Chapter 1
Involvement, Elaboration and the Sources of Online Trust

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ABSTRACT
Establishing trust in online encounters has attracted significant recent research interest. A large part of this work focuses on those factors that can be manipulated on a website to influence consumers’ trusting beliefs. A notable part of this research concerns the influence of website infrastructure attributes [design and interaction elements] on consumers’ assessment of vendor trustworthiness in the absence of knowledge-based transactional experience. Developing this work further, we introduce the established marketing concepts of ‘involvement’ and ‘elaboration’. Consumer involvement describes the relevance of a situation or decision for an individual. In the marketing literature, the importance of this concept lies in the fact that it influences an individual’s information search and processing strategies. Noting this, propositions are advanced suggesting that the infrastructure attributes that individuals use as informational cues may in fact influence assessments of trusting beliefs differently according to whether individuals face high or low involvement situations.

INTRODUCTION
The important role of trust in the development of successful relationships has long attracted the attention of business academicians, a notable number of whom have come from its marketing domain. For example, trust has been examined in relation to bargaining (Schur and Ozanne, 1985), buyer-seller relationships (Ganesan, 1994; Doney and Canon, 1997; Hawes et al., 1989), marketing research (Moorman, et al., 1993) and relationship marketing (Dwyer, et al., 1987; Morgan and Hunt, 1994). Whilst these and other research works have undoubtedly contributed to an understanding as

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to how trust can be established and developed between parties, the additional and distinctive challenges of relationship development via the web has led to the recent emergence of a dedicated body of research considering online trust (Aiken and Boush, 2006).

The most obvious challenge of Web based relationships is the fact that the parties are physically separated with the result that the quality and nature of the goods bought cannot be immediately verified (Gefen and Straub, 2004). Consumers are moreover not able to process those familiar human network attributes that they might typically use as cues for the assessment of trustworthiness (Riegelsberger et al., 2003). Challenges such as these would perhaps only have a limited impact on actual trade and exchange if established rules and conventions existed governing transactions. However, at present, this is not the case. Indeed, even where rules and conventions do exist, there is still some ambiguity as to their interpretation [see for e.g. Frynas, 2002; Zugelder et al., 2000].

In addition to those uncertainties which arise out of a lack of proximity and a lack of established conventions, norms, rules and regulations, online consumers face two further sources of uncertainty. Firstly, consumers are dependent on the actions of parties other than the vendor. Consider for example how the purchase of a good or service online frequently involves a payment and/or delivery intermediary. Secondly, online consumers are also dependent on the technology. Online, this creates uncertainties arising from transacting on an open-network, in turn resulting in privacy and/or security related issues. Web-based transactions therefore create additional transaction-specific risks as well as system-specific risks and uncertainties for consumers; risks and uncertainties that they do not often encounter in offline relationships (Grabner-Kraeuter, 2002).

The prospect that perceived transaction and system-specific risks and uncertainties might forestall transactions, or at best only permit low trust transactions being pursued online, provides the impetus to develop new and more appropriate models of trust for this domain. Logically, a large part of this modelling has focussed on those factors that can be directly manipulated by vendors seeking consumer trust. A significant part of this modelling research reports on factors that might be categorised website infrastructure attributes – design and interaction elements.

Existing research on the influence of website infrastructure attributes on consumer trust undoubtedly advances our understanding of how trust may be developed more effectively in online interactions. However, drawing on the long established marketing concepts of involvement (Krugman, 1965) and elaboration (Petty and Cacioppo, 1981; 1983), the proposition forwarded here in this paper is that the modelling undertaken to date ignores one crucial element in an understanding of how website infrastructure attributes may influence consumer trust. Simply stated, the concepts of involvement and elaboration acknowledge that the type of information consumers seek, as well as the time, effort and cognitive resources they may deploy to obtain them, depends on their degree of involvement in a decision. Accordingly the influence of website infrastructure attributes on consumer trust may be different according to the degree of consumer involvement.

Given the role acknowledged within marketing for involvement influencing consumer motivation to seek out and process different amounts and types of information this paper is interested in two main questions regarding consumers’ perceptions of website trustworthiness: (a) Does the level of consumer involvement matter in terms of consumer attitudes towards vendor websites? (b) How does the level of involvement interact with different website design and interaction attributes? Based on findings and theories from the consumer behaviour and trust literatures the paper sets out: (1) an integrated model of online trust linking involvement with those infrastructure attributes, positing a positive answer to the former