvious, several conclusions can be drawn reflecting some general consistency among trust researchers about the nature of the construct.

First, trust is *essential* for all relational exchanges and is a *critical* precondition that enables people to deal with the physical as well as social world (e.g., Mayer et al., 1995; Ring, 1996; Rousseau et al., 1998). Specifically, trust is a mental mechanism that takes away complexity, risk, and uncertainty from interactions and triggers human behaviours that otherwise would be prohibited. As complexity arises in multiple aspects of life, humans can develop trust towards subjects as well as objects. While the basic nature of the trust concept seems to be stable across contexts, the kind of trust object as well as the kind of relationship to it both ultimately determine what has to be included in the trust concept. This thesis was able to identify several regularities that typically arise when people have interpersonal trust.

Second, it is a subjective, psychological state which is associated with a number of mental structures or components that are necessities for trust to exist. Missing one of the important elements of trust means missing the true nature of the concept. The relative importance of the components is context and relationship specific; however, trust is regularly a product that is mirrored in *positive expectations and trusting beliefs* as well as *positive trusting attitudes towards the trust object*. While expectancies refer to the future orientation of trust, beliefs reflect the critical role that judgments about the other party play in trust. Hence, trust can be a generalized expectation about others' reliability (Rotter, 1967); a commonly shared set of expectations among social agents that social rules and the institutional environment work properly (Barber, 1983; Lewis & Weigert, 1985; Shapiro, 1987; Zucker, 1986); and the truster's expectation that the trustee will behave appropriately and in the best interest of his/her interaction partner (Gambetta, 1988; Rempel et al., 1985). Additionally, to trust means that one has the positive expectation that a future event will not be disadvantageous to the trustee (Deutsch, 1958). Hence, there is an obvious connection between trust and an individual's optimism that a beneficial event will take place (Golembiewski & McConkie, 1975). The beliefs can be combined in beliefs towards the trustee's (i) *abilities*, (ii) *integrity*, and (iii) *benevolence*.

Third, trust is strongly linked with and inseparable from *confidence*. Among scholars there is a general consistency that trust arises from the truster's confidence in the trustee's characteristics, i.e., his/her trustworthiness (McAllister, 1995; Moorman et al., 1993; Morgan & Hunt, 1994, as well as his/her confidence in the relationship strength and quality (Rempel et al., 1985; Swan et al., 1988).

Fourth, two different kinds of trust basically exist, as trust can represent a relative stable, generalized attitude developed from prior personal experiences (i.e., trust as a *personal characteristic*) but can also be build up situationally/contextually through cognitive processes and thoughts without any prior familiarity with the trust object (i.e., *situational trust*). Both positions – that trusting beliefs and attitudes about another party's trustworthiness and confidence in the relationship are formed based on knowledge or earlier experiences with the object of trust (Hosmer, 1995), as well as the assumption that trust can also arise due to initial interaction (e.g., Chen & Barnes, 2007; Fisher & Chu, 2009; Fisher & Chu, 2009 – are well supported in literature. This accords with the personality vs. the situational school of thought of social psychology (Hogg & Vaughan, 2011).

Fifth, another critical trust component is the individual's *willingness to be vulnerable under conditions of risk and interdependence*. One of the most frequent definitions, namely that of Mayer et al. (1995), defines trust as the "willingness to be vulnerable". Other authors mean the same thing but with different words. For instance, Doney, Cannon and Mullen (1997) refer to the truster's "willingness to rely" on another. Literature suggests that risk, vulnerability, uncertainty, and interdependence are necessary conditions for trust (e.g., Rousseau et al., 1998; McKnight & Chervany, 2001). For instance, Deutsch (1958) proposes that one has no reason to trust an interaction partner in situations characterized by complete information and control over the other. In such situations, one would simply rationally predict the other's future actions rather than trust the other (Lewis & Weigert, 1985a). Trust is only required in an environment that is uncertain and risky (Wang & Emurian, 2005). Deutsch (1958) states that trusting another person means that the truster must be willing to make him-/herself vulnerable in order for trust to become operational. The truster has to accept the risk of losing something that is important to him/her and relying on the trustee means not to be exploited out of this vulnerability. Accordingly, trust can be characterized as a behavioural intention to accept vulnerability based on favourable expectations about the intentions and behaviours of the interaction partner in a risky situation. Analogously, interdependence is another condition for trust, where the interests of one party cannot be attained without reliance upon someone else (Rousseau et al., 1998). Therefore, trust is likely to be established in any context which is characterized by risk, uncertainty and interdependent relationships. In fact, the need for trust increases as individuals have less information and experience in dealing with the object of trust (Aldrich & Firol, 1994).

Sixth, trust has *cognitive, affective, and conative elements*. Even though various definitions of trust are strongly influenced by earlier conceptualizations which heavily emphasize on the truster's rational thinking about the characters that make an interaction partner to be received as trustworthy, a growing literature string emphasising the three-component view of trust has provided evidence that also affective processes and behavioural intentions to trust, together with cognitive beliefs, are a necessity for trust to exist (e.g., Johnson & Grayson, 2005). This conforms to the classic three-component view of attitude (Hogg & Vaughan, 2011). For

instance, Lewis and Weigert (1985a, b) advance that trust manifests itself by both feelings as well as rational thinking. The exclusion of either one of these two dimensions would misconceptualize trust, since cognitive-based trust without an emotional base is nothing else than rational prediction, while emotion-based trust without cognition is pure faith. Cognition and affection are, however, likely to be intertwined. Additionally, Morgan and Hunt (1994) propose that beliefs as well as the willingness to rely on the truster both have to be present. Otherwise, trust would be limited. Hence, eWOM trust is likely to be composed of cognitive- and affective-based trusting beliefs and attitudes towards the object of trust, combined with the willingness to rely on the information conveyed in such messages.

Seventh, the type of the social relationship among trust protagonists is likely to determine the relative importance and strength of the cognitive versus the affective elements of trust (Lewis & Weigert, 1985). While emotion-based trust (e.g., judgments about trustee benevolence, feeling of likeability) is most influential in long-established primary-group relationships (e.g., among members of a kin) (Johnson-George & Swap, 1982; Rempel et al., 1985), cognitive-based trust is more extensive and contributes more to the development of trust in relationships with secondary groups (e.g., unknown individuals, social systems).

In the next chapter, the domain-specific nature of trust in eWOM is discussed in detail and the construct is conceptualized. This is followed by the study's research questions and hypotheses.

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