Chapter 8
A Model of the Relationship among Consumer Trust, Web Design and User Attributes

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ABSTRACT
One important aspect of consumer relationships is trust. Conducting business on the Web is relatively new compared to traditional business and many of the factors related to consumer trust related to the Web remained unexplored. To increase our understanding about trust building on the Internet, this article studies trust with a focus on its relationship to Web design characteristics, specifically perceived quality of presentation, perceived ease of navigation, and several user attributes: prior internet experience, Web users’ self efficacy, and gender differences. A research model is proposed that builds upon prior research on trust. A survey is developed based on the constructs and relationships in the model. The data analysis and results confirm five out of eight of the hypotheses associated with the model. Theoretical and practical implications are provided.

INTRODUCTION
Numerous researchers suggest that trust is the foundation upon which people base their purchase decisions. When a customer trusts a company, they anticipate that company will fulfill their needs and expectations (Bauer, 2002; Bhattacherjee, 2002). A consumer’s purchase decision to buy on the Internet is complex and sophisticated, but trust is a relevant factor (McKnight & Chervany,
2001-2002; McKnight, Choudhury & Kacmar, 2002). Because online consumers rely on website information, the information presented has to be conducive for making decisions and selecting products that match customers’ tastes and needs. While there are differences between traditional and Internet sales, in both, the presentation and shopping experience provide cues that affect the development of trust (Giddens, 1990). Professional looking design and the way in which the site interacts with the customer are sources for building online trust. Such interface cues can induce and inspire a customer to trust a website and its products or services.

From the corporate perspective, managers are faced with decisions that impact the effectiveness of their firm’s web strategy, one of which is how to design web interactions so customer relationships will be enhanced. The lack of trust has been identified as a key inhibitor in the Business-to-Consumer (B2C) environment (Debreceny, Putterill, Tung, & Gilbert, 2003). Because trust results from an extended set of encounters between a company and its customers, trust is hard to build but easy to lose. Continuously building and maintaining trust is essential to institutional reputation (Lewicki & Bunker, 1996). In fact, a single violation of trust can destroy years of slowly accumulated credibility. In the virtual environment, trust is the user’s willingness to risk time, money, and personal data on a website.

Understanding trust-related web design and content can help managers make better decisions in electronic commerce investments. Recently, research has found that an overall perception of a website’s ease-of-use was significantly related to trust (Gefen, Karahanna, & Straub, 2003). However, the need remains for additional assessment of effective web designs and the relationship between various design elements and trust (Katerattanakul & Siau, 1999; Rosen & Purintin, 2004). Thus, the roles that web content and other design factors play in affecting trust in an e-commerce environment needs to be investigated.

Gender research is also of particular interest to companies as they use such information to design target marketing. Numerous studies have examined gender issues in learning, cognitive style, information processing and decision making (Jackson, Ervin, Gardner & Schmitt, 1992; Maccoby & Jacklin, 1974; Meyers-Levy & Sternthal, 1991; Meyers-Levy & Maheswaran, 1991). In technology adoption areas, significant gender differences were found in social norms, attitude toward technology, technology usage, and perceived behavioral control (Gefen & Straub, 1997; Venkatesh & Morris, 2000; Venkatesh, Morris & Ackerman, 2000). In Internet usage, men were found to spend more time downloading and browsing than women (Teo & Lim, 2000). However, gender issues related to trust and web design are an under-researched area. To enrich our understanding on the effect of interface design and its interaction with gender, this article studies trust from the customer’s perspective of two key web design elements: perceived quality of presentation and the perceived ease of navigation. In doing so, we significantly contribute to the literature in several ways.

First, we propose and test a theoretical model that shows the relationships among trust, the quality of presentation, perceived ease of navigation, and two antecedents of perceived ease of navigation: prior experience, and web self-efficacy. Second, we investigate how gender affects the perception of web design and content elements. And third, we discuss the implications of our findings for both theory and practice.

**THEORETICAL BACKGROUND AND HYPOTHESES**

**Trust**

A substantial amount of research has investigated IT-related trust, some of which has addressed trust issues on the Internet (Gefen, Karahanna, &