A Picture Says More Than A Thousand Words - Photographs As Trust Builders in E-Commerce Websites

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ABSTRACT
Virtual re-embedding, i.e. adding social cues to a website, has been suggested as a possible strategy to increase consumer trust in online-vendors. Numerous online retailers meanwhile incorporate this strategy, for example by adding photographs and names of customer service agents or by creating chat and callback opportunities. Yet, little is known about the effectiveness of virtual re-embedding. The present study examined the effectiveness of a comparably simple strategy, the inclusion of photograph in an e-bank's website and found a significant positive effect on perceived trustworthiness of the examined website. It is suggested that virtual re-embedding is an effective way to increase customer trust and that it does not even have to be costly to implement.

Keywords
Trust, trustworthiness, re-embedding, e-commerce, e-banking, b2c relationship

INTRODUCTION
Consumer trust or, more precisely, the lack thereof has often been cited as a major reason for the slow adoption of electronic commerce [1, 2]. In recent years, different models of consumer trust have been developed [3, 4]. Among other factors, such as trust marks, brand names, technology, and navigation, the interpersonal interaction of customer and vendor has been emphasized as one important aspect in the building of consumer trust [3]. In a face-to-face situation, the direct contact to the salesperson provides the customer with important cues for the establishment of trust, e. g. eye contact and gestures, which stabilize their relationship and add to their verbal communication. These meta-communicative features are assumed to have a crucial importance for mediating personal contacts [5]. Computer-mediated communication lacks most of these features. The business transaction in e-commerce is based on the communication of the customer with a machine. It is space- and time-independent and therefore deficient on the personal and social dimensions of communication.

Based on the work of Giddens [6], Riegelsberger and Sasse [3] point out that in other social situations, for example in distributed work, the separation of space and time and its negative consequences for interpersonal trust are commonly overcome by re-embedding strategies, such as introducing face-to-face meetings in an otherwise distant relationship. They suggest that a similar mechanism that they call *virtual re-embedding* might also take effect when social cues (photographs, video, text or speech), which provide prompts for personal trust, are added to a website of an online-retailer. In an empirical study with a mock-up design that included various trust cues, Riegelsberger and Sasse could show that virtual re-embedding had a positive effect on user trust for medium experienced shoppers. Highly experienced Internet users as well as consumers with a high level of distrust towards online-vendors benefited little from the provision of social cues in the interface.

The present study seeks to extend and further clarify the relationship of consumer trust and re-embedding strategies. More specifically, the goal is to focus on only one social cue, the display of a photograph and accompanying label and to test its impact on the customer's perception of the trustworthiness of an e-commerce website.

If it turns out that a photograph alone can already pertain significantly to the trustworthiness of an online-retailer, designers could be recommended a comparably simple strategy for virtual re-embedding of e-commerce websites.

METHOD
For the empirical study, three identical mock-up websites for an online-bank were developed. Version 1 displayed a portrait photograph on the welcome page. A label identified the person in the picture as a customer service agent. Version 2 displayed the same photograph without a label and version 3 did not include a photograph.

45 subjects were randomly assigned to one of the three empirical conditions. After subjects took approximately five minutes to freely explore the website, they were asked to complete two simulated money transactions via the site. Next, subjects were asked to rate the trustworthiness of the website using a 30-item trust questionnaire, which was

developed and validated by Kammerer [7]. In his study, Kammerer showed that the questionnaire effectively discriminates trustworthy from less trustworthy online-vendors. For the two scales *trust attitude* and *trust action*, which were used in this study, Kammerer also reports excellent reliability scores (α = .95 and .97). For the purpose of this study, trust attitude and trust action were collapsed into one single scale. In addition, subjects were tested for their general trust level, their experience with electronic commerce and with surfing the Internet in general as well as for their general level of trust towards online-vendors. These variables were controlled for in the subsequent analyses.

Overall, subjects spent approximately 15 minutes with examining the website and 15 minutes with filling out the questionnaire.

RESULTS

To determine if the three versions were rated differently with regard to user trust, a covariance analysis with the website version as fixed factor, the trust rating as dependent variable and general trust level, experience with electronic commerce and experience with surfing the Internet as covariates was calculated. The overall difference between the users' trust ratings was found to be significant (F(2, 39) = 4.293; p < .05). Using reversed Helmert contrasts, it was tested if versions 1 and 2, which used a portrait photograph as a re-embedding strategy were perceived as trustworthier than version 3 (without a photograph). In addition, version 1 was tested against version 2 to determine if identifying the displayed person as a company employee helps to significantly raise user trust. The comparison of version 3 to version 1 and 2, i. e. the effect of displaying a photograph, approached significance (t(39) = -1.99; p < .05). The comparison of version 1 and 2, i. e. the effect of the label, was also significant (t(39) = -2.03; p < .05).
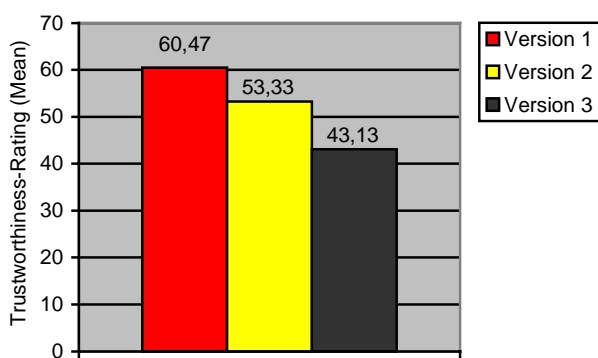

Figure 1: Mean Trustworthiness-Ratings

Thus, as expected, version 1, the version with photograph and label was perceived as most trustworthy, version 2 as second most trustworthy and version 3 as least trustworthy.

In contrast to the results reported by Riegelsberger and Sasse [3] it was found that users who were highly

experienced with using the Internet showed a similar degree of trust as inexperienced and moderately experienced users.

DISCUSSION

The results indicate that re-embedding is an effective strategy to increase consumer trust in an online-vendor. The present study thus corroborates the findings of Riegelsberger and Sasse [3]. Displaying a portrait photograph helps to create social presence and brings the impersonal process of electronic commerce closer to the familiar situation of a face-to-face sales conversation. The underlying process can be characterized as virtual re-embedding. The customer develops a quasi-social relationship to the person shown in the picture. The displayed person represents a real-world representative of an otherwise intangible, virtual company. Thus, it creates an entry point for the consumer to the anonymous company and facilitates the establishment of customer trust.

For the design of e-commerce websites it can be concluded that embedding a photograph of a company's representative may be a simple, yet powerful way to increase the trustworthiness of an online-vendor. Further research should investigate how re-embedding can be done most effectively and how different re-embedding strategies interact. In the light of findings from Riegelsberger and Sasse [3] consumer variables as well as the integration of virtual re-embedding strategies with the overall branding concept of a website should also be taken into account.

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