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Azman Hashim International Business School, Universiti Teknologi Malaysia, Johor Bahru, Malaysia.
Email: wongchietbing@gmail.com

Abstract
Recent, more vendors are seen to venture online. One challenge ahead for the online start-ups is how to gain a very first trust from customers. Previous researchers found that the perceptions, that is, perceived relative advantage and perceived compatibility of using an unfamiliar website for a first time, can help building customers' initial trust on the website's vendor. However, while the influence of perceived relative advantage and perceived compatibility on initial trusting beliefs has been examined, the effect of these two constructs on initial trusting intention still remains unexplored. This paper postulates that perceived relative advantage and perceived compatibility will influence both initial trusting beliefs and initial trusting intention on an unfamiliar web vendor. We also postulate that a strong perception on relative advantage and compatibility of an unfamiliar website may lead to customers' trustworthiness perception of the web vendor and subsequently, their inclination to rely on the vendor. We come up with a validated instrument that measure those constructs. The study's limitation and contributions conclude this paper.
Keyword: Initial Trust, Initial Trusting Beliefs, Initial Trusting Intention, Perceived Relative Advantage, Perceived Compatibility.

Introduction
People's daily life now has changed following the coronavirus (COVID-19) outbreak. The fears of virus transmission and the country's lockdown order lead people to stay at home and spent more time online. This crisis has seen a surge in online shopping. Many consumers are turning to online shopping, resulting almost all traditional brick-and-mortar businesses lose their customers base. It hurts the brick-and-mortar businesses and many of them face the risk of permanent closure as their sales drop. In this difficult time, those who never had online businesses were now forced to venture online. Unfortunately, in online environment, buying things from an unknown online vendor is considered risky (Gefen, 2002; Lowry, Vance, Moody, Beckman, & Read, 2008). Customers will not buy unless trust is built (Susanto, Lee, Zo, & Ciganek, 2013). Under uncertainty situation and given that there are wide selection of online vendors that they can deal with, naturally, customers will trust

and buy from a well reputable vendor. Hence, the biggest challenges now for those businesses which have just entered the online market is first, how to build the initial trust among customers and second, to compete in the competitive online market where it has already been flooded with a large number of competitors. Customer is the epicenter of any business, thus its success will heavily depend on the customer's acceptability on the business offering. In the case of new comer to the market, it is expected that the business needs to address the first issue which is the initial trust. Once customer has trust on the vendor, it may lead to first purchase and subsequently lead to repeat purchase.

Previous studies (Aljaafreh, Al-ani, Aljaafreh, & Chandran 2015; Chen & Barnes, 2007; Lu & Zhou, 2007; Luo, Wang, & Lin, 2014; Luo, 2011; Shan & Lu, 2009; Susanto et al., 2013; Xiao, 2008) found that the individuals' perceptions on relative advantage and compatibility of a website can aid building their initial trust on the website's vendor. Reviewing their works indicate that the initial trust that they conceptualized is different from the way the McKnight and colleagues have conceptualized. The basic difference is that McKnight and colleagues have conceptualized initial trust by clearly dividing it into two distinct components called initial trusting beliefs (which refers to one beliefs that an unfamiliar online vendor is competent, benevolence and has integrity) and initial trusting intention (which refers to one's willingness to depend on the unfamiliar online vendor), whereas the initial trust that the researches (Aljaafreh et al., 2015; Chen & Barnes, 2007; Lu & Zhou, 2007; Luo et al., 2014; Luo, 2011; Shan & Lu, 2009; Susanto et al., 2013; Xiao, 2008) has conceptualized is basically referring to the first McKnight's component of initial trust which is initial trusting beliefs. Based on their initial trust conceptualization, this also means that they have examined the effects of perceived relative advantage and perceived compatibility on initial trusting beliefs only while neglecting the initial trusting intention, another key component of initial trust. It is crucial to explore the effects of both perceived relative advantage and perceived compatibility on initial trusting intention. This is because according to McKnight's initial trust related studies (McKnight, Choudhury, & Kacmar, 2002a, 2002b), initial trusting intention is different from initial trusting beliefs where comparing both of them, initial trusting intention indicates a firmer commitment to initial trust. It has better predicting power on specific behavioral intention that will lead one to indulge in specific behaviors (i.e. make first purchase and provide personal information). To fill the gaps above, this study proposed a research model based on McKnight's initial trust model and then incorporated the perceived relative advantage and perceived compatibility to examine its effect on both initial trusting beliefs and initial trusting intention. This is to develop a greater understanding about initial trust and how it is affected by its antecedents, i.e. perceived relative advantage and perceived compatibility. At the same time, to extend researches works by giving a new knowledge about the unexplored relationship between initial trusting intention and its antecedents (i.e. perceived relative advantage and perceived compatibility).

The remainder of this paper is divided into several sections. In the next section, we present the search and review of literature related to initial trust. This is followed by third section describing the research model and its associated research hypotheses. Section four describes the proposed research methodology to validate the research model. The paper ends with research limitation and contributions.

Literature Review

This study has searched "trust" articles through online databases Elsevier's Scopus and Thomson Reuter's Web of Science. Instead of using "initial trust", the keyword "trust" was used in the search process to minimize the risks of omitting the relevant articles which may have omitted the initial trust in their keyword. The results of general keyword search showed that there are over 170,000 "trust" articles that were published from year 2007 to 2018. Further on, given that this study is only interested at studying initial trust specifically in the online transaction, we set a specific subject area (i.e. social science and information system) in the search process to screen articles that are related to the area of this study. In this specific subject area search, over 58,000 "trust" articles were generated. Next, we performed content review and then screened over the articles which match the topic that interests this study. The articles which are related to Business-to-Customer online business setting, initial trust concept and with empirical findings were included in the final review list. It is important to note that the search and reading on initial trust articles which were published in recent twelve years, does not mean that the early articles have been ignored. In fact, the reading on recent articles and through snowballing technique enable us to detect the earlier researches related to the study's topic. They are also included in the final review. As a result, fifty articles were found to meet the criteria.

McKnight's Initial Trust Research and Conceptualization

Based on review on these articles related to the study's topic, McKnight and colleagues are among the first studying initial trust in online transaction. They, based on Mayer, Davis, & Schoorman's (1995) comprehensive trust definition, have constructed trust in their models by decomposing it into two separate and interrelated components. One of it is called trusting beliefs which refers to one's beliefs that an online vendor has characteristics beneficial to oneself, such as competence, benevolence, and integrity. Review of the literature indicates that trusting beliefs is further conceptually clustered into three distinctive dimensions: competence belief (refers to one's belief that an online vendor has the ability to do what one needs), benevolence belief (refers to one's beliefs that an online vendor cares about and is motivated to act in one's interest) and integrity belief (refers to one's beliefs that an online vendor is honest and fulfills promise). All these three beliefs were collapsed as one construct rather than being distinguished from each others, as they viewed that in a context where the subject knows little about the trustee, the subject will not able to differentiate among the trusting beliefs more discretely (McKnight & Chervany, 2001). For instance, benevolence and integrity are closely related beliefs as both imply that the trustee will do the trustor good instead of harm. When a trustor comes to dealing with an unknown trustee and feels good about the trustee, in a very first time of interaction, the trustor may equate the trustee's benevolence with integrity or vice versa. Apart from the trusting beliefs, another trust component is called trusting intention, which refers to one's willingness to depend on an online vendor.

Based on Ajzen's (1988) research preposition that positive beliefs regarding an action have a positive effect on intention to perform that actions, McKnight and colleagues, thus, suggested a positive relationship between trusting beliefs and trusting intention. According to them, these two distinct components are strongly inter-related where the existence of trusting beliefs about an entity is an important element in forming trusting intention. Trusting beliefs are important, as they are the only input into the trusting intention decision which is specific to a given entity.

As for the term "initial" in the initial trust concept that McKnight et al. (2002b) propose, it refers to trust in an unfamiliar online vendor, one with whom the consumer has no past experience or interaction. To sum, McKnight et al. (2002b) postulate that initial trusting beliefs lead to initial trusting intention on an unfamiliar online vendor (see Figure 1).
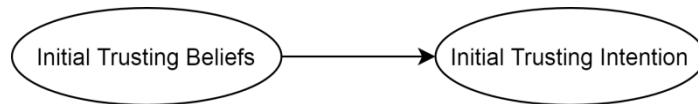

Figure 1. Initial trust constructs and its relationship

Initial Trust Antecedents Identified in McKnight's Initial Trust Related Models
McKnight's research works (McKnight et al., 2002a, 2002b) and other researchers (Eastlick & Lotz, 2011; Kim & Kim, 2011; Lowry, Roberts, & Higbee, 2007; Lowry et al., 2008; Lowry, Wilson, & Haig, 2014; Yang, Lin, Chandlrees, & Chao, 2009) who are also studying online transaction and extending McKnight's works, have introduced and validated a range of constructs related to initial trust antecedents. Based on our evaluation on their proposed constructs' properties (i.e. definition and measurement items), in summary, there are seven representative constructs that have been introduced and validated by them as initial trust antecedents. These include situation normality, structural assurance, disposition to trust, perceived website quality, perceived web vendor reputation, third-party brand image, and third-party brand awareness. Our review also indicates that there are other important initial trust antecedents that can be included, that is, perceived relative advantage and perceived compatibility.

Perceived Relative Advantage and Perceived Compatibility as Important Antecedents of Initial Trust
Perceived relative advantage and perceived compatibility are basically found by Rogers (1962), the developer of well-known Diffusion of Innovation (DOI) theory. He found that these two perceptions are among the several influential factors that lead to people's adoption of an innovation. Conceptually, perceived relative advantage is quiet similar to perceived usefulness in Davis's (1989) technology acceptance model (TAM). This related perception along with perceived compatibility, have later been adopted by researchers who are studying individual's initial trust in online transaction. They are (Aljaafreh et al. 2015; Chen & Barnes, 2007; Lu & Zhou, 2007; Luo et al., 2014; Luo, 2011; Shan & Lu, 2009; Susanto et al. 2013; Xiao, 2008). They view that the situation of one transacting with an unfamiliar website for the first time is similar with one adopting an innovation as the object (i.e. an unfamiliar website or an innovation) is new to him or her. Thus, postulated that the two perceptions of using a new object, i.e. perceived relative advantage and perceived compatibility, which lead to one's adoption of a new innovation are the possible factors that may influence the individual's initial trust on a vendor who is behind and operates the unfamiliar website. Their empirical findings have supported this postulation. Specifically, it revealed that the perceived relative advantage and perceived compatibility have significant positive effects on individual's initial trust. Our review on their works however indicates that the initial trust that they conceptualized is different from the way the McKnight's related studies have conceptualized.

Based on our checks on their definition and instrument development procedure, the difference is that the initial trust that they have conceptualized is, in fact, referred to the first

component of initial trust i.e., initial trusting beliefs as termed by McKnight, as discussed in the earlier section. While they suggested the perceived relative advantage and perceived compatibility as important antecedent of initial trust, this means that they have examined its effect on initial trusting beliefs only while omitting examining its effect on initial trusting intention. It is worth noting that the initial trusting intention, unlike initial trusting beliefs, indicates a firmer commitment to initial trust and it has better predicting power on specific behavioral intention that will lead one to indulge in certain behaviors, such as make purchase and provide personal information (McKnight et al., 2002a, 2002b). This therefore needs an exploration on the effect of perceived relative advantage and perceived compatibility on initial trusting intention, an important component of initial trust that is omitted by previous studies (Aljaafreh et al., 2015; Chen & Barnes, 2007; Lu & Zhou, 2007; Luo et al., 2014; Luo, 2011; Shan & Lu, 2009; Susanto et al., 2013; Xiao, 2008). Exploring it can provide a new understanding about the constructs relationship.

As mentioned earlier, McKnight's related studies have conceptualized initial trust by clearly decomposing it into two components called, initial trusting beliefs and initial trusting intention. Perceived relative advantage and perceived compatibility from Aljaafreh et al. (2015); Chen & Barnes (2007); Lu & Zhou (2007); Luo et al. (2014); Luo (2011); Shan & Lu (2009); Susanto et al. (2013); Xiao's (2008) researches have not been examined on McKnight's initial trust conceptualization and there is an opportunity to examine the effect of both on initial trusting beliefs and initial trusting intention that is not explored by the researches.

Research Model and Hypothesis
The proposed model is presented in Figure 2. Based on McKnight's initial trust related works, in this paper, all constructs in the proposed research model are reflective constructs except initial trusting beliefs, which are modeled as formative construct which consists of three sub-constructs: competence, benevolence, and integrity. In the following sections, the associated research hypotheses are discussed. The relationship between the constructs is explained based on literature, logic, theoretical and empirical support.
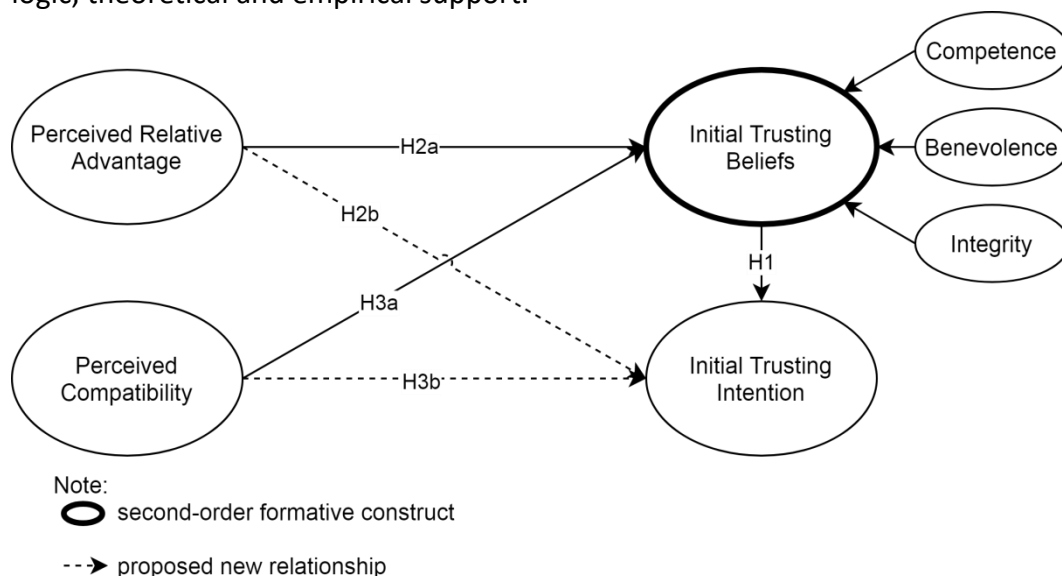

Figure 2. Research model

Initial Trusting Beliefs and Initial Trusting Intention

Based on McKnight et al.'s (2002b) definition, in this paper, initial trusting beliefs refers to one's beliefs that an unfamiliar web vendor is competence, benevolence, and has integrity; whereas initial trusting intention refers to one's willingness to rely on the unfamiliar web vendor. According to Ajzen's (1988) research preposition, initial trusting beliefs is posited to affect initial trusting intention. For instance, in online transaction, if customers strongly feel that an unknown web vendor is capable, kind-hearted, and honest and the vendor will not cheat them, these will increase their likelihood to depend on the vendor. This supposition has been made by McKnight et al. (2002a) and has later been empirically supported Eastlick & Lotz, (2011), Kim & Kim (2011), Lowry et al. (2008),McKnight et al., (2002b), and Yang et al.(2009). Based on the supposition above and empirical supports, thus, it is hypothesized that:

H1: Initial trusting beliefs positively affects initial trusting intention

Perceived Relative Advantage and Initial Trusting Beliefs

Based on Rogers's (1995) definition, in this paper, perceived relative advantage refers to the degree to which an online transaction with a web vendor is perceived to give more benefits than an offline transaction. This perception is basically built based on the comparison on the experience after visiting a specific website with the in-store visit experiences. It is expected that one will refer this perception in making a very first trust inferences when he or she has no first-hand information about an unknown web vendor. On the Internet, unlike in the physical store, there is no salesperson. The website is the representation of salesperson. The benefits which are offered by the website, such as effectiveness, usefulness, speediness, and effortless, will imply the web vendor's professionalism, usefulness, capability, and truthfulness. Thus, it is postulated that when customers have zero knowledge about an unfamiliar web vendor and have visited the vendor's website, the benefits offered by the website would lead the visitors' strong beliefs that the web vendor is competence, benevolence and has integrity in serving customers. In online banking studies, it has been found that perceived relative advantage has a positive effect on customer's initial trusting beliefs (i.e. Aljaafreh et al., 2015; Susanto et al., 2013). Similar to this concept, perceived usefulness in technology acceptance model (TAM) by Davis (1989) has been empirically studied and has also been found positively impact on initial trusting beliefs (i.e. Chen & Barnes, 2007; Lu & Zhou, 2007; Luo et al., 2014; Luo, 2011; Xiao, 2008). Accordingly, based on above supposition and empirical supports, it is hypothesized that:

H2a: Perceived relative advantage positively affects initial trusting beliefs

Perceived Relative Advantage and Initial Trusting Intention

Perceived relative advantage, too, is expected to affect one's initial trusting intention on an unfamiliar web vendor. Online transaction is considered as a new way of buying things. Since a similar thing can be purchased through traditional offline store and online platform (i.e. the website), comparably, people prefer to buy offline, the old way where they are more familiar with. It is postulated that when customers are dealing with a new web vendor that they are unfamiliar with and have visited the vendor's website, the benefits which are offered by the website (i.e. effectiveness, usefulness, speediness and effortless) would lead the visitors' instant favorable feeling

and feeling of familiarity in the buying environment, and subsequently form their tendency to depend on the web vendor. Accordingly, it is hypothesized that:

H2b: Perceived relative advantage positively affects initial trusting intention

Perceived Compatibility and Initial Trusting Beliefs

Based on Rogers' (1995) definition, in this paper, perceived compatibility refers to the degree to which using the website is perceived as consistent with his or her buying needs. One's perceived compatibility should affect his or her initial trusting beliefs on an unfamiliar web vendor. Customers generally prefer using common way of buying things and desire a successful transaction which requires the sellers to have capability to do what their needs, helpfulness in solving their buying problem and truthfulness in dealing them. It is postulated that when customers perceive that using an unfamiliar website can also lead to these desired outcomes. This would make the customers sense that the website's vendor like other vendors that they are commonly dealing with and trusted have trustworthiness characteristics (i.e. competence, benevolence, and integrity). A research done by Shan and Lu (2009) has supported this postulation and it is empirically found that customer's perceived compatibility of using online banking service positively affect their initial trusting beliefs on the online bank. Based on above postulation and empirical support, thus, it is hypothesized that:

H3a: Perceived compatibility positively affects initial trusting beliefs

Perceived Compatibility and Initial Trusting Intention

Perceived compatibility should affect one's initial trusting intention on an unfamiliar web vendor too. In general, people do not like change and prefer using common ways of buying things. It is postulated that when customers use an unfamiliar new website for the first time and perceive its process of buying is not much different from the usual buying process. This would create a sense of familiarity in buying environment. Consequently, reduces customers' feeling of uncertainty in the new buying environment and increases their tendency to rely on the web vendor. Accordingly, it is hypothesized that:

H3b: Perceived compatibility positively affects initial trusting intention

Methodology

A quantitative method is proposed to validate the research model and its associated hypotheses as shown in Figure 2 above. A step-by-step survey study can be carried out and a survey questionnaire can be used to collect the data. Specifically, it will require the respondents to firstly response to the questions related to their background (i.e. gender, race, and Internet and online shopping experience), then a visit to an unknown website and perform a specific shopping task, and subsequently a response to the questions related to their perception on relative advantage, compatibility, initial trusting beliefs, and initial trusting intention. The shopping task that can be set for the respondents to act upon is, assuming they plan to buy a laptop on an unfamiliar website. Asking them to assume they plan to buy a laptop is because laptop represents a high involvement product that require extensive information gathering and problem solving from a customer to make purchase decision, which including evaluating the vendor's trustworthiness characteristics.

Meanwhile, asking them to visit an unfamiliar website is to ensure they can recall the visit experience and can tell the perception on initial trust more accurately upon a visit. Furthermore, to ensure the website is new and the respondents visit the website for the first time, we can design an experimental website called Mr. IT Shop, an online site that sells computer products.

We have used the above procedures to validate the instrument. In developing the survey questionnaire, we adapted all the items from previous validated instruments. Then, we conducted a pretest in a focus group where two experts and five PhD students in the field of marketing, management information system, and management were consulted to help improving the quality of the instrument (i.e. item wording, clarity, and relevance). Subsequently, we conducted a pilot study on a small sample size of respondents where thirty respondents were asked to response to the questionnaire and to provide feedback on the design, clarity and wording of the questions. Upon obtaining these responses, we ran a reliability test using SPSS 24.0 software to assess the internal consistency of the individual items of each construct. Based on the results, it showed that the Cronbach's alpha coefficient value of all constructs, i.e. perceived relative advantage ($\alpha = 0.899$), perceived compatibility ($\alpha = 0.829$), initial trusting beliefs – competence ($\alpha = 0.738$), initial trusting beliefs – benevolence ($\alpha = 0.853$), initial trusting beliefs – integrity ($\alpha = 0.925$), and initial trusting intention ($\alpha = 0.927$), were surpassed the Hair, Black, Babin, & Anderson (2010) suggested threshold value of 0.6, indicating they are reliable. No changes have been made to the instrument (i.e. the questions' wording and clarity) based on the feedback obtained in the pilot study. The final version of instrument, its items and Cronbach's alpha results are shown in Table 1.

Table 1. Items of measuring constructs

Construct	Item adapted in this study	Sources	Reliability
Perceived Relative Advantage	Compared to offline transaction, I feel that online transaction via MR. IT SHOP, 1. will make it more easier for me to do my buying activities. 2. is more useful for searching and buying products. 3. allows me to search and buy products more effectively. 4. enables me to complete my buying activities more quickly	Susanto et al. (2013)	0.899
Perceived Compatibility	I think that performing online transaction through MR. IT SHOP's website, 1. is compatibility with most aspects of my buying activities. 2. is compatible with my buying style. 3. fits well with the way I like to buy. 4. fits into my lifestyle.	Moore & Benbasat (1991)	0.829
Initial Trusting Beliefs	**Competence** 1. *I think that MR. IT SHOP is competent in handling online transactions.*	McKnight et al. (2002b)	0.738

| (second-order construct) | 2. *I think that MR. IT SHOP performs its role of handling online transactions very well.*
3. *I think that, in overall, MR. IT SHOP is capable at meeting customer needs.*
4. *I think that, in general, MR. IT SHOP is very knowledgeable about the business it operates.* | | |

Table 1. Items of measuring constructs (con't)

Construct	Item adapted in this study	Sources	Reliability
	Benevolence 1. *I believe that MR. IT SHOP would act in my best interest.* 2. *I believe that MR. IT SHOP would do its best to help me if I required help.* 3. *I believe that MR. IT SHOP would be interested in my well being, not just its own.* 4. *I believe that MR. IT SHOP would be concerned about what is best for me.*	McKnight et al. (2002b)	0.853
	Integrity 1. *I think that MR. IT SHOP is truthful in its dealings with me.* 2. *I think that I would characterize MR. IT SHOP as honest.* 3. *I think that MR. IT SHOP would keep its commitments.* 4. *I think that MR. IT SHOP is sincere in how it deals with me.*	McKnight et al. (2002b)	0.925
Initial Trusting Intention	1. *If I need to buy things, I would feel comfortable depending on MR. IT SHOP.* 2. *I can always rely on MR. IT SHOP whenever I need to buy things.* 3. *I feel that I could depend on MR. IT SHOP to conduct my buying activities.* 4. *If I need a best product on a specific feature, I would be willing to rely on the information provided by MR. IT SHOP.*	Fuller, Serva, & Benamati (2007)	0.927

The final target respondents in this study are online shopper. Specifically, university students are targeted because they have become important online shopper segment given that most of them are Internet savvies with high computer literacy (Aldhmour & Sarayrah, 2016; Aziz & Wahid, 2018; Lissitsa & Kol, 2016). In determining the sample size and based on our research model, we use G-power software to estimate the minimum sample size required for the regression analysis with three predictor variables. Accordingly, a total of 119 respondents are proposed to participate in the study. The study is set to be conducted in local public universities. Upon collecting the data, the data are proposed to be analyzed statistically using Structural Equation Modeling (SEM) technique.

Conclusion
This paper postulates the influence of perceived relative advantage and perceived compatibility on initial trust, which based on McKnight's initial trust conceptualization, is divided into two distinct components called initial trusting beliefs and initial trusting intention. We propose that when customers are dealing with an unfamiliar web vendor, in a very first time of interaction, those with a strong perception on relative advantage and compatibility of using the vendor's website will have higher beliefs that the vendor will behave trustworthily and consequently have higher inclination to depend on the vendor. In this paper we propose a relationship between initial trusting intention and its antecedents, that is, perceived relative advantage and perceived compatibility; which has not yet been explored in the literature and empirically tested. We make it clear about what is initial trust and then propose the unexplored relationship between the constructs. We propose the methodology and came up with an experimental website and a validated instrument, to test our research model and its associated hypotheses. This paper is not free of limitation. A research model was introduced, however it has not been empirically validated; this is what we sought to do in the near future.

Overall, our research will provide a significant contribution to the literature. In literature, it appears various conceptualizations of "initial trust" along with a range of initial trust antecedents, however no claim has so far been made over which of them is best describing "initial trust". This makes us confuse about what "initial trust" actually is and in turn, make us uncertain about its relationship with the initial trust antecedents. We attempt to make clear exactly what initial trust is and its relationship with initial trust antecedents, i.e. perceived relative advantage and perceived compatibility. Thus this can help remove the confusion in the literature over the conceptualizations of which of them is best describing initial trust and the ambiguity of what is the exact relationship between initial trust and its antecedents, i.e. perceived relative advantage and perceived compatibility. Removing these confusion and ambiguity can provide us a clear understanding about what "initial trust'' is and its relationship with the initial trust antecedents. Without clarifying the term "initial trust", it may lead us wrongly interpret the initial trust and the relationship between it and initial trust antecedents. Furthermore, we plan to validate the research model in future thus the findings will greatly benefit the practitioners. The practitioners, that is, the businesses which were pushed to enter the online market during the coronavirus pandemic and have currently faced the challenge of how to gain a very first trust from online customers. The findings of our future research can help them to coming up strategies of building customer initial trust, which in turn can aid them to make sales online, allowing them to survive during this pandemic crisis.

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