

A Study on the Antecedents of Online-trust

李碩育、翁淑緣

E-mail: 322125@mail.dyu.edu.tw

ABSTRACT

Internet was so popularized that more rapid dissemination of information, business activities more convenient. Network is not only to facilitate for people but to bring issues of trust. Many scholars study the nature and issues of online trust, but the concept of trust in the situation is considerable differences. Therefore, in this study, two different concepts in the online environment of trust factor were discussed. In this study, research object are the groups who frequently use the Internet, and to study the framework of cognitive trust and affective trust and its antecedents. 865 valid samples analysis revealed the antecedents of cognitive trust and affective trust witch on network are different. The antecedents in each of these trusts in different type of website are also dissimilar. And the degree of those trust in different type of website are different

Keywords : trust, familiarity, cognition-based trust, affect-based trust

Table of Contents

中文摘要	iii	英文摘要	iv
誌謝辭	v	內容目錄	vi
表目錄	viii	圖目錄	ix
第一章 緒論	1	第一節 研究背景與動機	1
第二節 研究目的	4	第三節 研究範圍與對象	5
第四節 研究流程與論文架構	5	第二章 文獻探討	8
第一節 「信任」之定義	8	第二節 影響「線上信任」之因素	20
第三節 商務網站與BBS	27	第三章 研究方法	28
第一節 研究架構	28	第二節 研究變項的操作定義	29
第三節 研究假說之建立	30	第四節 問卷設計	35
第五節 資料蒐集	37	第六節 研究假說之建立	37
第四章 資料分析與結果	39	第一節 描述性統計分析	39
第二節 樣本資料及各變項特性分析	46	第三節 研究變項之相關分析	48
第五章 研究結論與討論	57	第一節 研究結論	57
第二節 未來研究建議	62	第三節 研究限制	63
參考文獻	64	附錄 研究問卷	84

REFERENCES

- 一、中文部份 朱美慧(2000), 我國大專學生個人特性、網路使用行為與網路成癮 關係之研究, 大葉大學資訊管理所未出版之碩士論文。 潘立芸(2006), 網路資訊信任之決定因素, 國立政治大學國際貿易 研究所已出版之博士論文。 謝旻甬(2009), 影響消費者對試用品網站 訂購意之研究, 大葉大學 資訊管理所未出版之碩士論文。 二、英文部份 Alba, J. W., & Hutchinson, J. W. (1987). Dimensions of consumer expertise. *Journal of Consumer Research*, 13(4), 411-454. Aronson, E., Wilson, T. D., & Akert, R. M. (1999). *Social psychology* (3rd ed.). New York: Longman. Azize, E., Saglam, A. G., Selin, M. (2007). Psychological empowerment and its relationship to trust in immediate managers. *Journal of Business Research*, 60(1), 41-49. Ba, S., & Pavlou, P. A. (2002) Evidence of the effect of trust building -63- technology in electronic markets: price premiums and buyer behavior. *MIS Quarterly*, 26(3), 243-268. Ba, S. L., Whinston, A. B., Zhang, H. (2003). Building trust in online auction markets through an economic incentive mechanism. *Decision Support Systems*, 35(3), 273-286. Baier, A. (1986). Trust and Antitrust. *Ethics*, 96(2), 231-260. Baier, A. C. (1994). *Moral prejudices: essays on ethics*. Cambridge: Harvard University Press. Baker, W., Hutchinson, J. W., Moore, D., & Nedungadi, P. (1986). Brand familiarity and advertising: Effects on the evoked set and brand preference. *Advances in Consumer Research*, 13(1), 637-642. Ballinger, G. A., & Schoorman, F. D. (2007). Individual reactions to leadership succession in workgroups. *Academy of Management Review*, 32(1), 118-136. Baloglu, S. (2001). Image variations of Turkey by familiarity index: Informational and experiential dimensions. *Tourism Management*, 22(2), 127-133. Barney, J. B., & Hansen, M. H. (1994). Trustworthiness as a source of competitive advantage. *Strategic Management Journal*, 15(Winter Special Issue), 175-190. Bart, Y., Shankar, V., Sultan, F., Urban, L. (2005). Are the drivers and -64- role

of online trust the same for all Web sites and consumers? A large-scale exploratory empirical study. *Journal of Marketing*, 69(4), 133-152.

Ben-Shalom, U., Lehrer, Z., & Ben-Ari, E. (2005). Cohesion during military operations: A field study on combat units in the Al-Aqsa Intifada. *Armed Forces and Society*, 32(1), 63-79.

Bhattacharjee, A. (2002). Individual trust in online firms: scale development and initial test. *Journal of Management Information Systems*, 19(1), 211-241.

Bloemer, J. M. M., & Kasper, H. D. P. (1995). The complex relationship between consumer satisfaction and brand loyalty. *Journal of Economic Psychology*, 16(2), 311-329.

Blois, K. J. (1997). When is a relationship a relationship? In H. G.. Gemunden, T. Rittert, A. Walter (eds), *Relationships and Networks in International Markets* (pp. 53-64). Oxford: Elsevier.

Bradach, J. L., & Eccles, R. G. (1989). Markets versus hierarchies: from ideal types of plural forms. *Annual Review of Sociology*, 15, 97-118.

Bradley, W. E., Haines, R. P., & Vozikis, G. S. (2002) Trust in virtual teams: The use of a directive sentence in the script of the thinklet. In N. Mastorakis, V. Mladenov (eds.), *Recent advances in computers, computing and communications* (pp. 122-127). -65- Athens: WSEAS Press..

Brown, J., & Morgan, J. (2006). Reputation in online auctions: The market for trust. *California Management Review*, 49(1), 61-81.

Chau, P. Y. K., Hu, P. J.-H., Lee, B. L. P., & Au, A. K. K. (2006). Examining customers' trust in online vendors and their dropout decisions: An empirical study. *Electronic Commerce Research and Applications*, 6(2), 171-182.

Chang, M. K., Cheung, W. M., & Lai, V. S. (2005). Literature derived reference models for adoption of online shopping. *Information and Management*, 42(4), 543-559.

Chaudhuri, A. (2002). How brand reputation affects the advertising-equity link. *Business Source Premier*, 42(3), 136-146.

Cohen, E. (1972). Toward a Sociology of International Tourism. In R. Prentice (ed.). *Tourist familiarity and imagery*. In R. Prentice (2004). *Tourist familiarity and imagery*. *Annals of tourism research*, 31(4), 923-945.

Coppola, N. W., Hiltz, S. R., & Rotter, N. G. (2004). Building trust in virtual teams. *IEEE Transactions on Professional Communication*, 47(2), 95-104.

Corritore, C. L., Kracher, B., & Wiedenbeck, S. (2003). On-line trust: Concepts, evolving themes, a model. *International Journal of -66- Human-Computer Studies*, 58(6), 737-758.

. Costigan, D. R., Insinga, C. R., Berman, J. J., Ilter, S. S., Kranas, G., Kureshov, A. V. (2006). A cross-cultural study of supervisory trust. *International Journal of manpower*, 27(7-8), 764-787.

Couch, L. L., & Jones, W. H. (1997). Measuring levels of trust. *Journal of Research in Personality*, 31(3), 319-336.

Crosby, L. A., Evans, K. R., & Cowles, D. (1990). Relationship quality in services selling: An interpersonal influence perspective. *Journal of Marketing*, 54(3), 68-81.

Dawar, N., Lei, J. (2009) Brand crises: The roles of brand familiarity and crisis relevance in determining the impact on brand evaluations. *Journal of Business Research*, 62(4), 509-516.

Davis, F. D., Bagozzi, R. P., & Warshaw, P. R., (1989). User Acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003.

de Ruyter, K., Moorman, L., & Lemmink, J. (2001). Antecedents of commitment and trust in customer-supplier relationships in high technology markets. *Industrial Marketing Management*, 30(3) , 271-286.

de Vries, P. (2006). Social presence as a conduit to the social dimensions of online trust. *Lecture Notes in Computer Science*, 3962, 55-59. -67-

Driscoll, J. W. (1978). Trust and participation in organizational decision making as predictors of satisfaction. *Academy of Management Journal*, 21(1), 44-56.

Duetsch, M. (1958). Trust and suspicion. *Journal of Conflict Resolution*, 2(4), 265-279.

Eastlick, M. A., Lotz, S. L., & Warrington, P. (2006). Understanding online B-to-C relationships: An integrated model of privacy concerns, trust, and commitment. *Journal of Business Research*, 59(8), 877-886.

Flanagan, P., Johnston, R., & Talbot, D. (2005). Customer confidence: the development of a "pre-experience" concept. *International Journal of Service Industry Management*, 16(4), 373-384.

Fombrun, C., & Shanley, M. (1990). What ' s in a name? Reputation building and corporate strategy. *Academy of Management Journal*, 33(2), 233-258.

Frowe, I. (2005). Professional trust. *British Journal of Educational Studies*, 53(1), 34-53.

Fukuyama, F. (1995). *Trust: The social virtues and the creation of prosperity*. New York: Free Press.

Gao, Y. (2005). Factors influencing user trust in online games. *Electronic Library*, 23(5), 533-538. -68-

Gefen, D. (2000) E-commerce: The role of familiarity and trust. *Omega*, 28(4), 725-737.

Gefen, D. (2002). Reflections on the dimensions of trust and trustworthiness among online customers. *ACM SIGMIS Database* , 33(3), 38-53.

Gefen, D., Karahanna, E., & Straub, D. W. (2003a). Inexperience and experience with online stores: the importance of TAM and trust. *IEEE Transactions On Engineering Management*, 50(3), 307-321.

Gefen, D., Karahanna, E., & Straub, D. W. (2003b). Trust and TAM in online shopping: An integrated model. *MIS Quarterly: Management Information Systems*, 27(1), 51-90.

Goldsmith, A. (2005). Police reform and the problem of trust. *Theoretical Criminology*, 9(4), 443-470.

Gotsi, M., & Wilson, A. M. (2001), Corporate reputation: Seeking a definition. *Corporate Communications: An International Journal*, 6(1), 24-30.

Grazioli, S., & Jarvenpaa, S. L. (2000). Perils of internet fraud: An empirical investigation of deception and trust with experienced internet consumers. In M. K. Chang, W. M. Cheung, & V. S. Lai, (eds). *Literature derived reference models for adoption of online shopping*. *Information and Management*, 42(4), 543-559. -69-

Hampton-Sosa, W., & Koufaris, M. (2005). The effect of web site perceptions on initial trust in the owner company. *International Journal of Electronic Commerce*, 10(1), 55-81.

Hansen, M. H., Morrow Jr., J. L., & Batista, J. C. (2002) The impact of trust on cooperative membership retention, and satisfaction: an exploratory study. *International Food and Agribusiness Management Review*, 5(1), 41-59.

Harris, F., & Chernatony, L. (2001). Corporate branding and corporate brand performance. *European Journal of Marketing*, 35(3), 441-456.

Harris, L. C., & Goode, M. M. H. (2004). The four levels of loyalty and the pivotal role of trust: A study of online service dynamics. *Journal of Retailing*, 80(2), 139-158.

Ho, C. I., & Lee, Y. L. (2007). The development of an e-travel service quality scale. *Tourism Management*, 28(6), 1434-1449.

Hoffman, L. W. (1977). Changes in family roles, socialization, and sex differences. In B. Lott (ed.). *Women's lives: Themes and variations in gender learning* (2nd ed.). California: Cole Pub. Co. Press.

Hosmer, L. T. (1995). Trust: The connecting link between organizational theory and philosophical ethics. *Academy of Management Review*, 20(2), 379-403. -70-

Hung, Y. T. C., Dennis, A. R., & Robert, L. (2004). Trust in virtual teams: Towards an integrative model of trust formation. *Proceedings of the 37th Hawaii International Conference on System Sciences(HICSS'04)*, Track 1.

James, Jr. H. S. (2002). The trust paradox: A survey of economic inquiries into the nature of trust and trustworthiness. *Journal of Economic Behavior and Organization*, 47(3), 291-307.

Jarvenpaa, S. L., Knoll, K., & Leidner, D. E. (1997). Is anybody

out there? Antecedents of trust in global virtual teams. *Journal of Management Information Systems*, 14(4), 29-64. Jarvenpaa, S. L., & Leidner, D. E. (1999). Communication and trust in global virtual teams. *Organization Science*, 10(6), 791-815. Jarvenpaa, S. L., Tractinsky, N., & Saarinen, L. (1999). Consumer trust in an Internet store: A cross-culture validation. In C. L. Corritore, B. Kracher, S. Wiedenbeck (eds). *On-line trust: Concepts, evolving themes, a model*. *Int. J. Human-Computer Studies*, 58(6), 737-758. Jarvenpaa, S. L., Tractinsky, N., & Vitale, M. (2000). Consumer trust in an internet store. *Information Technology and Management*, 1(1), 45-71. Jiang, X., Khasawneh, M. T., Master, R., Bowling, S. R., Gramopadhye, A. K., Melloy, B. J., & Grimes, L. (2004). -71- Measurement of human trust in a hybrid inspection system based on signal detection theory measures. *International Journal of Industrial Ergonomics*, 34(5), 407-419. Jiang, Y. C., Xia, Z. Y., Zhong, Y. P., & Zhang, S. Y. (2005). Autonomous trust construction in multi-agent systems - A graph theory methodology. *Advances in Engineering Software*, 36(2), 59-66. Johnson, D., & Grayson, K. (2005). Cognitive and affective trust in service relationships. *Journal of Business Research*, 58(4), 500-507. Kanawattanachai, P., & Yoo, Y. (2002). Dynamic nature of trust in virtual teams. *Journal of Strategic Information Systems*, 11(3), 187-213. Karlan, D. S. (2005). Using experimental economics to measure social capital and predict financial decisions. *American Economic Review*, 95(5), 1688-1699. Kennedy, M. S., Ferrell, L. K., & LeClair, D. T. (2001). Consumers' trust of salesperson and manufacturer: An empirical study. *Journal of Business Research*, 51(1), 73-86. Kim, M. S., & Ahn, J. H. (2006). Comparison of trust sources of an online market-maker in the e-marketplace: Buyer's and seller's perspectives. *Journal of Computer Information Systems*, 47(1), 84-94. -72- Kim, Y. K., & Smith, A. K. (2007). Providing a critical service today for tomorrow ' s consumers: A relational model of customer evaluations and responses in the child care industry. *Journal of Retailing and Consumer Services* 14(3), 232 – 245. Kimery, K. M., & McCord, M. (2002). Third-party assurances: Mapping the road to trust in e-retailing. *Journal of Information Technology Theory and Application*, 4(2), 63-81. Knack, S. (2001) Trust, Associational Life and Economic Performance. In J. F. Helliwell (ed.). *The contribution of human and social capital to sustained wconomic growth and wellbeing*. Human Resources Deveelopment Canada (HRDC) and Organization for Economic Cooperation and Development (OECD). Koehn, D (2003). The nature of and conditions for Online trust. *Journal of Business Ethics*, 43(1-2), 3-19. Kong, W. C., & Caisy Hung, Y. T. (2006). Modeling initial and repeat online trust in B2C E-commerce. *Proceedings of the 39th Hawaii International Conference on System Sciences (HICSS'06)*, Track 6. Koufaris, M., & Hampton-Sosa, W. (2004). The development of initial trust in an online company by new customers. *Information & Management*, 41(3), 377-397. Kramer, R. M. (2006). *Organizational trust: A reader*. Oxford UK: -73- Oxford University Press. Lacohee, H., Phippen, A. D., & Furnell, S. M. (2006). Risk and restitution: Assessing how users establish online trust. *Computers & Security*, 25(7), 486-493. Larzelere, R. J., & Huston, T. L. (1980). The dyadic trust scale: Toward understanding interpersonal trust in close relationships. *Journal of Marriage and the Family*, 42(3), 595-604. Lee, M. K. O., & Turban, E. (2001). A trust model for consumer internet shopping. *International Journal of Electronic Commerce*, 6(1), 75-91. Lee, S. J., & Lee, Z. (2006). An experimental study of online complaint management in the online feedback forum. *Journal of Organizational Computing and Electronic Commerce*, 16(1), 65-85. Lewicki, R. J., & Bunker, B. B. (1995). Trust in relationships: A model of development and decline. In B. B. Bunker, J. Z. Rubin (Eds.). *Conflict, cooperation, and justice: essays inspired by the work of morton eutsch*. Jossey-Bass, San Francisco, CA, 133-173. Lewicki, R. J., & Bunker, B. B., (1995). Trust in relationships: A model of development and decline. In Corritore, C. L., Kracher, B., Wiedenbeck, S. (2003). *On-line trust: concepts, evolving themes, a model*. *Int. J. Human-Computer Studies*, 58, 737-758. -74- Lewis, J. D., & Weigert, A. (1985). Trust as a social reality. *Social Forces*, 63(4), 967-985. Lim, K. H., Sia, C. L., Lee, M. K. O., Benbasat, I. (2006). Do I trust you online, and if so, will I buy? An empirical study of two trust-building strategies. *Journal of Management Information Systems*, 23(2), 233-266. Lorenz, E. (1999). Trust, contract and economic cooperation. *Cambridge Journal of Economics*, 23(3), 301-305. Lott, B. (1994). *Women's lives: Themes and variations in gender learning* (2nd ed.). California: Cole Pub. Co. Press. Luhmann, N. (1979). *Trust and Power*. Wiley, New York. Ma, J., & Oroun, M. A. (2006). Trust management and trust theory revision. *IEEE Transactions on Systems Man and Cybernetics Part A-Systems and Humans*, 36(3), 451-460. Madhok, A. (1995). Revisiting multinational firms' tolerance for joint ventures: a trust-based approach. *Journal of International Business Studies*, 26(1), 117-137. Mattila, A. S. (2004). The impact of service failures on customer loyalty-The moderating role of affective commitment. *International Journal of Service Industry Management*, 15(2), 134-149. -75- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An integrative model of organizational trust. *Academy of Management Review*, 20(3), 709-734. McAllister, D. J. (1995). Affect- and cognition-based trust as foundations for interpersonal cooperation in organizations. *Academy of Management Journal*, 38(1), 24-59. McKnight, D. H., & Chervany, N. L. (2002). What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology. *International Journal of Electronic Commerce*, 6(2), 35-53. McKnight, D. H., Choudhury, V., & Kacmar, C. (2002a). The impact of initial consumer trust on intentions to transact with a website: A trust building model. *Journal of Strategic Information Systems*, 11(3-4), 297-323. McKnight, D. H., Choudhury, V., Kacmar, C. (2002b). Developing and validating trust measures for e-Commerce: An integrative typology. *Information Systems Research*, 13(3), 334-359. McKnight, D. H., Cummings, L. L., & Chervany, N. L. (1998). Initial trust formation in new organizational relationships. *Academy of Management Review*, 23(3), 473-490. Meyerson, D., Weick, K. E., & Kramer, R. M. (1996). Swift trust and temporary groups. In C. L. Corritore, B. Kracher, S. -76- Wiedenbeck (2003). *On-line trust: concepts, evolving themes, a model*. *Int. J. Human-Computer Studies*, 58(6), 737-758. Meyerson, D., Weick, K. E., & Kramer, R. M. (1996). Swift trust and temporary groups. In R. Kramer, T. Tyler (Eds.), *Trust in Organizations*, Sage, Thousand Oaks, CA, 166-195. In J. E. Scott, L. Kaindl (2000). Enhancing functionality in an enterprise software package. Miller, P. J. E., & Rempel, J. K. (2004). Trust and partner-enhancing attributions in close relationships. *Personality and Social Psychology Bulletin*, 30(6), 695-705. Moorman, C., Deshpande, R., & Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing*, 57(1), 81-101. Morgan, R. M., & Hunt, S. D. (1994). The Commitment-trust theory of relationship marketing.

Journal of Marketing, 50(1), 20-38. Nooteboom, B. (2002). Trust: Forms, foundations, functions, failures and figures. Northampton, MA: Edward Elgar.

Nuetzel, J., & Beyer, A. (2006). Towards trust in digital rights management systems. Trust, Privacy, and Security in Digital Business, Proceedings Lecture Notes in Computer Science, LNCS 4083, 162-171.

O'Malley, A. S., Sheppard, V. B., Schwartz, M., & Mandelblatt, J. (2004). The role of trust in use of preventive services among -77- low-income African-American women. Preventive Medicine, 38(6), 777-785.

Oliver, R. L. (1999). Whence consumer loyalty? Journal of Marketing, 63(Special Issue), 33 – 44.

Oxford English Dictionary, The Compact Edition. (1971). New York: Oxford University Press.

In Y. D. Wang, & H. H. Emurian (2005). An overview of online trust: Concepts, elements, and implications. Computers in Human Behavior, 21(1), 105-125.

Parayitam, S., Dooley, R. S.(2009) The interplay between cognitive and affective conflict and cognition- And affect-based trust in influencing decision outcomes. Journal of Business Research, 62(8), 789-796.

Pavlou, P. A. (2002). Institution-based trust in interorganizational exchange relationships: The role of online B2B marketplaces on trust formation. Journal of Strategic Information Systems, 11(3), 215-243.

Pavlou, P. A., Dimoka, A. (2006). The nature and role of feedback text comments in online marketplaces: implications for trust building, price premiums, and seller differentiation. Information Systems Research, 17(4), 392-414.

Prentice, R. (2004). Tourist familiarity and imagery. Annals of tourism research, 31(4), 923-945.

Remple, J. K., Holmes, J. G., & Zanna, M. P. (1985). Trust in close -78- relationship. Journal of Personality and Social Psychology, 49 (1), 95-112.

Ring, P. S., & Van De Ven, A. H. (1992). Structuring cooperative relationships between organizations. Strategic Management Journal, 13(7) , 483-498.

Robinson, S. L. (1996). Trust and breach of the psychological contract. Administrative Science Quarterly, 41(4), 574-599.

Rotter, J. B. (1967). A new scale for the measurement of interpersonal trust. In L. L. Couch, W. H. Jones (1997). Measuring levels of trust. Journal of Research in Personality, 31(3), 319-336.

Rotter, J. B. (1980). Interpersonal trust, trustworthiness, and gullibility. American Psychologist, 35(1), 1-7.

Sabel, C. F. (1993). Studied trust: Building new forms of cooperation in a volatile economy. Human Relations, 46(9), 1133-1170.

Sako, M. (1992). Prices, quality, and trust: inter-firm relations in Britain and Japan. Cambridge: Cambridge University Press, p. 32; quoted in Nooteboom, 2002.

Saunders, M. N. K., & Thornhill, A. (2003). Organisational justice, trust and the management of change - An exploration. Personnel Review, 32(3), 360-375.

Scheraga, D. (2000). Penney's net advantage. In C. L. Corritore, B. Kracher, S. Wiedenbeck (eds). On-line trust: Concepts, evolving -79- themes, a model. Int. J. Human-Computer Studies, 58(6), 737-758.

Schlenker, B. R., Helm, B., & Tedeschi, J. T. (1973). The effects of personality and situational variables on behavioral trust. Journal of Personality and Social Psychology, 25(3), 419-427.

Serva, M. A., Fuller, M. A., & Mayer, R. C. (2005). The reciprocal nature of trust: A longitudinal study of interacting teams. Journal of Organizational Behavior, 26(6), 625-648.

Shamdasani, P. N., & Balakrishnan, A. A. (2000). Determinants of relationship quality and loyalty in personalized services. Asia Pacific Journal of Management, 17(3), 399-422.

Shankar, V., Urban, G. L., & Sultan, F. (2002). Online trust: A stakeholder perspective, concepts, implications, and future directions. Journal of Strategic Information Systems, 11(3-4), 325-344.

Shoemaker, S., & Lewis, R. C. (1999). Customer loyalty: the future of hospitality marketing. International Journal of Hospitality Management, 18(4), 345-370.

Sisson, D. (2000). Ecommerce: Trust and trustworthiness [Online]. Available: <http://www.philosophie.com/commerce/trust.html> [2007, January 18]

Sitkin, S. B., & Roth, N. L. (1993). Explaining the limited effectiveness of legalistic 'remedies' for trust/distrust. -80- Organization Science, 4(3), 367-392.

Sobel, J. (2002). Can we trust social capital. Journal of Economic Literature, 40(1), 139-154.

Solomon, R. C., & Flores, F., (2001), Building trust in business, politics, relationships, and life. Oxford University Press.

Spector, M. D., & Jones, G. E. (2004). Trust in the workplace: factors affecting trust formation between team members. Journal of Social Psychology, 144(3), 311-321.

Srinivasan, A., Teitelbaum, J., Liang, H., Wu, J., & Cardei, M.,(2006) Reputation and Trust-Based Systems for Ad Hoc and Sensor Networks [Online]. Available: http://www.cse.fau.edu/~jie/ research/publications/Publication_files/trust.pdf [2007, March 16]

Stewart, K. J. (2006). How hypertext links influence consumer perceptions to build and degrade trust online. Journal of Management Information Systems, 23(1),183-210.

Swan, J. E., & Nolan, J. J. (1985). Gaining Customer Trust: A conceptual guide for the salesperson. Journal of Personal Selling & Sales Management, 5(2), 39-48.

Uslaner, E. M. (2002). The moral foundations of trust. New York: Cambridge University Press.

-81- Walczuch, R., & Lundgren, H. (2004). Psychological antecedents of institution-based consumer trust in e-retailing. Information & Management, 42(1), 159-177.

Wang, Y. D., & Emurian, H. H. (2003). In search of an optimal E-commerce interface that induces online trust. Proceedings of The ASIST Annual Meeting, 40, 545-545.

Wang, Y. D., & Emurian, H. H. (2005). An overview of online trust: Concepts, elements, and implications. Computers in Human Behavior, 21(1), 105-125.

Westbrook, R. A. (1980). Intrapersonal Affective Influences on Consumer Satisfaction with Products. Journal of Consumer Research, 7(1), 49-54.

Wilson, J. M., Straus, S. G., & McEvily, B. (2006). All in due time: The development of trust in computer-mediated and face-to-face teams. Organizational Behavior and Human Decision Processes, 99(1), 16-33.

Wu, I. L., & Chen, J. L. (2005). An extension of Trust and TAM model with TPB in the initial adoption of on-line tax: An empirical study. Int. J. Human-Computer Studies, 62(6), 784-808.

Yang, J., Mossholder, K. W., Peng, & T. K. (2009) Supervisory procedural justice effects: The mediating roles of cognitive and affective trust. The Leadership Quarterly, 20(2), 143-154.

-82- -83- Yang, S. C., Hung, W. C., Sung, K., & Farn, C. K. (2006). Investigating initial trust toward e-tailers from the elaboration likelihood model perspective. Psychology & Marketing, 23(5), 429-445.

Yoon, S. J. (2002). The antecedents and consequences of trust in online-purchase decisions. In M. K. Chang, W. M. Cheung, & V. S. Lai, (eds). Literature derived reference models for adoption of online shopping. Information and Management, 42(4), 543-559.

Young, L., & Daniel, K. (2003). Affectual trust in the workplace. International Journal of Human Resource Management, 14(1), 139-155.

Zucker, L. G. (1986). Production of trust: Institutional sources of economic structure, Research in Organizational Behavior, 8(1), 53-111.