Chapter VI

Usability of Websites Contributing to Trust in E-Commerce

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ABSTRACT

Lack of security and trust is considered the biggest barrier to the increase of business-to-consumer e-commerce. In this chapter the authors aim at gaining insights of how online vendor design and usability relate to people’s opinions of the trustworthiness of shopping online. Additionally, common concerns regarding trust and security are explored both theoretically, based on existing literature, and empirically in a pilot study. The results showed that the most common concern among the respondents...
is online payment. The respondents valued detailed information of the products, of the processing and delivery of orders. Also the familiarity of products and vendors and easy-to-use online stores were appreciated. In e-business, quality design and good usability of vendors’ websites can be seen as a means to diminish the customer’s potentially risky situation. From the customer’s viewpoint, in turn, these can be taken as the indicators of quality and the vendor’s competence which reduce uncertainty and predict trust in e-commerce environment.

INTRODUCTION

Global e-commerce spending exceeded one trillion USD in 2002 (Salim, 2002). In the same year in Finland, spending in e-commerce was estimated to amount to nearly 900 million USD (Nurmela and Parjo, 2002) and this figure is increasing. The number of users of e-commerce in Finland grew from the year 2001 to 2002 by almost 50% among the population aged 15 to 74. Therefore, the factors affecting the use of e-commerce websites constitute a popular topic of research and according to Schoder and Yin (2000), “the recent proliferation of e-commerce has led to a great deal of analysis probing the who, what, where, when and whys of new opportunities for conducting business online and never before has our understanding of the customer been more intimate and extensive.” Despite the growth of e-commerce, it is still developing and has not reached the majority of consumers.

E-commerce can be defined as selling products or services over the Internet. Basically, the idea of making a purchase from a distance, for example from one’s home without being obliged to go to a shop, is not new. Mail order companies have been running similar businesses for a long time. To a certain degree, the Internet has actually only changed the media, replacing tangible product catalogues and order slips with web pages and electronic order forms. In addition, it has created different approaches to the payment transaction between the customer and the retailer. The mail usually still remains the delivery channel, with the exception of merchandise in an electronic format and groceries. Electronic products can be delivered via the Internet and groceries have been delivered as home deliveries, deliveries at the customer’s workplace or at centralised, manned or unmanned pick-up points (Kallio, Saarinen and Tuunainen, 1997). The media and the technical platform may also have some potential for interesting and useful applications. For example, Lands End’s “My Virtual Model” can augment e-shopping for clothes, because the customer can
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