



Journal of Promotional Communications

Publication details, including instructions for authors and subscription information: <http://promotionalcommunications.org/index.php/pc/index>

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Ben Ridsdale and Fiona Cownie

To cite this article: Ridsdale, B. and Cownie, F. 2018. What Makes Consumers Trust Automotive Electronic Commerce?, *Journal of Promotional Communications*, 6 (1), 109-132

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Ben Ridsdale and Fiona Cownie

What Makes Consumers Trust Automotive Electronic Commerce?

This study explores potential antecedents of consumers' trust within automotive e-commerce. Only a handful of automotive brands currently operate e-commerce platforms; more are likely to join given the success of e-commerce in other retail sectors. Trust is essential for success. The study examines literature predominantly from the relationship marketing paradigm, whilst also drawing from information technology studies. A conceptual framework developed from the literature is used to guide data collection and analysis. Qualitative semi-structured interviews with prospective new-car buyers are conducted using a nonprobability, purposive sampling approach. Potential antecedents including transparency and website intuitiveness emerge from the analysis; these could be tested in future research. Furthermore, whilst the literature suggests the presence of affective antecedents of trust in all marketing relationships (Swan et al. 1999; Sekhon et al. 2014), the findings contradict this and reveal a lack of evidence for affective antecedents in this context.

Keywords: Marketing, Trust, Automotive, E-commerce, Cognitive Antecedents

To cite this article: Ridsdale, B. and Cownie, F. 2018. What Makes Consumers Trust Automotive Electronic Commerce?, *Journal of Promotional Communications*, 6 (1), 109-132
Corresponding author: Fiona Cownie, email:fcownie@bournemouth.ac.uk

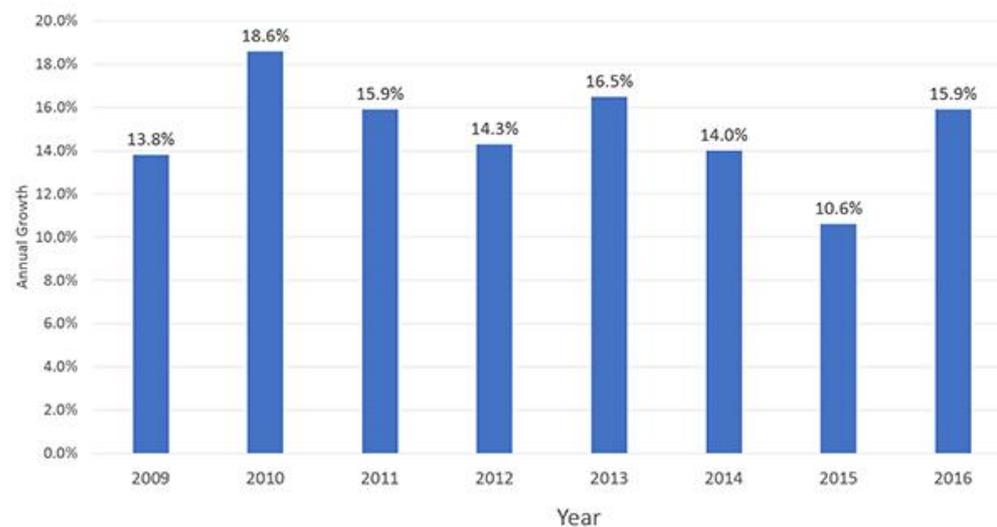
INTRODUCTION

“Here’s a personal prediction: 2017 will be the year that tens of thousands of motorists will start to buy new cars not from a salesman, but directly from their laptops, tablets and smartphones.” (Milligan 2017)

This research paper brings a contemporary focus and explores consumers' trust in a novel sales channel. The internet continues to change consumer spending behaviour (Cheema and Papatla 2010) and trust has been seen as an overriding factor for consumers to engage in online purchases since the early 2000s (McKnight and Chervany 2001). Moreover, Belanger et al. (2002, p.245) stated that “winning public trust is the primary hurdle to continued growth in e-commerce.” Within the early days of the internet, Quelch and Klein (1996) noted trust as a critical factor in stimulating purchases over the internet, and Keen (1997) considered trust to be the most significant long-term barrier for realising the potential of internet marketing. Since its inception, the internet

has continued to develop as a sales channel used by businesses with Figure 1 illustrating the sustained growth of the internet for consumer purchases in the UK. This growth culminated in UK consumers spending £130 billion online in 2016 (IMRG 2017).

Figure 1: UK Online Retail Sales Growth Year-on-Year (IMRG 2017)



Trust in the Automotive Industry

Trust is considered a key mediating variable which has beneficial outcomes for an organisation (Morgan and Hunt 1994) and is, therefore an important element of a consumer-business relationship. However, past events within the automotive industry have had a detrimental impact on consumers' trust. For example, the VW Emissions Scandal was revealed in 2015 with the use of 'defeat devices' to cheat emission tests on 11 million cars worldwide (Tovey 2017). In a further dent to consumer confidence, as of March 2017, VW has not agreed on a figure for compensation with British motorists (Sheehan 2017). Thus, the automotive industry is suffering from a self-inflicted reduction in consumers' trust. Moreover, if automotive e-commerce is to succeed, consumers' trust in the sales channel will play a vital role in deciding whether it is adopted.

Developments in the Automotive Industry

In retail sectors ranging from books to holidays, the development of the internet has presented an opening for alternative purchase opportunities online. The online sales channel for purchasing and selling a preowned car has long been established, with AutoTrader and eBay finding success in facilitating consumer-to-consumer preowned car sales. However, as recently as 2015, new cars were not being sold online, largely due to the industry's dependency on their well-established franchised network of dealers (Davey-Rafer 1998).

However, whilst the automotive industry was slow to utilise the potential of the internet, it had developed sophisticated online 'car configurators'. These made it possible to configure a car online in the specification of the consumer's choice, thus allowing the consumer to visualise a computer-generated model of their car.

Nevertheless, while it was possible to configure a car online, it still required a potential consumer to visit a dealership to finalise the deal. Many consumers saw this as a daunting prospect characterised by smooth-talking salespeople attempting to up-sell the consumer into a more expensive finance deal or additional optional extras to their online configuration (Kennedy et al. 2001). Consequently, the e-commerce sales channel represents an alternative, and potentially appealing, option to consumers who dislike the traditional automotive purchasing experience.

As a fledgling development, automotive e-commerce has received no attention in the relationship marketing literature. This study intends to make a contribution by examining automotive e-commerce from a relational perspective, in particular identifying possible factors which may influence consumers' trust in this context. The aim of this research is to explore antecedents of consumers' trust within automotive e-commerce. Emerging antecedents could be tested quantitatively in future research studies. The study is explicitly defined as:

Research Aim and Objectives

To explore the evidence for and the nature of antecedents of consumers' trust within automotive e-commerce.

Research Objectives

1. To explore the evidence and nature of emerging cognitive antecedents of consumers' trust in automotive e-commerce
2. To explore the evidence and nature of emerging affective antecedents of consumers' trust in automotive e-commerce
3. To examine the influence of consumers' past experiences on consumers' trust in automotive e-commerce

LITERATURE REVIEW

Overview of Trust

Trust is seen as a key concept of study within a wide variety of disciplines, having been researched in psychology (Deutsch 1958), information technology (Jarvenpaa et al. 2000; McKnight et al. 2002; Grabner-Krauter and Kaluscha 2003; Browne et al. 2004; Chiou et al. 2011), business management (Mayer et al. 1995; Swan et al. 1999; Kennedy et al. 2001) and marketing (Morgan and Hunt 1994; Doney and Cannon 1997; Clark et al. 2010; Sekhon et al. 2014). This increasing focus on understanding trust across disciplines may be due to the business benefits attributable to an increase in trust, such as an increase in company profits (Aurier and N'Goala 2010) and building strong consumer relationships (Morgan and Hunt 1994; Urban et al. 2000 cited by Sirdeshmukh et al. 2002). Furthermore, in the absence of trust, consumer loyalty would not be sustained in the medium to long-term (Bove and Johnson 2006).

Trust is a central pillar of relationship marketing (RM) literature (Moorman et al. 1993; Morgan and Hunt 1994; Doney and Cannon 1997; Sirdeshmukh et al. 2002; Sekhon et al. 2014). Until recently, definitions of trust aligned across RM literature. This is shown by

Rotter (1967, p.651) defining trust as “a generalised expectancy held by an individual that the word, promise, oral or written statement of a group can be relied upon”, Moorman et al. (1993, p.82) proposing trust as “a willingness to rely on an exchange partner in whom one has confidence” and Morgan and Hunt (1994, p.23) stating that trust is the “confidence in the exchange partner’s reliability and integrity.” Thus, it can be considered that these earlier, seminal definitions of trust presented confidence as an integral element in forming trust. However, Young and Albaum (2002) contest that these definitions fail to recognise the distinctions between cognitive and affective forms of trust which have been researched more recently (Johnson and Grayson 2005; Sekhon et al. 2014; Dowell et al. 2015) and propose a more inclusive definition of trust as:

“an evolving, affective state including both cognitive and affective elements and emerges from the perceptions of competence and a positive, caring motivation in the relationship partner to be trusted.”

Young and Albaum (2002, p.255)

This definition of trust succinctly acknowledges cognitive and affective elements of trust. In the context of this study, it can be considered that both cognitive and affective forms of trust may be evident due to the different roles they play in developing consumers’ trust.

The Role of Trust

Trust comprises differing dimensions containing both cognitive and affective elements (Sekhon et al. 2014). Morgan and Hunt (1994, p.22) propose commitment and trust as key mediating variables whereby when “both commitment and trust – not just one or the other – are present, they produce outcomes that promote efficiency, productivity, and effectiveness.” Aurier and N’Goala (2010, p.318) emphasise that:

“Trust and relationship commitment play differing and complementary roles...Trust enhances the depth (service usage) and breadth (cross-buying) of the relationship”

Aurier and N’Goala (2010, p.318).

Furthermore, Palmatier et al. (2006), when comparing trust, satisfaction and commitment, propose trust is a stronger antecedent to cooperation and objective performance. This is supported by other authors (Agustin and Singh 2005; Aurier and N’Goala 2010). Thus, whilst trust is researched in conjunction with other constructs, i.e. commitment (Morgan and Hunt 1994) or satisfaction (Michell et al. 1998), the literature suggests it can exist as a separate entity worthy of focused research as in this study.

Sekhon et al. (2014, p. 409), in justifying their research, state that whilst an understanding of the impact trust has on marketing relationships and relationship quality has been developed, there is “much less in the way of systematic empirical research to address the antecedents of trust”. Swan et al. (1999) and Young (2006) also call for more work to understand antecedents of trust. Thus, this research paper will seek to further Sekhon et al.’s (2014) research through exploring the evidence and nature of antecedents of consumers’ trust in automotive e-commerce.

Past Experience

Consumers’ past experience with an online retailer has been shown to impact consumers’ development of trust with that organisation (Chen 2006; Chau et al. 2007; Connolly and Bannister 2007; Beldad et al. 2010). Moreover, Connolly and Bannister (2007) found that ‘previous experience’ was among the two strongest variables in influencing consumers’ development of trust. Yoon (2002 cited by Beldad et al. 2010)

states that satisfaction with previous online transactions positively influences consumers' trust. Therefore, as it is unlikely that participants will have experienced automotive e-commerce, because of its innovativeness, this study will seek to examine whether there is evidence of consumers' past experiences having an impact on the antecedents of consumers' trust in automotive e-commerce. The conceptual framework (see Figure 2) depicts a broad impact of past experience, which will be clarified following the research.

Cognitive and Affective Antecedents of Trust

It has been proposed by McAllister (1997 cited by Akrouf et al. 2016) that cognitive elements of trust precede the development of more in-depth affiliations, i.e. affective trust. This ability for trust to transform during a marketing relationship raises the question of whether cognitive and affective antecedents of trust exist in automotive e-commerce and the nature of their existence. This is because consumers may have pre-existing forms of cognitive and affective trust with the organisation they bought their car from, but with the advent of this new sales channel, these pre-existing forms of cognitive and affective trust may have been altered or dissolved altogether. Consequently, this research paper will seek to address this question and expand existing knowledge.

Understanding the antecedents relevant to trust will allow this research paper to devise a conceptual framework to underpin the research. Therefore, in examining trust further, Dowell et al. (2015), whilst heavily citing McAllister's (1995) work, propose two relevant cognitive antecedents of trust – integrity and competency. Integrity refers to a “partner keeping their word or promises as well as fulfilling contracts” (Dowell et al. 2015, p.120) and is considered an important antecedent of trust having been researched by Moorman et al. (1993), Morgan and Hunt (1994), Mayer et al. (1995), Gill et al. (2005) and Clark et al. (2010). Moreover, whilst these researchers explicitly referred to ‘integrity’, if the same concept but termed ‘honesty’ is taken into consideration, then this concept has been researched further still by Kumar et al. (1995), Brashear et al. (2003) and Svensson (2004). Thus, integrity has been shown to be relevant in multiple contexts and will therefore be researched in this research paper.

The second cognitive antecedent proposed by Dowell et al. (2015), competency, refers to the ability of an individual to fulfil tasks or activities they are responsible for to a competent standard (Dowell et al. 2015). Moreover, Sirdeshmukh et al. (2002, p.17) considered competency as a core element of trust, suggesting competence-based dimensions “exert a strong influence on trust in diverse contexts.” Likewise, Doney and Cannon (1997) linked salesperson expertise, i.e. competence, to the development of buyers' trust in the salesperson. Consequently, given that e-commerce is offering the consumer an alternative to a car salesperson, competency trust will be researched as a cognitive antecedent in this study.

Dowell et al. (2015) proposed a third cognitive antecedent, goodwill. However, given the intermittent nature of automotive purchases, the link between goodwill and trust may be negligible because consumers who have purchased cars occasionally are unlikely to have developed a knowledge of an automotive brand's past behaviours to the extent that they consider trusting them. Furthermore, Gefen (2000, p.726) supports this view when stating that “this type of trust-building prescription [goodwill trust] requires extensive ongoing two-way interactions to build trust, a prerequisite typically missing from interactions on the Web.” Thus, goodwill will not be included as an antecedent in the

conceptual framework.

Cognitive forms of trust develop prior to the development of affective trust (McAllister 1995). Swan et al. (1999, p.95) suggest that “greater exploration of affective [antecedents of trust] may be important as recent work suggests that human thought always includes both affect and cognition.” Furthermore, Dowell et al. (2015) relate relational trust, an affective antecedent, to reciprocity through the presumption that others will treat you as you treat them (McAllister 1995). Hence, affective trust is defined as a non-rational assessment of trustworthiness, based on this belief in reciprocity rather than knowledge or an assessment of past behaviour (Dowell et al. 2015). In the context of this study, it is difficult to propose the role affective antecedents might play in automotive e-commerce due to the fact consumers would be interfacing with an online system rather than a salesperson with whom they could form relational trust. However, affective antecedents will still be researched given their presence in other studies of trust.

Trust in E-Commerce

Whilst there is a lack of RM literature covering trust in e-commerce, Information Systems (IS) literature covers this area and offers some concepts which appear relevant to this study (Fung and Lee 1999; Gefen 2000; Corbitt et al. 2003; Gefen and Straub 2004). Quelch and Klein (1996 cited by Corbitt et al. 2003, p.203) states “trust is a critical factor in stimulating purchases over the Internet.” However, whilst this quote offers evidence of the importance of trust, it is important to note the researchers were using a very early version of the internet so their findings, whilst valuable, are limited in their applicability to e-commerce today. Moreover, Fung and Lee (1999), again when researching an early form of the internet, proposed trust as crucial in e-commerce because of the higher potential for opportunistic behaviour. Opportunistic behaviour in automotive e-commerce may take the form of organisations utilising online cookies to monitor consumers’ browsing history and changing prices in accordance with their internet history. This form of opportunistic behaviour has been used by airline companies to raise prices for flights (Collinson 2010) and undermines the development of trust. Therefore, a negative relationship between opportunistic behaviour and trust is proposed in the conceptual framework. This link has also been shown in the RM literature (Morgan and Hunt 1994) within a business-to-business context. Thus, this research paper contributes to the current RM literature through exploring opportunistic behaviour in automotive e-commerce.

Benedicktus et al. (2010) propose two relevant antecedents to trust: brand familiarity and consensus information. Brand familiarity refers to the usage of brand name and related cues by consumers as their basis for product judgements (Keller 2013). Thus, whilst the internet increases the likelihood of opportunistic behaviour, brand familiarity may counteract this by forming a reference point for consumer trust. Therefore, brand familiarity will be included as a cognitive antecedent in the conceptual framework.

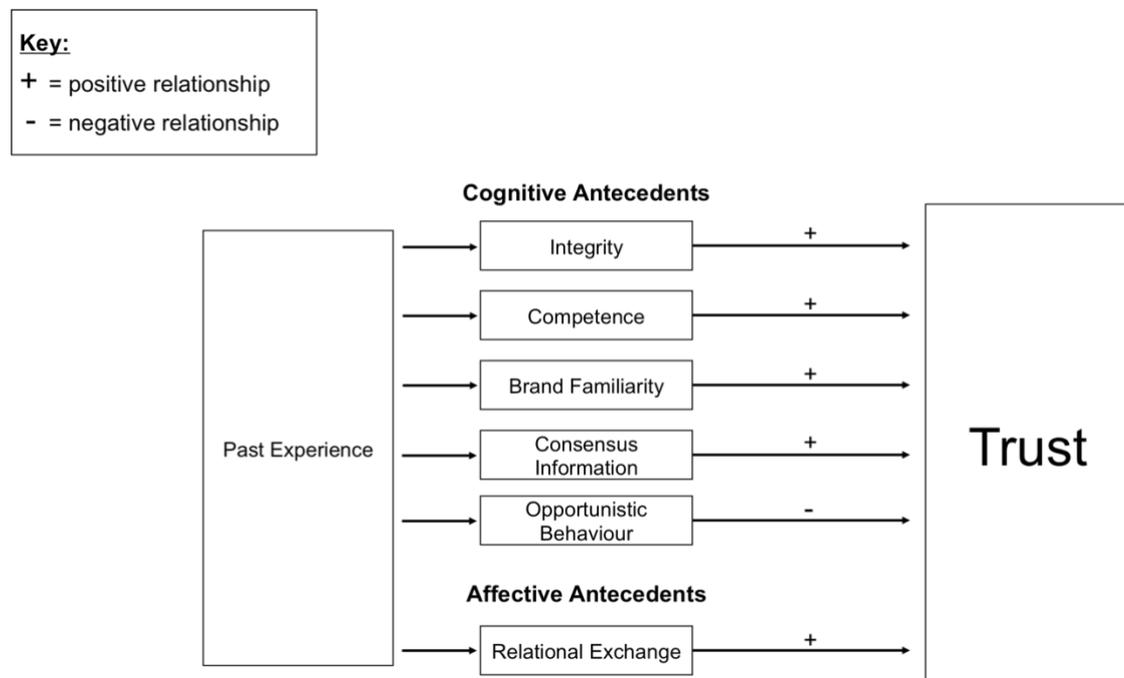
The second antecedent, consensus information, “provides an account of the firm’s past performance based on the cumulative experiences of other customers” (Benedicktus et al. 2010, p.324). This conventionally takes the form of online reviews, of either the product or the brand. Interestingly, unlike other e-commerce contexts such as Amazon.com and Tripadvisor.com, there does not appear to be any opportunity for online reviews to be written by consumers on automotive brands’ e-commerce websites. Instead, a select few automotive manufacturers utilise third party consumer reviews

such as TrustPilot and Revoov and insert them into their own websites. Therefore, the research will seek to understand the impact of consensus information, or lack of, on consumer trust in the automotive e-commerce context. Thus, consensus information will be included as a cognitive antecedent in the conceptual framework.

Conceptual Framework

An emerging conceptual framework (see Figure 2) has been developed from analysis of extant literature to provide a possible explanation of concepts relevant to consumers' trust. Table 1 provides a definition of each antecedent within the framework. The framework guides the data collection but is not intended to constrain discussion of emerging ideas.

Figure 1: Conceptual Framework



METHODOLOGY

Research Philosophy

The philosophical approach of interpretivist epistemology (Bryman 2015) underpinned this research paper. Using an interpretivist standpoint enabled the researcher to understand the participants' views from their perspective (Daymon and Holloway 2011). This stance is considered appropriate as the researcher sought to understand subjective meaningful experiences (Ritchie and Lewis 2003) regarding consumers' experience of the automotive purchasing process.

Furthermore, the approach of this research paper encouraged an interpretivist philosophy - as shown by Hennink et al. (2011, p.15) who state that interpretivism "acknowledges that people's perceptions and experiences of reality are subjective;

therefore there can be multiple perspectives on reality, rather than a single truth as proposed in positivism." This philosophy allows for any unforeseen perspectives to be uncovered during the research, which is appropriate for the aim of this study. It is acknowledged that an interpretivist perspective limits the generalisability of research (Dudovskiy 2016). However, interpretivism is considered applicable in the marketing context where the organisational world is constantly changing (Zikmund et al. 2013).

This study used a sample of 11 participants (A-K), with a varied mix of ages and genders. Appendix 1 provides a breakdown of the age and gender of each participant. The sample was generated by the use of non-probability, purposive homogenous sampling (Berg 2009; Daymon and Holloway 2011). Non-probability sampling was employed as this research situation could not "conform to the restricted needs of a probability sample" (Berg 2009, p.48). The use of online automotive forums as the initial source of participants, allowed purposive sampling to increase the likelihood of sourcing participants who matched the sample criteria. The homogeneity (Daymon and Holloway 2011) of the sample lies in the participants' experiences and intentions related to car purchase. Initial participants were generated through a post on the researcher's personal social media page, snowball sampling encouraged participants to recommend associates (Blaxter et al. 2010). Snowball sampling was used due to the implicit nature of this study whereby the intention to purchase a new car is not publicly available information and therefore snowball sampling was justified (Daymon and Holloway 2011, p.214). This sampling approach had limitations, including the likelihood that the associates suggested by the participants were likely to have similar opinions and values as the initial participants (Daymon and Holloway 2011).

Data Collection

The exploratory nature of this study deemed that a qualitative research method was the most appropriate research method for this study (Hennink et al. 2011). Interestingly, whilst in the RM literature it appears quantitative methods have been given greater attention (Morgan and Hunt 1994; Doney and Cannon 1997; Palmatier et al. 2006) when researching concepts of trust, studies using qualitative research have uncovered new concepts (e.g. Vivek et al. 2012). Hence, through the use of qualitative research, the researcher hoped to explore new antecedents of consumers' trust in the automotive e-commerce context. An interview guide was developed and tested with a pilot interview. This ensured the creation of an unambiguous interview guide comprising open questions. Rapport was sought early in the interview. Holstein and Gubrium (1997 cited by Ritchie and Lewis 2003) state that the qualitative researcher is not a 'pipeline' through which knowledge is transmitted, but instead, the researcher collaborates with the interviewee and the establishment of rapport between them encourages the interviewee to relax and provide deeper insights.

Interviews were conducted in locations that were convenient to the participants with the intention of relaxing participants and increasing the authenticity of their responses (Bouma and Atkinson 1997). Four of the interviews were conducted face-to-face and seven were conducted through Skype. There are no obvious differences between face-to-face and Skype interviews (Hennink et al. 2011; Daymon and Holloway 2011). Whilst there was increased background noise in the Skype interviews, all interviews were analysed without issue. There were no noticeable differences between face-to-face and Skype interview lengths. However, rapport proved slightly more difficult to establish in

some Skype interviews due to initial technical issues.

All interviews were audio recorded with two interviews being transcribed using the orthographic transcription method (Braun and Clarke 2013) to capture both words and non-semantic sounds. The remaining interviews were summarised. Starting with the raw interview recordings, analytical procedures were used to transform the data into something meaningful, thereby gaining understanding (Gibbs 2007 cited by Daymon and Holloway 2011). Moreover, Saunders et al. (2012, p.144) state that, in an abductive approach, the use of data is to “identify themes and patterns [and] locate these in a conceptual framework...” Therefore, the data was coded to enable simpler identification of themes (Miles and Huberman 2014) and allowed the revision of the initial conceptual framework using these themes (Saunders et al. 2012).

Foreseeable Limitations

As the automotive e-commerce context is new, very few consumers have used the sales channel. Indeed, no participants had used the e-commerce platform. Moreover, following the video stimulus material towards the latter half of the interview, some participants stated they would not use the e-commerce sales channel because they preferred the traditional dealership process. However, the participants still offered valuable insight into their development of trust in the automotive context. There were limitations around the ability for the researcher to establish rapport with the participant prior to the interview (Corbetta 2003). However, this limitation was addressed by placing a greater emphasis on conversation prior to starting the recorded interview as appropriate. Finally, due to the interpretivist nature of this study, the generalisability of the findings is limited as other researchers may find contrasting conclusions (Bryman 2015). An ethical assessment was approved prior to data collection in line with Bournemouth University processes.

FINDINGS AND ANALYSIS

Cognitive Antecedents of Cognitive Antecedents of Consumers' Trust in Automotive E-Commerce

The literature review indicated five possible cognitive antecedents of trust which may be relevant in automotive e-commerce: integrity; competence; brand familiarity; consensus information and opportunistic behaviour. Research data found evidence that these antecedents may be potentially relevant within automotive e-commerce and suggested two further possible cognitive antecedents; transparency and website intuitiveness.

Integrity

Dowell et al. (2015, p.120) defined integrity as a “partner keeping their word or promises as well as fulfilling contracts.” Participant I highlighted the importance of being fair, stating integrity was important in the automotive industry because of a perception of unethical business practices by car dealers:

“The dealer was a down-to-earth sort of guy and I got the impression he wasn't greedy. He could see both father and I knew about cars and...understood what both our budgets were and played it fair all the way down the line.” Participant I, 44-54, male

Indeed, Participant I was surprised that the dealer kept his word, indicating twice that

the dealer had operated with integrity, stating “he wasn’t greedy” and “played it fair all the way down the line.” Thus, it can be suggested the participant was wary of the dealer’s intentions and indicates that integrity exists as a fragile entity which can be influenced by past experiences.

Participant K evidences this fragile nature in the e-commerce context:

“The only thing that would potentially put me off using that [e-commerce] is knowing that they’re getting their optimum margin in that type of transaction. So you know you’re not getting any discount at all...”

Participant K, 25-34, female

This reaffirms the findings of Mayer et al. (1995, p.719) who suggested that integrity is the “perception that the trustee adheres to a set of principles that the trustor finds acceptable.” Interestingly, Participant K has become so accustomed to the expectancy of a discount from a dealer that they consider it a principle, leading to their perception of integrity. Thus, when considering e-commerce as a sales channel, Participant K’s perception of integrity is hindered by the belief that the automotive organisation is not adhering to the principle of discount which has become expected in the industry.

Competence

Competence refers to “the ability of the partner to carry out tasks or activities which are relevant to their role within the partnership to a certain standard of competency” (Dowell et al. 2015, p.120) and was suggested as an antecedent leading to trust in the literature (Doney and Cannon 1997; Dowell et al. 2015). This definition was supported by the participants with evidence to support the link Doney and Cannon (1997) highlighted between salesperson expertise, i.e. competence, and the development of trust. Hence, Participant F, following the video stimulus, stated:

“I think it’s a bit strange because it’s completely different to how you’d normally do it...I don’t know enough about cars to go online and purchase it” Participant F, 18-24, female

Moreover, she would want to speak to someone she perceived as competent and who would know more about cars than she did. Therefore, she would use the online assistant function referred to in the stimulus material to utilize a salesperson’s expertise. Thus, it can be suggested competence in automotive e-commerce is dependent on the ability of salespeople to interact with the consumer during their experience of the e-commerce website. Consequently, competence is justified as a positive antecedent to consumers’ trust. Interestingly, the participant’s responses confirm the existence of organisational competence as an antecedent of trust, as well as revealing the presence of another antecedent - the intuitiveness of a brand’s website. Thus, intuitiveness of the website has been identified as an additional antecedent.

Brand Familiarity

Participants made reference to ‘brand name’, ‘reputation’ and ‘familiarity’ when referring to buying a car online. Moreover, Participant B referenced brand familiarity as one of the reasons behind buying his first VW Golf:

“I suppose when I bought the first Golf...I bought it just knowing...I mean I can give you an example, the advert that was on telly about ‘it just sounds like a Golf.’ That probably sold a lot of cars for VW...that bit of marketing. It’s just that reputation that the Golf is a good, solid car and, when I purchased it, I thought ‘yeah, I’ve got a good car and it’s going to last me a few years.” Participant B, 45-54, male

Likewise, Participant G (18-24, male) stated that brand familiarity plays a greater role

online than offline because of the increased number of potential products and Participant F (18-24, female), when asked what they consider important when buying a new car online, replied that the brand is “a massive one.” Thus, these findings suggest the nature of brand familiarity is as a fundamental concept for consumers’ development of trust in e-commerce. This aligns with the conclusion of Benedicktus et al. (2010) and supports their definition of brand familiarity (see Table 1). Hence, the inclusion of brand familiarity as a positive antecedent in the proposed framework is justified.

Consensus Information

Interestingly, “consensus information has received little attention in the marketing literature” (Benedicktus et al. 2010, p.324). Thus, this research paper aims to increase the understanding of consensus information in the marketing literature and its impact on trust. Benedicktus et al. (2010, p.324) defined consensus information as an “account of the firm’s past performance based on the cumulative experience of other customers.” This definition was consistent with what the participants said and typically took the form of online product reviews.

To this extent, Participant F (18-24, female) cited online reviews as “one of the most useful aspects of the website to encourage trust”, whilst Participant A (18-24, male) stated that customer reviews “make the transactional process easier” due to quickly eliciting whether a product can be trusted.

A growing number of participants appear wary of fake customer reviews:

“I look at the reviews as another way [of developing trust]... I wouldn’t go off their reviews on the website because that’s easy enough for them to go ‘oh, let’s put all our good reviews up’ rather than going somewhere else and search for reviews off a different website. It’s sort of more impartial.” Participant G, 18-24, male

“[Reviews are] good, really good...when they’re real.” Participant K, 25-34, female

The suggestion that customer reviews are not always ‘real’, the researcher believes, evidences an evolution of the nature of consensus information, which is yet to be explored in the marketing literature. Consequently, the findings suggest consensus information is a brittle antecedent to trust because consumers are becoming increasingly wary of artificial reviews and are quick to spot when a review is fake. Nevertheless, the inclusion of consensus information as a positive antecedent has been corroborated by the data.

Opportunistic Behaviour

Opportunistic behaviour in the automotive context took the form of salespeople operating in unethical ways:

“I kind of like to stay clear of car dealers as well, because they quite often like to stitch people up...” Participant F, 18-24, female

“If they’re just constantly in your ear trying to give you these things that potentially you don’t want sometimes it can be really off putting then people will then go home and think ‘oh that’s simple, I’ll just go online and I don’t have a guy in my ear for 10 minutes.” Participant A, 18-24, male

Thus, the findings propose the primary source of opportunistic behaviour in the automotive context are the salespeople, which supports the findings of Morgan and Hunt (1994) and Andaleeb and Anwar (1996). Consequently, automotive e-commerce provides an alternative environment in which the consumer does not feel as at risk of opportunistic behaviour. This suggestion is supported by Participant J (55-64, male) who

felt that “you get more control” through automotive e-commerce as you “only select the optional extras you require rather than those which the salesperson is suggesting to you.” Therefore, this finding suggests opportunistic behaviour is predominantly linked to past experiences with employees, rather than brands. As such, opportunistic behaviour is justified in its inclusion as a negative antecedent to trust in the proposed framework.

Transparency

Participants mentioned transparency frequently. Transparency has been defined as conducting open and honest business practices and providing complete information on all aspects relevant to a consumer purchasing decision (Ridsdale 2017 adapted from Siems et al. 2010). Several participants corroborated this definition when justifying a brand they trust. However, Participant K highlighted a frustration with the automotive industry’s lack of transparency:

“I quickly realised that what they were telling me was an absolute load of rubbish and they all had a different measure of APR, they all used their own measures so there was no comparable and in that scenario that actually led me to buy the car because I didn’t trust what these people were telling me at all.” Participant K, 25-34, female

This suggests a lack of transparency in the automotive industry has become a hindrance to the development of consumers’ trust. This is supported by Murphy et al. (2007, p.49) who, when referring to transparency, state “openness and clarity are overriding virtues for RM to occur and flourish.” Thus, it can be suggested that an increasingly transparent automotive industry, facilitated by the automotive e-commerce process, would increase consumers’ development of trust. This supports the inclusion of transparency as a positive antecedent to trust in the revised conceptual framework.

Website Intuitiveness

Website intuitiveness has been defined as an alignment of a website’s design, features and layout, thereby creating a logical consumer experience of a website (Ridsdale 2017). Moreover, Hsu (2008, p.167) states that a website’s features “should influence consumers to trust an online vendor as does a salesperson in a traditional retailing environment.” The findings of this research paper support this assertion from Hsu (2008) with Participant A declaring website design as a reason he trusted an unfamiliar online organisation:

“I bought a couple of pairs of sunglasses from a website called Hawkers and they were a new company that had just been through a whole Kickstarter campaign...going through their website and reading their ‘Ts and Cs’, their FAQs and just the overall presentation of their website was very professional, answered all of the questions that you needed answering and so I felt like I could trust this guy’s company...” Participant A, 18-24, male

Website intuitiveness appears to have a delicate nature. If the consumer finds it difficult to navigate the website, then their development of trust will falter. Thus, the intuitiveness of a website is a positive cognitive antecedent of trust in automotive e-commerce and will be included in the revised conceptual framework.

Affective Antecedents of Consumers’ Trust in Automotive E-Commerce

The literature identified affective antecedents as important in the development of consumers’ trust. Thus, as encouraged by Swan et al. (1999) and Young (2006), it was

considered ambitious and worthwhile to explore the evidence and nature of affective antecedents of consumers' trust in automotive e-commerce.

Relational Exchange

Relational Exchange was identified to be an important antecedent influencing the development of trust in the literature (Dowell et al. 2015) and defined as "a non-rational assessment of trustworthiness, based on a belief in reciprocity rather than knowledge or an assessment of past behaviour" (Dowell et al. 2015, p.120).

The findings supported this definition with most participants referring to a belief in reciprocity, when asked:

"Can you tell me about a time you've repeatedly visited somewhere to the extent that you built up a relationship with a member of that organisation i.e. a salesperson, waitress, etc."

Participants used hairdressers, golf shop owners, British Airways Wine Club employees and travel agents as examples. Interestingly, therefore, whilst these findings support the definition, they also reveal that the antecedent was only observable when a human relationship was evident. Participant A evidenced this concept when discussing his relationship with a recruiter:

"She's given me her personal phone number to phone her at any point if I have any quick questions, even out of office hours. I have my job interview next week and she's currently away on leave but she's still going to phone me and she's still going to be contactable for me for any issues or anything that I have. The fact that she's taken time out of her own personal time away to support me...you have to reciprocate..." Participant A, 18-24, male

Therefore, this suggests the relational antecedent exists predominantly when there is a human-to-human interaction rather than with a website interface, as is the case with automotive e-commerce. Consequently, the findings support the research of Dayan and Di Benedetto (2010) and Massey and Dawes (2007), with both studies evidencing affective forms of trust in human-to-human interactions.

Additionally, the findings suggest a perception that the automotive industry lacks a belief in reciprocity, thus contradicting the findings of Dowell et al. (2015). Participant I explains his frustration when experiencing a lack of reciprocity:

"...a mix of emotions from excitement to anger and stress when dealing with an awkward salesman or they won't give you prices for your car or they won't knock stuff off which you think they should..." Participant I, 45-54, male

Thus, whilst efforts were made to research affective antecedents of trust in automotive e-commerce, the findings suggest that Relational Exchange is not relevant in the context and is thus excluded from the revised framework.

Past Experiences and Antecedents of Consumers' Trust in Automotive E-commerce

The literature proposed consumers' past experiences as impacting antecedents of consumers' trust (Chen 2006; Connolly and Bannister 2007; Beldad et al. 2010). However, it was difficult to predict what impact they would have due to conflicting findings from the literature. Thus, following the research, the findings suggest past experience can be classified into two areas: brand-based and employee-based past experiences. This division of past experience is new in the literature, consequently, a definition of each is required: Brand-based past experience: A consumer's previous experiences of a brand, product or service (adapted from Beldad et al. 2010). Employee-

based past experience: A consumer's previous experiences specific to interactions with an employee representing an organisation (adapted from Sirdeshmukh et al. 2002).

Brand-Based Past Experience

Participants readily referenced brand-based past experiences as positively influencing their development of trust in a variety of organisations. Moreover, the findings suggested brand-based past experience had more prominence online as there were fewer instances of interactions with a human, thus supporting the findings of Beldad et al. (2010). Participant C evidenced the positive impact of brand-based past experience on his trust:

"HP! I tend to buy laptops and things because I always have and they've never really given me a problem. Compared to...oh I can't remember the company that's online, that does a lot online. Erm anyway, I bought them once and literally a couple of days after the warranty expired it packed up. So I've just always stuck with HP so again it's all about what I said at the outset, it's about profile, reputation, your own experience." Participant B, 45-54, male

Whilst the majority of brand-based past experience references were made in a positive nature, Participant D (18-24, female) evidenced a brand-based negative past experience when she referred to 'webuyanycar.com' and described issues she had with car trade-in valuations, explaining that her past experiences would make her less trusting of purchasing a car online. Thus, with the majority of references being positive, the findings of this study suggest consumers' brand-based past experiences have positive characteristics and are linked to the cognitive antecedents of integrity, competence, brand familiarity and website intuitiveness. Therefore, positive links between brand-based past experience and these antecedents are depicted in the revised framework.

Employee-Based Past Experience

Interestingly, the findings also uncovered the impact consumers' past experiences with employees had on their development of trust in automotive e-commerce. Whilst it was expected past experiences would impact consumers' trust, the prevalence with which employees were referenced made it necessary to divide past experience into the two areas referred to earlier. Unlike brand-based past experience, participants tended to only mention negative examples of employee-based past experience.

To illustrate, Participant J states:

"No matter how many times you go there and, you know, you turn up, you book a test drive, you have a test drive, you show interest in a car. 50% of the time they never follow up or they follow up about two weeks later by which time you'll have bought from somewhere else." Participant J, 55-64, male

Thus, in this instance, the employees had not met the participant's expectations for customer service and, as a result, the participant's development of trust was hindered, suggesting a consistency with Sirdeshmukh et al.'s (2002) study. Moreover, this finding suggests that whilst employees are not as prominent in the e-commerce process, they still have an important role to play in consumers' development of trust and must be able to match the consumers' expectations. Consequently, from the examples the participants gave in the research, employee-based past experience can be suggested to have a negative link to the development of trust in automotive e-commerce, particularly focused on integrity, competence, opportunistic behaviour and transparency.

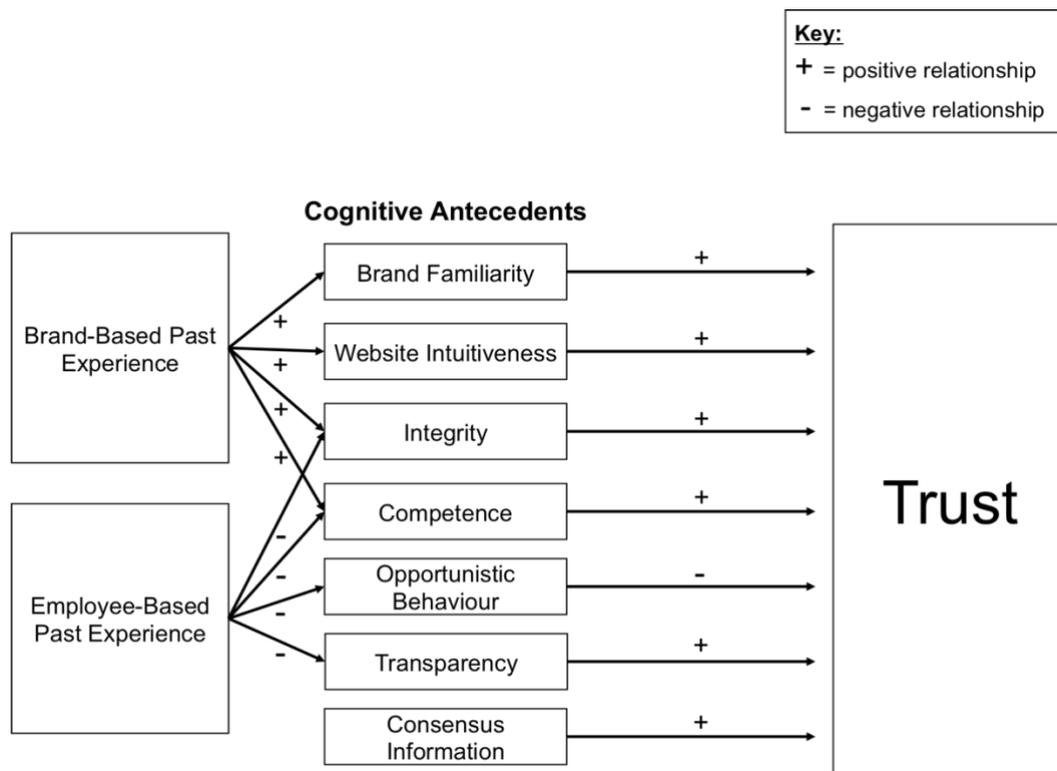
CONCLUSION

The aim of this study was to explore the evidence for and nature of antecedents of consumers' trust within automotive e-commerce. The findings have explored cognitive and affective antecedents of trust as well as the possible role of consumers' past experiences on these antecedents. Importantly, affective antecedents of consumer trust appear not to be applicable in this context, which, although contradictory to the literature (Swan et al. 1999; Dowell et al. 2015), corresponds with the omission of the human from the e-commerce process. Thus, the research aim has been fulfilled with previously unanticipated antecedents finding a place within the proposed conceptual framework emerging from this research. The revised proposed conceptual framework (see Figure 3) provides a possible explanation of the antecedents of consumers' trust in automotive e-commerce. The framework requires empirical testing within a future quantitative study in order to confirm the presence of these antecedents and evidence of causality.

Proposed Conceptual Framework

Taking into account the analysis of the three objectives, the initial conceptual framework has been revised (see Figure 2). The findings supported the cognitive antecedents proposed in Figure 2 as well as suggesting the inclusion of two additional cognitive antecedents; transparency and website intuitiveness. Transparency has been studied as an antecedent to trust in the broader literature (Lamming et al. 2004), but the concept has not been researched in the e-commerce context before. Thus, this paper contributes to the understanding of transparency in e-commerce. Furthermore, website intuitiveness appears to be an important cognitive antecedent as participants considered the intuitiveness of the website to be an essential component of an automotive website in order to develop their trust.

Figure 2: Proposed Theoretical Framework



The research also attempted to explore affective antecedents of trust in the automotive e-commerce context. However, this was inconclusive because the findings suggested affective antecedents of trust are only evident when the relationship exists between two humans, rather than a human and an e-commerce website. Thus, whilst efforts were made to research affective antecedents, it appears that in the context of this study, affective antecedents of trust are not present.

Moreover, the findings discovered a divide between brand-based and employee-based past experience with links to the cognitive antecedents being derived from the research data. Brand-based past experiences appear to have a role to play within the development of consumer’s trust. As such, a positive link is depicted in the revised conceptual framework. On the other hand, employee-based past experiences were largely discussed in negative terms by the research participants. Consequently, negative links have been depicted in the revised conceptual framework between employee-based past experiences and the previously discussed, cognitive antecedents of trust.

Implications for the Automotive Industry

This study has provided an insight into the development of consumers’ trust in automotive e-commerce, a research area which is both new to theoretical thinking but also new to the automotive industry. Therefore, the research highlights implications for the automotive industry which could be beneficial for automotive organisations. One of the major implications is the need for the automotive industry to increase the transparency of its business operations; consumers currently find it difficult to compare between different products. Furthermore, the findings highlighted participants’ frustration with the current lack of transparency which may lead to negative word of mouth communication.

At the time of writing this paper, all automotive e-commerce websites do not have the functionality to house consensus information on the website, instead relying on third-party websites (i.e. Trust Pilot, Revoo) to provide the consumer with this information. Thus, automotive brands could gain a competitive advantage by facilitating consumer reviews on their websites, thereby increasing trust, transparency and making the consumer's journey to purchase simpler.

This study was limited by the fact the research sample had not actively purchased a car through the automotive e-commerce channel before. Due to the innovativeness of the sales channel and resource restrictions, it was difficult to source participants who had bought a car through the sales channel. Thus, the findings may not fully represent the antecedents of consumers' trust. However, efforts were made to reduce this limitation through sourcing participants who had bought a car in the past and were intending on buying a new car in the next 12 months. Consequently, it can be argued the research still identified valuable findings due to researching a variety of perspectives and interviewing a range of ages and genders.

Another limitation is the interpretivist philosophy this study employed. This philosophy means the study is limited in its generalisability and poses a difficulty in replicating the study. Instead, this study has uncovered a series of intriguing findings which have implications for both academic thinking and industry practices.

Future Research

Despite revealing interesting results, the philosophical approach of this study means that further research is required to validate and test the revised conceptual framework. Comparably to much of the RM literature, this validation and testing would best be achieved with a longitudinal quantitative study which tests the significance of each identified antecedent and tests the link between both concepts of past experience and the antecedents.

The research into brand familiarity uncovered a potential nuance in the automotive e-commerce context due to their car configurators that would encourage a direction for future research. Moreover, it is well-known in the marketing literature that brand-related factors are antecedents to trust (Adaval 2003; Brady et al. 2008) and familiar brands can "serve as signals of quality in situations where it may not be possible to directly examine a product" (Benedicktus et al. 2010, p.325; Erdem et al. 2006), i.e. a car online. However, in the automotive e-commerce context there is a common tool referred to as a 'car configurator' that allows consumers to configure their prospective car digitally, before buying it. Thus, automotive brands may feel that this allows consumers to "directly examine a product" (Benedicktus et al. 2010, p.325). However, the findings suggest consumers' development of cognitive trust from brand familiarity would be compromised by the automotive brand's inability to provide an actual depiction of their specific car. Thus, future research could look at the impact of car configurators on the development or eradication of the positive effects of brand familiarity on consumers' trust.

To conclude, it seems that Milligan's (2017) prediction of movement towards the

broader use of e-commerce within the automotive sector was optimistic. However, if the industry focuses on developing the antecedents identified within this study, this will aid the development of cognitive trust, which this paper argues is so important to the adoption of e-commerce in the online sale of new cars.

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