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Exploring Interpersonal Trust Online

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Abstract

This study views the people's propensity to rely on others' evaluations as the interpersonal trust online despite a lack of personal interactions. Therefore, this study explores the underlying dimensions of interpersonal trust and examines how interpersonal trust influences trust in the e-tailer and behavioral intent. Data of 395 adults who had purchased apparel goods online were collected nationwide using an online questionnaire. Exploratory and confirmative factor analysis identified five underlying constructs of interpersonal trust online such as peer identification, ability, integrity, shared lifegoals, and benevolence. A structural equation modeling test was conducted to examine the relationships between interpersonal trust, trust in the e-tailer, and behavioral intent. Interpersonal trust influenced on trust in the e-tailer, specifically on trust in the e-tailer's competence which subsequently increased a customer's behavioral intent such as attitude toward the e-tailer and shopping intention. Although no direct effect of interpersonal trust on the behavioral intent was found, interestingly, the effects of the interpersonal trust on the e-tailer trust which derived the behavioral intent to purchase. This result suggests that marketers devise a more effective system and environment that can encourage the interpersonal trust between customers to build a strong trust in e-tailers. It also provides a theoretical framework of online trust in the way of classifying interpersonal trust and trust in e-tailers.

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I. Introduction

The proliferation of e-commerce has been demanding a new way of understanding consumer behavior online. In the presence of uncertainty which is one of features of e-commerce, trust may be a key element for a long-term success of online retail business by building a good relationship between a firm and a customer consequently. Trust is a determinant what people expect from a situation, both in social interactions and in business interactions (Awad & Ragowsky, 2008). Gefen and Straub (2004) mentioned that it is a central element in many commercial activities, especially when the trusting party depends on, yet lacks control over the trusted party and where, consequently, trust that the trusted party will behave as expected can serve as a substitute for formal agreements in commercial exchanges. Trust reduces uncertainty concerning other people's expected behavior and the fear of being exploited (Awad & Ragowsky, 2008), so that consumers feel comfortable making purchases, sharing personal information, and acting on web-vendor advice-behaviors (McKnight, Choudhury, & Kacmar, 2002).

Building consumer trust in the internet presents a challenge for e-merchants and is also a research topic of increasing interest and importance (Wang & Emurian, 2005). The literatures of online trust have mainly focused on the website (internet merchant), the internet and the technology as the objects of online trust (Awad & Ragowsky, 2008; Lee & Turban, 2001; McKnight et al., 2002; Morgan & Hunt, 1994; Pappas, 2016). However, a consumer's decision making can be also influenced by other consumers' behaviors such as product reviews or evaluations. Unlike offline context, although it is not easy to identify an individual customer, people are willing to search and learn information for making a critical decision from others (anonymous in many cases)' views through blogs, review boards, or SNS. That is why firms encourage their customers to post their experience such as photos and reviews and click 'like' and 'share' on SNS. This

interesting phenomenon displays a unique behavioral ambivalence of consumers online, which they are likely to accept other customers' opinions with insufficient information on them while they tend to verify the ability, predictability, integrity, and benevolence of the internet merchants. Pan and Chiou (2011) found that when information seekers do not know the online message discussants in person, the perceived social relationship that exists among discussants is an important cue with which to judge the credibility of the information posted on the forum. This perception may be attained by an identity with each other in terms of a goal of seeking, pursuing value or sense of belonging to a website if they have memberships. This study views the people's propensity to rely on others' evaluations as interpersonal trust online despite a lack of personal interactions. Interpersonal trust is based on identification that one party internalizes the preferences of the other (Lewicki & Bunker, 1995; Lewicki, Tomlinson, & Gillespie, 2006; Shapiro, Sheppard, & Cheraskin, 1992; Rousseau, Sitkin, Burt, & Camerer, 1998). Referring to the product reviews of other customers means that the information seeker may understand, appreciate and share similar desires and intentions with others. Particularly, fit on body, size or texture which is an important criterion for purchasing fashion goods can be learned only from experience of other customers who may have similar preferences. Thus, the interpersonal trust online should contain the concept of identification, which has not been treated in the conventional concept of trust. Furthermore, since fashion goods including clothing and shoes are the most popular online shopping category (Korea Internet & Security Agency, 2016; Statista, 2017) and fit on body or texture that a customer gets only through experience is an important criterion for purchase, interpersonal trust online will be an imperative concept untangled in online fashion retailing. Therefore, this study explores the underlying dimensions of interpersonal trust online and examines how interpersonal trust influences trust in e-tailers and behavioral intent in the context of clothing purchase.

II. Literature Review

1. Trust in the online context

Trust is a psychological state allowing a person to accept vulnerability based upon positive expectations of the intentions or behavior of others (Chang, Cheung, and Tang, 2013) and is often used interchangeably with credibility, reliability, or confidence (Wang & Emurian, 2005). It plays an important role as a trigger to increase purchasing to the extent that it reduces the complexity and perceived risks of purchasing (Walczuch & Lundgren, 2004), forming of transactional relationships based on reciprocal expectation (Yoon, 2002). Thus, trust should be even more important for online retailers than offline, because online services and products typically are not immediately verifiable and online transactions lack the assurance provided in traditional settings through formal proceedings and receipt, resulting consumers perceive more risk in e-commerce (Gefen & Straub, 2004; Pappas, 2016).

There are three reasons why online trust is different from offline one: the physical distance between buyer and seller, the absence of salespeople, and the separation between buyer and products (Yoon, 2002). These discrepancies provokes consumers' more anxiety about uncertainty, vulnerability and risks online than offline. Trust contains both behavioral intentions and cognitive elements (Gefen & Straub, 2004). Online trust is a belief that a consumer has in an online retailer and is willing to engage in a shopping transaction, even with the possibility of loss (Lim, Sia, Lee, & Benbasat, 2006). It includes consumer perceptions of how the retailer delivers on expectations that it will engage in acceptable practices, and will deliver the promised products or services, how much confidence it commands, and how credible the provided information is (Bart, Shankar, Sultan, & Urban, 2005; Lim et al., 2006). Yoon (2002) argued that the level of trust was conceptualized to be contingent upon the consumers' perceived level of interactions between company which provides information and consumers who receive it.

Trust is also behavioral intentions that result from (1) a general belief in an online retailer; (2) a combination of trustworthiness, integrity, ability, and benevolence of online retailers; or (3) a specific belief in competence, integrity and benevolence (Awad & Ragowsky, 2008). Therefore, this study define online trust as a belief that enables a person to expect a positive result from the intention or behavior of the other entities and accept uncertainty and risks in the online environment including companies, systems, other consumers, and more.

With increasing interest in online trust, many studies have dealt with diverse antecedents triggering online trust and categorized them into: website characteristics, user characteristics, and other characteristics (Shankar, Urban, & Sultan, 2002); trust in products and trust in web-vendor (Pappas, 2016); personality-based, knowledge-based, and institution-based trust (Hsu, 2008); internet merchant-based, internet shopping medium-based, contextual factors, other factors (eg., the size of an internet shop), and individual trust propensity (Lee & Turban, 2001); and customer/client-based, website-based, and organization/company-based (Beldad, Jong, & Steehouder, 2010). Aggregating with these different perspectives, the antecedents can be classified into three groups according to trustor and trustee in the e-retailing context. First, customer/client-based trust antecedents are parallel to personality-based trust or user-based trust regarded as a feature of individual such as propensity to trust, past experience, familiarity, subjective norms and internet savvy (Awad & Ragowsky, 2008; Beldad et al., 2010; Hsu, 2008; Shanker et al., 2002; Yoon, 2002). Specifically, Walczuch and Lundgren (2004) suggested five groups of potential psychological antecedents as perception based, knowledge based, personality based, experience based factors, and attitude. Since personality-based, experience-based, and attitude contained subjective attributes such as propensity to trust, satisfaction, and etc., these three groups are customer-based trust antecedents. However, it was found that only experience over time had a significant

influence on trust. Second, internet/technology-based trust antecedents are partially consistent with knowledge-based and institution-based including navigation and user friendliness, perceived usefulness, website quality, system assurance, third-party guarantees, online medium, WOM quality, transaction security, web-vendor security risks, and customization and personalization capacity (Awad & Ragowsky, 2008; Beldad et al., 2010; Chen & Dibb, 2010; Corritores, Kracher, & Wiedenbeck, 2003; Hsu, 2008; Lee & Turban, 2001; Pappas, 2016; Shanker et al., 2002; Yoon, 2002). Third, company-based antecedents include brand, predictability, company reputation, size of the company, social presence, perceived responsiveness, consumer service, price risks, order fulfilment, and trustworthiness of online company (Bart et al., 2005; Belanger, Hiller, & Smith, 2002; Beldad et al., 2010; Chang et al., 2013; Gefen & Straub, 2004; Hsu, 2008; Pappas, 2016; Ridings, Gefen, & Arinze, 2002). Bart et al. (2005) found that the influences of the determinants of online trust are different across site categories and consumers through the large-scale empirical investigation encompassing 25 website from eight website categories. On the basis of the result they proposed brand strength, advice, and absence of error as expected dominant drivers of online trust in the fashion category.

According to Shankar et al. (2002) who developed the broad conceptual framework of online trust based on the literature, online trust including reliability/believability, emotional comfort, quality/competence, benevolence affected behavioral intention, satisfaction and loyalty, and firm performance. Behavioral intentions mostly refer to purchase intention (Awad & Ragowsky, 2008; Bart et al., 2005; Gefen & Straub, 2004; Pappas, 2016; Yoon, 2002; Wang & Emurian, 2008), providing information such as credit card and personal information (Belanger et al., 2002; Ridings et al., 2002; Wang & Emurian, 2008), attitude toward the site (Chen & Dibb, 2010; Jang & Jung, 2004), relationship involvement (Jang & Jung, 2004), and window shopping (Wang & Emurian, 2008). Online trust also

brought cognitive absorption and re-use intention which positively influenced recommendation intention (Jin, Kim, & Kim, 2008) in the mobile service context and desire to exchange information in the virtual community (Ridings et al., 2002), which is consistent with the results that trust influenced behavioral intention across eight categories including e-tailer, finance, computer, travel etc. (Bart et al., 2005).

Chang et al. (2013) claimed the importance to distinguish between the underlying attributes and the antecedents of online trust. As addressed by Tan and Sutherland (2004), the majority of trust studies are centered on the ideas of competence, predictability, benevolence and/or integrity. Competence/ability is a trustee's capability such as expertness and dynamism. Predictability represents the belief in the trustee's consistent behavior (Tan & Sutherland, 2004) as trustors (ie., consumers) expect that the trustee will deliver the goods and services on time by abiding to accepted and expected rules of conduct, and reduces social uncertainty (Gefen & Straub, 2004). Benevolence is the trustee's motives based on altruism (McKnight et al., 2002) and integrity is the belief that a trustee will act in an honest fashion and adhere to an accepted set of principles or standards (Tan & Sutherland, 2004), implying morality, credibility, reliability and dependability (McKnight et al., 2002). Relating to online context, attributes of trust in the previous studies are in Table 1. McKnight et al. (2002) who developed the trust measures for e-commerce addressed that trusting beliefs consisting of benevolence, integrity, and competence was the confident consumer's perception of a specific web vendor's attributes that were beneficial to the consumer. Ridings et al. (2002) and Chen & Dibb (2010) examined two dimensions of trust; ability and benevolence/ integrity. In accordance with a majority of studies excluding the predictability dimension, this study take a multi-dimensional view of online trust without predictability. Because the concept of predictability overlaps with integrity in terms of acceptance of consented values as benevolence and integrity were combined due to the notion that they both lead to the

Table 1. Attributes of Online Trust in the Previous Studies

Source	Attributes				
	Competence	Predictability	Benevolence	Integrity	Others
Awad & Ragowsky (2008)	V	V	V	V	
Bart et al. (2005)					Overall trust
Chang et al. (2013)					Overall trust
Chen & Dibb (2010)	V				Benevolence +Integrity
Gefen & Straub (2004)	V	V	V	V	
Hsu (2008)					Overall trust
Jang & Jung (2004)					Overall trust
Jarvenpaa, Knoll, & Leidner (1998)	V		V	V	
Kim, Ferrin, & Rao (2008)					Overall trust
Lee & Turban (2001)	V		V	V	
Mayer, Davis, & Schoorman (1995)	V		V	V	
McKnight et al. (2002)	V		V	V	
Ridings et al. (2002)	V				Benevolence +Integrity
Wang & Benbasat (2008)	V		V	V	
Yoon (2002)					Overall trust

same behavior, reciprocity in the form of maintaining the community conversation (Ridings et al., 2002). This study dealt with three attributes of trust such as ability, benevolence, and integrity as a majority studies adopted.

The literatures of online trust have mainly focused on the website (e-merchant), the internet or the technology as the objects of online trust. For example, just like the traditional commerce where the objects of customers' trust are only the sellers or the companies they represent (Doney & Cannon, 1997), a number of online trust studies dealt with the trust between people and informational or transactional website (Awad & Ragowsky, 2008; Corritore et al., 2003; McKnight et al., 2002; Pappas, 2016). On the other hand, as Lee and Turban (2001) paid attention to trust toward internet shopping itself claiming that e-shopping decisions involve trust not simply between the e-merchant and the consumer, but also between the consumer and the computer system through which transactions are executed.

However, a consumer's decision making can be also

influenced by other consumers' behaviors such as product reviews or evaluations. Consumers rely on other users' comments and reviews prior to purchasing products and services (Barreda, Bilgihanm & Kageyama, 2015), and come to virtual communities to exchange information—either by providing it to others or by soliciting it from others based upon the trust that members have in each other in the virtual community (Ridings et al., 2002). Trust tends to have a positive influence on satisfaction that partially mediates the impact of trust on brand behavioral intentions and WOM in online social networks (Barreda et al., 2015). In other words, a consumer relies on other consumers for decision making and then may produce another word-of-mouth or review, which leads to an impact on another consumer's decision. That is why e-retailers have attempted to provide a proxy for advice from friends and salespeople through the use of e-commerce-based WOM systems in order to build brand loyalty and trust (Awad & Ragowsky, 2008). Interestingly, unlike offline context, people are willing to

search and learn information for making a critical decision based on others (anonymous in many cases)' opinions through blogs, review boards, or SNS, although it is not easy to recognize an individual customer. This study defines this reliance on other consumers as interpersonal trust online.

2. Interpersonal trust online and identification

According to Rotter (1980) who developed an interpersonal trust scale, interpersonal trust is a generalized expectancy held by an individual that the word, promise, oral or written statement of another individual or group can be reliable in the context of social learning theory. Applied to the online context, interpersonal trust online is an expectancy that the verbal statements of others such as reviews or evaluations related to transactions or exchanges can be relied upon. Accordingly, interpersonal trust has been treated as an essential prerequisite of successful online information sharing (Ridings et al., 2002) and one of strong antecedents of platform credibility in online community of a multibrand, which consequentially influence on website visit frequency and inter-member communication in an online community (Hung, Li, & Tse, 2011).

Interpersonal trust has often been proposed to have multiple bases such as deterrence-base, knowledge-base, identification-base, calculus-base, and relational base (Lewicki & Bunker, 1995; Shapiro et al., 1992; Rousseau et al., 1998). Specifically, identification-based trust occurs when one party fully internalizes the preferences of the other and makes decisions in each other's interest, grounded in increasing identification with the other (Lewicki, et al., 2006). Because each party effectively understands, empathized with, and endorses what the other wants, identification-based trust thus permits a party to serve as the other's agent and to substitute for the other in interpersonal transactions (Lewicki & Bunker, 1995).

Individuals tend to classify themselves and others into various social group, such as organizational

membership, gender, and age cohort (Mael & Ashforth, 1992). Social identification is the perception of belongingness to a group classification. Through social identification, individuals perceive themselves as psychologically intertwined with the fate of the group, as sharing a common destiny and experiencing its successes and failures (Mael & Ashforth, 1992). Applying the concept of social identifications to the workplace, organizational members are said to identify with the organization when they define themselves at least partly in terms of what the organization is thought to represent (Kreiner & Ashforth, 2004). In marketing realm, consumers can identify with a specific brand and develop feelings of affinity towards the brand (Rio, Vazquez, & Iglesias, 2001), which refers to the degree of overlap between an individual's self-schema and the schema s/he holds for a brand (Carlson, Suter, & Brown, 2008). Consequently, when a consumer relies on other consumers' comments or reviews, s/he may perceive a sort of shared destiny with other consumers, which lead to attribution that others are both benevolent and sincere. Therefore, this study uses the identification including the feelings of shared desires, intentions and goals and belongingness to the interpersonal trust.

Drawn on the above review on antecedents of trust, company-based antecedents include company reputation, perceived responsiveness, consumer service, order fulfilment, and trustworthiness of online company, which are grounded on other consumers' perception or evaluation. Lim et al. (2006) also empirically proved that satisfied customer endorsements enhanced customers' trusting belief through the experiment using peer endorsers and subjects. It means that overall trust in e-tailer may be influenced by how much a consumer can rely on other consumers' intention or behavior online. Although it is different settings, interpersonal trust affected inter organizational trust in the context of suppliers and buyers (Zaheer, McEvily, & Perrone, 1998) and trust in supervisor and trust in organization were significantly correlated in the organization, which support this assumption.

Thus, the relationship that interpersonal trust may influence on trust in the e-tailer is hypothesized as following (Figure 1):

H1a-e. Interpersonal trust (H1a: benevolence, H1b: peer identification, H1c: Integrity, H1d: ability, H1e: Shared lifegoal) may influence on benevolence based trust in the e-tailer.

H1f-j. Interpersonal trust (H1f: benevolence, H1g: peer identification, H1h: Integrity, H1i: ability, H1j. Shared lifegoal) may influence on ability based trust in the e-tailer

Regardless of the types of trust, trust generally affected behavioral intention such as attitude toward the site (Chen & Dibb, 2010; Jang & Jung, 2004) or purchase intention (Awad & Ragowsky, 2008; Bart et al., 2005; Gefen & Straub, 2004; Pappas, 2016; Yoon, 2002; Wang & Emurian, 2008), satisfaction (Matzler & Renzl, 2006), recommendation (Jin et al., 2008), window shopping (Wang & Emurian, 2008), and information sharing (Belanger et al., 2002; Ridings et al., 2002), and various behavioral outcomes such as supplier performance (Zaheer et al., 1998) and virtual collaborative relationship performance (Paul & Mc Daniel, 2004). It means that trust is likely to lead to

a consumer behavior which is predictable based on his/her attitudes and behavioral intentions drawn on the theory of reasoned action (Sheppard, Hartwick, & Warshaw, 1988). Therefore, interpersonal trust and trust in e-tailer may influence consumer attitude toward the e-tailer and shopping intention. Thus, flowing hypotheses will be tested:

H2a. Benevolence based interpersonal trust may influence on attitude toward the e-tailer.

H2b. Peer identification based interpersonal trust may influence on attitude toward the e-tailer.

H2c. Integrity based interpersonal trust may influence on attitude toward the e-tailer.

H2d. Ability based interpersonal trust may influence on attitude toward the e-tailer.

H2e. Shared lifegoal based interpersonal trust may influence on attitude toward the e-tailer.

H3a. Benevolence based trust in the e-tailer may influence on attitude toward the e-tailer.

H3b. Ability based trust in the e-tailer may influence on attitude toward the e-tailer.

H4. Attitude toward the e-tailer may influence on shopping intention.

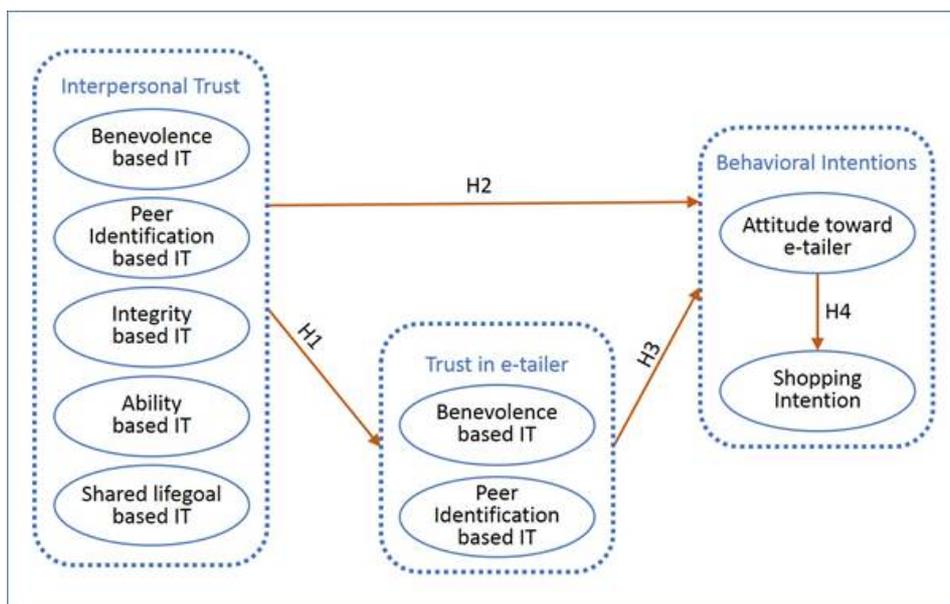


Figure 1. Research Model

III. Research Methods

A total of 395 adults aged 20 to 49 who had purchased apparel goods online was recruited by a professional survey company that hold a nationwide panel of over one million consumers in Korea. They completed self-administered questionnaires inquiring about interpersonal trust with 22 items (Chavis, Lee, & Acosta, 2008; Gefen & Straub, 2004; Mael & Ashforth, 1992; McMillan & Chavis, 1986), online trust in e-tailer (Gefen & Straub, 2004) with 12 items, behavioral intent with six items (Bart et al., 2005) and demographic information. In order to measure interpersonal trust online, this study added the concept of identification and sense of community. To measure consumer identification based trust six items from Mael and Ashforth(1992)'s scales and four items McMillan and Chavis (1986)'s sense of community scales were adapted and revised. This study employs a principal component analysis and a confirmatory factor analysis (CFA) to explore the underlying dimensions of each construct, CFA to validate the measures, and a structural equation modeling (SEM) to test the hypothesized model using SPSS 23.0 and AMOS 23.0. Descriptive statistics provides demographic characteristics and buying behaviors of the respondents.

With an average age of 34.7, the majority of respondents were employed (n=296, 74.9%) and university graduates (n=249, 63.0%). Their monthly income level ranged from ₩4,000,000 to ₩6,000,000 (n=141, 35.7%) and 187 respondents (47.3%) had spent between ₩100,000 and ₩250,000 on clothes monthly. 292 respondents (73.9%) had mainly shopped clothes via internet or mobile phones. The e-tailers that they most frequently used were '11st' (n=92, 31.2%), 'G market' (n=51, 17.3%) and 'Lotte.com' (n=26, 8.8%) respectively. They searched information on apparel products including price information (n=354, 89.6%), read relevant comments on the reviews pages (n=316, 80.0%), wrote product reviews (n=200, 50.6%), and made an inquiry about product details.

IV. Results

1. Identifying interpersonal trust online

In order to identify underlying dimensions of interpersonal trust online, a series of principle component analyses with varimax rotation were performed removing items with a low loading or communality, or cross-loaded items. An exploratory factor analysis revealed five constructs of interpersonal trust online as peer identification (43.788% of variance, Cronbach α =.939) which refers to propensity of a customer to identify him or herself with other customers on the store, ability (10.679% of variance, Cronbach α =.832) which represents a confidence that other customers are competent in the market and product, integrity (6.659% of variance, Cronbach α =.841) which refers to the quality of other customers that inspire reliability, shared lifegoals (5.486% of variance, Cronbach α =.867) which denotes the tendency of a customer to perceive the similar lifegoals and values of other customers, and benevolence (4.003% of variance, Cronbach α =.803) which represents a belief that other customers have a good will when they post their reviews or evaluations on the site. Upon exploring the five dimensions for interpersonal trust, CFA validated the constructs with 20 indicators. The χ^2 of 396.087 (df =159, p = .000; χ^2/df =2.491), NFI of .924, CFI of .953, and RMSEA of .062 supported a good model fit. All items loaded significantly (t -value>1.96) on their corresponding latent constructs indicating that convergent validity was obtained, composite reliabilities ranged from .805 to .939, AVEs ranged from .572 to .754, and the squared correlation between each pair of constructs did not exceed AVE. Since interpersonal trust online contains the concept of peer identification. The result is also consistent with the previous studies claimed that trust is multi-dimensional. In addition, peer identification was revealed as a principle variable to explain interpersonal trust, which refers that trust in other customers through reading reviews or evaluations means a customer feels

homogeneity from others even though there is no tangible interaction. It might work up to a fellowship or sense of community.

2. Testing the hypothesized model

Preliminarily, CFA was employed to validate the applied measurement model generating 33 indicators of nine latent constructs: benevolence based trust, peer identification based trust, integrity based trust, ability based trust, shared lifegoals based trust, benevolence based site trust, ability based site trust, attitude toward site, and shopping intention.

The result showed an acceptable fit of measures of constructs ($\chi^2_{(458)}=927.747$, $p=.000$; $\chi^2/df=2.026$; NFI of .899; CFI of .946, and RMSEA of .051). Convergent validity (t -value >1.96), composite reliabilities (.803 to .928) and AVE (.560 to .763) for all the measures, and discriminant validity were confirmed (Table 2).

SEM was conducted to test the hypothesized model showing an acceptable model fit with the χ^2 of 938.627 ($df=448$, $p=.000$; $\chi^2/df=2.023$), NFI of .898, CFI of .945, and RMSEA of .051 (Table 3).

H1 examined if interpersonal trust (hereafter IT) affected site trust (hereafter ST). Three attributes of interpersonal trust had positive impact on site trust, while only peer identification based IT negatively affected ability based ST. Specifically, benevolence based IT ($\beta=.533^{***}$), ability based IT ($\beta=.186^*$), and shared lifegoals based IT ($\beta=.179^*$) positively influenced benevolence based ST. Benevolence based IT ($\beta=.474^{***}$) and ability based IT ($\beta=.179^*$) also positively influenced ability based ST, whereas peer identification based IT ($\beta=-.213^{***}$) had a negative impact on ability based ST. Thus, H1 is partially supported. The result demonstrates a belief that the e-tailer has altruistic intentions to provide good products and services or increase customer satisfaction or is competent in retailing is affected by how much a customer perceives other customers as trustworthy in terms of other customers' benevolence and ability. Since customers mention about product performance, service quality, or

their satisfied/dissatisfied experiences related to online shopping in general, the reviews, comments, or evaluations generated by customers lie at the roots of a site reputation. A positive reputation has been proved as a key antecedent of trust (Beldad et al., 2010; Hsu, 2008; Kim et al., 2008). In other words, relying on the reputation can be interpreted to having trust in people who generated it. Therefore, if someone perceives that the customers who make the reputations are caring for others or they are competent enough to evaluate products or services, s/he is likely to trust in the e-tailer's benevolence and ability too. Likewise, when a customer feel that other customers on the site have similar needs, goals, and values, s/he is likely to consider that the e-tailer has good will too. Integrity which refers to the quality of being honest and fair in the review had no impact. This implies that more concrete bases of trust are necessary to build trust in e-tailers rather than overall honesty. On the other hand, the stronger peer identification brought the decreased perception of the e-tailer's ability. This result is conflicting with the previous studies claiming that identification usually provokes positive effects though the targets of identification were somewhat different. For example, consumer-brand identification positively influences satisfaction, price image, brand loyalty, and positive word of mouth (Popp & Woratschek, 2017), attenuates the negative effects of regret on satisfaction and behavioral intentions (Davvetas & Diamantopoulos, 2017), and employee-company identification strengthens employees' commitment to their company (Kim, Lee, Lee, & Kim, 2010). In addition, identification is positively related to the trust in peers (Han & Harms, 2010; Wann & Polk, 2007). But, a few studies demonstrated inspiring results in more complex contexts. Work team identification fosters headquarters stereotyping more strongly when organizational identification is low and employees' physical distance from the headquarters increases work team identification and decreases organizational identification. (Wieseke, Kraus, Ahearne, & Mikolon, 2012). In other words, team identification is not always compatible with

Table 2. Result of Measurement Model Testing (n=395)

	Constructs	Measurement Items	SFL ^a	SE	t-value	Construct Reliability	AVE ^b
Interpersonal Trust Online	Benevolence	I expect I can count on the customers in this site to consider how their actions (eg., reviews, evaluations etc.) affect me.	.722	-	-	.803	.576
		I expect that the customers in this site put other customers' interest.	.746	.070	13.858		
		I expect that intentions of the customers in this site are benevolent.	.806	.062	14.878		
	Peer identification	When someone criticizes the customers in this site, it feels like a personal insult.	.824	-	-	.928	.763
		When I talk about the customers in this site, I usually say "we" rather than "they."	.881	.052	21.790		
		Successes of the customers in this site are my successes.	.884	.055	21.618		
		When someone praises the customers in this site, it feels like a personal compliment.	.902	.051	22.340		
		If a story in the media criticized the customers in this site, I would feel embarrassed.	.851	.052	20.643		
	Integrity	Reviews made by the customers in this site are likely to be reliable.	.734	-	-	.842	.572
		I do not doubt the honesty of the customers in this site.	.759	.074	14.184		
		I expect that review or evaluations that the customers in this site make are unflinching.	.801	.071	14.913		
		I expect that the advice given by the customers in this site is their best judgement.	.730	.078	13.655		
	Ability	Customers in this site are competent.	.764	-	-	.836	.560
		Customers in this site understand the market it works in.	.760	.072	14.895		
		Customers in this site know about products.	.761	.067	14.905		
Customers in this online store know how to provide excellent reviews or evaluations.		.706	.077	13.767			
Shared life goals	Customers in this site and I want the same thing from this store.	.813	-	-	.867	.621	
	Customers in this site will behave similar to me in a certain context.	.757	.057	16.103			
	Customers in this site and I have similar needs, priorities, and goals.	.752	.057	15.967			
	Customers in this site and I share the same value.	.827	.060	17.939			
Trust in the e-tailer	e-tailer's benevolence	I expect that the advice given by this site is its best judgement.	.775	-	-	.869	.594
		I expect I can count on this site to consider how its actions affect me	.766	.066	15.474		
		I expect that this site intentions are benevolent.	.781	.063	15.800		
	e-tailer's ability	This site is competent.	.743	-	-	.855	.596
		This site understands the market it works in.	.816	.070	15.949		
		This site knows about products.	.788	.070	15.402		
	This site knows how to provide excellent service.	.739	.069	14.387			
Shopping intention	I would purchase an item at this site.	.727	-	-	.860	.674	
	I would visit this site again.	.844	.048	20.628			
	I will continue to make a purchase on this site.	.884	.051	16.629			
Attitude	On the whole, I am satisfied with this site.	.835	-	-	.870	.691	
	I like this site.	.873	.051	20.695			
	I am content with this site.	.783	.057	17.806			

^a Standardized factor loading, the first item for each construct was set to 1.

^b Average extracted variance

organization identification, which can consequently bring a negative outcome. Another study proved that consumers' levels of identification did not affect reactions to extremely negative information about the company implying strong identification mitigates the effects of moderately negative publicity but does not attenuate the effects of extremely negative publicity (Einwiller, Fedorikhin, Johnson, & Kamins, 2006). Therefore, the negative impact of peer identification on ability based site trust can be interpreted variously. First, a strong peer identification may indicate that a customer feels much closer to other customers than the e-tailer that may be regarded as an undependable external entity. Second, for this reason, a customer more trust in the reviews generated by other customers than the information provided by the e-tailer, so that the customers who analyzed and evaluated the products can be considered to be more competent than the e-tailer. Another possible answer is that peer identification may enable a customer to assimilate with uncomfortable experiences of other customers when s/he learned negative reviews or evaluations. This assimilation can lead to criticism that the e-tailer is incapable of managing customers' satisfaction/dissatisfaction.

The results of H2 testing the relationship between interpersonal trust and attitude toward site displays that there was no impact of interpersonal trust on attitude toward site. However, ability based ST affected attitude toward site ($\beta = .623^{***}$), which subsequently influenced shopping intention ($\beta = .813^{***}$). This result denotes that interpersonal trust is not the prerequisite factor for attitude and behavioral intention, but trust in e-tailer, precisely, ability based trust in e-tailer is a critical determinant for evoking positive attitude toward the e-tailer and subsequently purchasing behaviors. There were studies that paid attention to indirect effect of interpersonal trust as well as studies examined the main effect on diverse behaviors. Dirks (1999) found only the moderating role of interpersonal trust on work group performance, which supported by the theory of task motivation suggesting that behavior and performance

are driven by needs, goals, or rewards, not by held beliefs about co-workers at the workplace. Modified this to a shopping context, trust in other customers can hardly affect the behavioral intention such as attitude or shopping intention. Most of the online trust studies confirmed that website trust positively affected consumer behaviors such as attitude, involvement, purchase intention, and website approach intention (Awad & Ragowsky, 2008; Chen & Dibb, 2010; Jang & Jung, 2004; Pappas, 2016; Yoon, 2002). In this respect, the result is consistent with the previous studies. However, the effect of ability based trust on consumer behavior is controversial. In detail, ability based trust increased the desire to give/get information in the online community (Ridings et al., 2002) and trust in the employees and management policies and practices of online service providers (Sirdeshmukh, Singh, and Sabol, 2002), while Gefen and Straub (2004), and Chen and Dibb (2010) verified predictability and integrity based trust affected purchase intentions, but ability based trust did not. Yet, the effect of trust tends to be variable depends upon the circumstances in which it is done. For example, the effect of competence based trust was invariant across the retailing and airline contexts, whereas the effect of benevolence based trust was not (Sirdeshmukh et al., 2002). Since shopping online always involves risks and vulnerabilities related to transactions, the consumer assesses whether the e-tailer has the appropriate capabilities and expertness to remove doubts and satisfy his/her needs. So, ability based trust might play a critical role to form a positive attitude toward the e-tailer.

V. Conclusions and Implications

Trust is a key to successful transactions and long-term relationships (Corritore et al., 2003) as well as an important precondition for people's adoption of electronic services (Beldad et al., 2010). Since vulnerability and risk which arise from transactions and interactions of the user, the system and the environment cannot be totally eliminated in online shopping, it is

Table 3. The Results of the Structural Model Testing

Paths	Estimate	C.R.	Result
H1a: Benevolence based IT→ Benevolence based ST	.533***	4.787	Accepted
H1b: Peer identification based IT→ Benevolence based ST	.019	.321	Rejected
H1c: Integrity based IT→ Benevolence based ST	.063	.806	Rejected
H1d: Ability based IT→ Benevolence based ST	.186*	2.193	Accepted
H1e: Shared lifegoals based IT→ Benevolence based ST	.179**	2.699	Accepted
H1f: Benevolence based IT→ Ability based ST	.474***	4.065	Accepted
H1g: Peer identification based IT→ Ability based ST	-.213***	-3.393	Rejected
H1h: Integrity based IT→ Ability based ST	-.009	-.113	Rejected
H1i: Ability based IT→ Ability based ST	.498***	5.129	Accepted
H1j: Shared lifegoal based IT→ Ability based ST	.022	.312	Rejected
H2a: Benevolence based IT→ Attitude toward site	-.118	-.870	Rejected
H2b: Peer identification based IT→ Attitude toward site	.001	.017	Rejected
H2c: Integrity based IT→ Attitude toward site	.195	.017	Rejected
H2d: Ability based IT→ Attitude toward site	.114	1.137	Rejected
H2e: Shared lifegoals IT→ Attitude toward site	-.111	-1.540	Rejected
H3a: Benevolence based ST→ Attitude toward site	.120	.881	Rejected
H3b: Ability based ST→ Attitude toward site	.623***	5.747	Accepted
H4: Attitude toward site→ Shopping intention	.813***	15.985	Accepted

*** $p < .001$, ** $p < .01$, * $p < .05$

IT stands for interpersonal trust.

ST stands for site trust.

essential to engender customers' trust (Chang et al., 2013). Consumers concern not only whether the e-tailer provides a right product and service or websites are secure but also how other consumers view the e-tailer and its products. Therefore, focusing on the interpersonal trust between customers, this study explored the underlying dimensions of interpersonal trust online and examined how interpersonal trust influenced trust in e-tailers and behavioral intent in the context of clothes purchase. Based on the results, this study reached the following conclusions and implications.

First, this study identified five dimensions of interpersonal trust between customers online as peer identification, ability, integrity, shared lifegoals, and benevolence. This showed that interpersonal trust is multi-dimensional concept as the general trust online is.

In addition, peer identification was revealed as a principle idea to explain interpersonal trust implying that trusting in other customers through reading reviews or evaluations means feeling homogeneity from others even though there is no tangible interaction. It is supported by the previous argument that people who share common characteristics tend to perceive each other in a positive light and hence are more likely to trust each other (Kramer (1994) and Zucker, Darby, Brewer, & Peng, (1996) as cited in Lim et al., 2006). This suggest that researchers extend a fellowship or sense of community which narrowly applied to the online communities to the conventional online retailing context. Online trust, particularly interpersonal trust totally differs from offline trust in important ways. Online customers can easily learn and share more experiences of other customers' than in the offline

circumstance. Besides, they seem to be generous in accepting other customers' opinions despite the lack of information on other customers while they carefully tend to inspect the ability, predictability, integrity, and benevolence of the internet merchants. Therefore, it can be very meaningful attempt to add the concept of identification and shared life goals to interpersonal trust that differs from trust in e-tailers or systems.

Second, this study examined the relationships between interpersonal trust, trust in e-tailers, and consumer behaviors. Although no direct effect of interpersonal trust on behavioral intent was found, interestingly, three attributes of interpersonal trust (ie., peer identification, ability, shared life goals, and benevolence) increased trust in the e-tailer that is crucial for boosting positive attitude toward the e-tailer and subsequently shopping intentions. This implies that interpersonal trust online is a key antecedent of building trust in e-tailers. In the online environment, people are willing to learn and share information with the anonymous customers through blogs, review boards, or SNS so that firms encourage customers to post their experience such as photos and reviews, and click 'like' and 'share' on SNS. However, this study displays an interesting result that peer identification based interpersonal trust negatively affected ability based trust in the e-tailer. This negative impact is attributed to that a customer may expect a better ability from the other customers than the e-tailer because s/he feels much closer to other customers than the e-tailer. In summary, this result suggests that marketers should devise the systems and environment to encourage the interpersonal trust between customers, but be careful not to foster strong peer identification. E-tailers should strategically provide more professional information related to products and services and become closer to their customers than other customers do.

Emphasizing the critical role of online trust between customers, this study adds interpersonal component to the framework of consumer trust online, which provides practical implication to draw positive responses from consumers online and academic to expand a scope of

online trust into interpersonal trust. However, there are several limitations that future study could address. For this study focused on only clothes shopping online based on the respondents' latest shopping experience, results can be changed when questioning about e-tailers where they patronize or replicating with other product categories or consumer segments. Also, this study approaches to interpersonal trust online by adopting portions of identification and sense of community. Applying a full version of Sense of Community Index 2 (Chavis et al. 2008) or friendship measures to future studies can be expected to strengthen the constructs of interpersonal trust.

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