

Comparison of Trust in the Use of Internet and Mobile Services

Minna-Kristiina Paakki¹; Minna Pura²; Taina Kaapu³

¹*Research Fellow, CODE University of Auckland, minna-kristiina.paakki@sjoki.uta.fi*

²*Research Fellow, CODE University of Auckland, minna.pura@hanken.fi*

³*Researcher, University of Tampere, taina.kaapu@uta.fi*

Abstract

Companies face a challenge in building trust and commitment to the service provider through a diversified media environment. In the Internet, established brands usually gain customer's trust and have a competitive advantage against unknown service providers. However, in the mobile context the nature of trust to the service provider may differ significantly from the Internet environment. We compare trust in the use of Internet and Mobile services. It contributes to both information systems and marketing literature. This study explores what are the differences and (or) similarities in trust to the service provider between Internet and mobile services. Differences were found in trust to the service provider as well as tolerance for service failures and non-functionality of the technology. Similarities were found in the social influence to service use and word-of-mouth behaviour. Implications for strategies for building trust and commitment to the service provider in a multi-channel environment are suggested.

Keywords

trust, Internet and mobile, services

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Introduction

The Internet and mobile channels are today important parts of companies' business strategies. Internet services will be attributable to multi-access services i.e. the delivery of content and services to multiple devices over multiple networks. However, effective multi-channel strategies require deep understanding of consumers trust and how trust influences consumer behaviour in different electronic channels. (Bart et al 2005) Technology is an integral part of electronic self-services, but the role of type of technology used has received little attention in marketing and management literature. On the other hand, information systems literature seldom looks at the attitude or relationship between the user and the service provider. Companies face a challenge in building trust and commitment to the service provider through

a diversified media environment. In the Internet, established brands usually gain consumer's trust and have a competitive advantage against unknown service providers. However, we question if in the mobile context the nature of trust and commitment to the service provider differ significantly from the Internet environment. This paper combines the viewpoints of marketing and information systems research and creates insights into the multi-channel and multimedia nature of Internet and mobile services.

The Internet and mobile services we discuss in this paper can be either free of charge or charged according to use or by subscription. Both services can include public or private services, for example train and bus timetables, number inquiry services, banking, and entertainment services. Consumers can access Internet services with computers or via various other digital devices like Digi-TV's and mobile services via mobile telephones, smartphones, or PDAs. Internet and mobile services differ in consumers' minds in the device used but also due to consumers' usage situation, which can differ due to place and time (Anckar, 2002). Mobile devices can be used to access the services in time and place critical situations when fixed Internet is not available. Consumers might find service access as time-critical (e.g bus timetables) or place-critical (emergency services, location-based information). Time and place differ also due to consumers' personal views and situation. All in all, the relationship with the service user and the service provider can be very different in mobile and Internet usage situations and the main purpose of the study is to examine what are the differences (and/or similarities) in trust and levels of commitment to the service provider between Internet and mobile services.

We compare two sets of interviews conducted by interviewing mobile and Internet consumers. These empirical findings are analyzed according to the analytical framework of consumer trust. This paper contributes both to Information systems and marketing literature on trust by introducing a holistic view of trust in electronic environments. We have divided this paper into sections of holistic view of trust, research method, results and discussion. We discuss next how consumers' viewpoints can be put in one framework and what elements this framework has.

Holistic view of trust

Trust is a highly consumer related issue and needs to be treated as a whole (Gefen, 2002). We think the consumer as part of communities, part of society whilst remaining an individual. This view is a holistic view of consumer. Consumer lives her/his life in a world and evaluates this world by pre-existing values and history. With this knowledge of world consumer (as a whole) examines e-commerce and e-vendor.

Trust is also a holistic concept not just that it holds some attributes. Many researchers state that by filling these attributes they present a 'unified' code to a successful e-commerce (McKnight and Chervany, 2002; Mayer et al., 1995; Gefen, 2002). We think that trust is a personal willingness to believe that the other party will not betray you (Mayer et al., 1995). This is same kind of view that McKnight and Chervany (2002) claim as interpersonal trust. Interpersonal trust is also the view of social psychology (also Lee and Turban, 2001). This is related to psychology which views trust a personality-based trait and is coded in McKnight and Chervany (2002) as dispositional trust. Institutional trust is the sociological point of view

and according to that trust is situationally constructed and does not exist individually (Lewis and Weigert, 1985).

A commonly used definition of trust in marketing field is that of Moorman et al. (1992) who define it as the willingness to rely on an exchange partner in whom one has confidence. Ribbink et al. (2004) further expand the definition to online environment as an degree of confidence consumers have in online exchanges, or in the online exchange channel. Other issues are closely related to trust and often discussed in connection with service usage that includes technology. These concepts that culminate into consumer confidence trust in system and service provider. These in turn include e.g. desire for control, technical functionality, perceived risk and privacy issues which influence the willingness to adopt services and the loyalty to the service provider (Walker and Francis, 2003).

To our mind trust can be situationally constructed and still be individual (e.g. consumer's trust in e-commerce). Tan and Sutherland (2004) have analyzed literature and from their analysis it seems that personal trust (e.g. dispositional trust) is mostly overlooked in trust research as well as sociological. Our model in Figure 1 takes the social and personal viewpoints of trust into account as well as interpersonal.

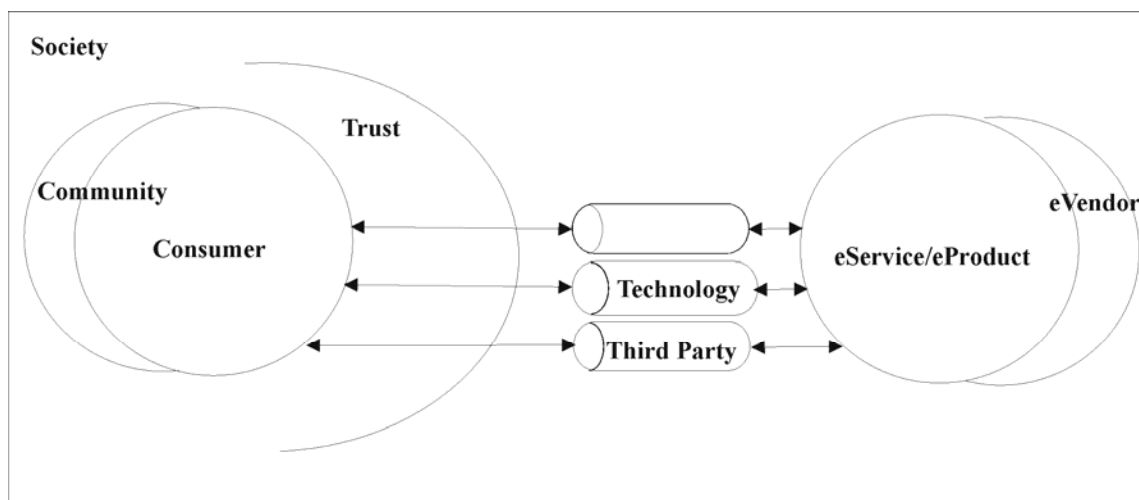


Figure 1. Consumer related trust framework (Paakki, 2004)

Consumer lives in a society and belongs to various communities. Consumer lives everyday life and interacts with various e-commerce vendors (e-vendors). Interactions can happen through technology, via third party or other ways. Consumer has previous experiences and lives in (this) time and place. Consumer has interpersonal trust; consumer interacts with members of communities as well as with e-vendor. This model is based on the interviews and ethnographic study of consumers during 2003 and 2004. It is a conceptual framework of consumers' understanding of e-commerce and in particular how consumers view trust in e-commerce. (Paakki, 2004)

Research method

Personal interviews were conducted in order to examine the nature of Internet use and mobile service use from a user perspective in Finland. However, general interviewing techniques may not reveal the real underlying aspects of trust and therefore an interviewing technique called Critical Incident Technique was also used. The interviews started with neutral questions about interviewee's perceptions about Internet and mobile services and which services they had used personally. The critical incident technique (CIT) was originally developed by Flanagan (1954). An incident refers to a specific situation that is "sufficiently complete in itself to permit inferences and predictions to be made about the person performing the act" (Flanagan, 1954). It is critical if it "contributes to or detracts from the general aim of the activity in a significant way" (Bitner et al., 1990). In service research an incident is labelled critical if the consumer is able to recall the incident when asked about memorable situations interacting with the service provider. CIT is frequently used in quality management and relationship studies (Edvardsson and Roos, 2001). It is useful method in exploring little-known phenomena (Bitner et al., 1990). CIT is very suitable for studying the nature of trust and commitment, because these possibly sensitive factors are best found by studying concrete usage situations that discover the factors influencing future use of services (Woodruff, 1997). Similar dream telling exercises have been used for example by Mick and Fournier (1995) to discover consumer opinions and feelings of technological products and they have been found useful for studying hidden and sensitive topics.

In 2002 interviews only positive incidents were probed, because the primary aim of those interviews at the time was to find out critical incidents as specific usage situations in which the consumer has perceived the mobile service especially valuable. Hence, the interviewees were asked to describe one situation when they perceived a mobile service to be especially valuable to them. The discussion was elaborated by asking them to describe why and what happened in that specific situation. When respondents tell a story about an occasion they also reveal issues relating to trust, commitment and future use. Usually critical incidents may be either negative or positive in nature. This method was used in interviews conducted in 2004 where consumers gave both kinds of stories. Usually consumers talked about negative incidents but some consumers mentioned positive sides of both Internet and Mobile services. This is quite natural since consumers recall better negative than positive incidents. The focus in year 2004 interviews was in general use of Internet and Mobile use and consumer were asked to tell with their own words what they think was memorable incident or happening. Sometimes consumers did not remember any incident but when they did interviewers probed more information about it.

Sample 1: Mobile & Internet user interviews in 2002

The interviews were conducted during May - June 2002 by two interviewers. We deliberately excluded technology experts from our sample of 31 interviews, in order to explore the usage experiences of the so-called early and late majority, the great mass of consumers that form the critical mass for any successful mobile and Internet service. The aim was to interview people with different backgrounds in different ages and with different needs. The prerequisite for respondent recruitment was that they had experience in using Internet and mobile services. Demographics of the respondents were checked daily and more male/female in the approximately right age group were approached randomly consisting of strangers in a train,

colleagues, friends and other people reached through recommendation of other people. Stratified purposeful sampling was used, because it captures major variations between groups (Patton, 1990). Two researchers, who were experienced in conducting critical incident interviews, conducted interviews. The length of the interviews ranged from 15 minutes to an hour. Each interview was recorded and transcribed by two researchers who discussed in the process of conducting more interviews noting similarities across the transcripts and possible need for elaboration of specific issues was discussed.

Sample 2: Internet & Mobile user interviews in 2004

Sample 2 consist of 10 interviews which were conducted during May-June 2004 by two interviewers who were different persons than in the first sample of interviews. In some interviews both interviewers were present and some were conducted with one interviewer. Interview locations varied from interviewers' and interviewees' workplaces to consumers homes. Volunteers for interviews were asked to sign up via a questionnaire in local newspapers' website. The questionnaire was about consumers' values. We selected five security driven interviewees and five excitement driven interviewees for our interviews. These interviewees varied also by their occupation, age, gender and location (inside one county; one exception). All our interviewees had experience in Internet services and some had experience in Mobile services as well. Also these interviews were recorded and transcribed and findings were discussed in a multidisciplinary research group.

Results

The results of the study are discussed based on the holistic view of trust presented in Figure 1. The discussion is divided into chapters according to the main actors of the various elements of trust, namely service provider / vendor, technology and consumer. The results are presented with the help of selected illustrative quotes from the interviews.

Service provider / vendor

Trust and secure transactions are expected in Internet, but no security and trust related matters emerged in discussions about mobile services. The company reputation offering services or products online seem to be very important to people, but not that important in mobile environment.

“I just look at [the Internet services]...I don't trust so much that I would use services that cost something....There is still a reliability problem, which makes me rather just search for information and look and not that willing to give any information about myself.” (2002 Internet)

” ...I would order via the Internet. But first you need to create trust and a relationship with [the provider] before I would start using those services.” (2002 Internet)

"... It is those domestic (Finnish) brands that I trust pretty much; although I don't have any grounds for that. But they (Finnish companies) have that kind of reputation..." (2004 Internet; about giving information in registering)

Thus, the influence of trust on commitment and future use of the same service provider's products and services seems to be essential in Internet but not very important in mobile

environment. The reason may be that mobile services are new and people do not expect any interaction with the mobile service provider. Mobile service use is often spontaneous and does not require registration or giving credit card information that often is required in Internet service usage situations.

The market situation is different in Internet and mobile services. Internet is often used to search for alternatives and compare competing offerings. Mobile is more often used to search for a specific piece of information in a specific situation and there is not that strong motivation to search for alternative service providers. In addition, the mobile services were still quite new and there were not that many competing services available in year 2002. Therefore, commitment to the service provider seems to be at a relatively low level.

“ I don’t remember the number where I ordered it from....It is highly unlikely that I will choose the same service provider again, since I don’t remember which it was.” (2002 Mobile)

”I am that kind of shopper that I don’t do any spontaneous purchases. I find out the prices and if it is cheapest in there (in a particular online shop)...” (2004 Internet)

The low level of commitment may be because consumers are not aware of several service providers or don’t even know whose services they have been using. This might be a result of the newness of mobile markets and lack of competition. Thus, the service provider’s image or reputation seems not to be that relevant in mobile service context and mobile service users may not feel as committed to the mobile service provider as they may do to Internet service providers in general. In the Internet more effort has been directed to brand building and creating a trustworthy company image behind the Internet offering.

On the other hand, convenience of using the same service provider seems to come up in the mobile service environment more than in Internet environment. People seem to be unwilling to switch to another service provider, because they are used to using the one service provider they have used before.

“ ...It is difficult to change on the other hand, because I always use the same [mobile service provider] “ (2002 Mobile)

“ It would be difficult to change to another provider, but still it is just the same to me who the provider is...but I do it out of habit, I am used to using this one [mobile service provider].” (2002 Mobile)

There is some difference in tendencies to use both mobile and Internet in general. One consumer in 2004 interviews uses for example bank services both in Internet and in Mobile.

".. I use quite much these (banking services) through wap (mobile) for example these banking services." (2004 Mobile)

This can be because generally banks are seen rather trustworthy. And there is two years time between the interviews which in mobile world has been rapid development time and wap services become more widely used. In summary, the interviews seem to indicate that commitment to the service provider seems to be just a habit to mobile service users. They are

not consciously considering any other options and are only spuriously loyal to the service provider.

Technology

The mobile service process requires co-operation of several parties, but from the user perspective it is not important how the service is provided. Trust to third parties seems to be of no particular interest for users, they are just part of the process and users are just interested in the content they get.

“ I am involved in a pilot project at the university. It is done in co-operation with Ericsson. I can get exam results to my mobile phone. It is really useful....It has been in use for a year now. Great.” (2002 Mobile)

".. I have ordered for example from XY city's transportation department has a service..you see the stop number and you can send a message to certain (number) and then (they reply) with what bus comes next to this station..." (2004 Mobile)

Mobile service non functionality seems to be tolerated at some degree and people use the services further even if they don't function reliably. The reason may be that mobile services are still considered new and flaws are tolerated well compared to the more mature Internet environment.

” I think it functions quite well [the number inquiry with SMS]. It was quite quick and every time I have used it I have received an answer. Well, on the other hand if I have tried...it won't find the number I am after...it is like that, why, well, it is annoying at times...but 90 % of the cases it functions well.” (2002 Mobile)

“...I am actually disappointed that it is so slow, but maybe slow is good.” (2002 Mobile)

“ Now it is quite good [paying for the ticket with SMS], but in the early phases ...It may have taken 20 minutes to receive a bus ticket, and when you ordered again you received that one right away and then you had two tickets, so that you paid just for two tickets at the same time.” (2002 Mobile)

However, in the Internet environment, people are much less tolerant for technical service failures.

” When I tried to access different Internet sites, but it was down or something and I could not get the information...I really wanted to access it, but could not. We had just planned to do it that night and were ready to access the site and then it did not function. It was really disgusting....it was difficult because we wanted to send something just that time and get it over with. ” (2002 Internet)

“Quite simply it doesn't work, you can't get anywhere from that link.” (2004 Internet)

It is likely that the tolerance zone for acceptable service level and functionality of services is wider for mobile services than Internet services. In Internet services the reliable functionality every time is considered a hygiene factor. Hence, people expect the service to function reliably and quickly every time and won't use it further if it does not. However, mobile services are still new to many consumers and expectations are not as high as for Internet services. Non functionality is still tolerated to a certain extent and people may use the service

again, even if it does not function every time or the waiting time seems to be longer than expected. People may still be ready for extra effort to use mobile services.

Consumer

Interpersonal communication plays an important role in the diffusion of innovations. Moreover, face-to-face communication is considered most effective for changing attitudes. (Rogers, 1995) This can mean being influenced by others or acting as influencers. Acting as influencer is called word-of-mouth communication in marketing literature. Furthermore, the innovation diffusion literature suggests that interpersonal communication with a satisfied user of the technology promotes non users with a positive attitude to adopt technology. However, the empirical evidence is somewhat contradictory. Interpersonal communication can be both negative and positive. Especially in Internet environment negative word-of-mouth poses problems when people can easily distribute negative comments about a service or a service provider in discussion forums and mailing lists.

“...if someone tells someone who puts is to a discussion forum...it is often noticed, that it is a good scare-off.” (2004 Internet)

”...I often google some news groups and see if someone has written positive or negative feedback about a company.” (2004 Internet)

In the mobile environment, word-of-mouth is expected to have great impact as well, even resulting in file sharing and forwarding of valuable information and e.g. MP3 files to others. However, contradictory indications exist in the literature and some indications have been found that people are not that ready to recommend services to others in the online environment. Similar reluctance is expected in the mobile environment, because the mobile phone is regarded a very personal device. People may rely on others help and opinions about using electronic services, but are not that interested in actively promoting these services unless their advice is asked for. (Fitzgerald and Boyle, 2004)

There is usually less social pressure to start using mobile services than Internet services but the pressure exists in both. In the mobile context the personal nature of the device came up in the interviews in that people do not talk that much to other people about what they do with their mobile phones and how they use services. But they seem willing to tell others if it comes up in discussion later.

“Did you recommend the service to others after the event?

No, not really, it hasn't come up. But if it would become an issue, I probably would have recommended” (2002 Mobile)

Usually, positive word of mouth also indicates that the person is committed to use the service in the future. Or, in the mobile environment often a necessity to know how to access the services.

“I would use it again. I would recommend it to others.[search for telephone numbers with an SMS service]” (2002 Mobile)

” ...Yes, I will use it at least occasionally, I am not that much disappointed that I would not use it again, on the contrary.[search for the nearest gas station with an SMS]

Have you recommended it to anyone? No, I haven't, yet anyway." (2002 Mobile)

Similarly, positive themes come up from the Internet services although in Internet services there is also a tendency to tell about negative incidents.

Summary of results

The following table summarises the main differences and similarities in trust and levels of commitment between Internet and mobile services. According to our results tolerance for slowness and other flaws is lower in Internet than in mobile services. On the contrary, commitment is higher and trust is more important in Internet services than mobile services. Social aspects are important in both service modes.

Table 1. Findings in a nutshell

| INTERNET | MOBILE |
|--|--|
| Commitment higher, trust in service provider image important | Commitment low, use spontaneous and based on habit |
| Tolerance for slowness and other flaws low | Non-functionality and service slowness tolerated |
| Social influence and word-of-mouth relevant in both Internet and mobile services commitment and future use | |

Word-of-mouth can be either positive or negative and is equally important in both services. We discuss the results in more detail next.

Discussion

The differences in trust to service provider in Internet and mobile services may to some extent be explained by the maturity of the technology used. Internet services are established and most people have experience of using them. In contrast, mobile services are still new to many and the market is not as saturated as is the Internet market. The level of competition is also much higher in Internet than in mobile environment. Mobile channel today, is often a supplementary channel to Internet when the fixed network is not available. Also, the more personal nature of mobile devices may influence levels of trust. However, new technologies change markets rapidly. People use multiple devices and choose the device according to the task, personal preferences or usage situation. The nature of trust towards technology or channel used as well as service provider may change with technology development and merging devices. For example navigational devices merge conventional technique and new location-based technologies.

Nilsson-Witell and Fundin (2005) have recently suggested that service attributes should be viewed as dynamic; consumers view of service attributes evolve over the service life-cycle. For example even if Internet service exceeded consumers' expectations when they first were launched, over time the same service will become something to be expected. They use an

example of how remote control in a TV set was first an attractive attribute in 1983 but progressed to be a must-attribute in 1998. This view may explain the differences in expectations of reliability and functionality between Internet and mobile services. Internet services have been available longer and people have become used to reliable services. Reliable technological functionality of website is a hygiene factor or “must-be quality” that is expected and if failures occur, people will become dissatisfied, their level of trust deteriorates and they most probably will not use the service again. Thus, functionality as such does not lead to satisfaction. (Kano *et al.*, 1984) For example in an Internet service SMS services online may be considered an attractive extra attribute at the moment, but reliability of information and treatment of personal information are considered as must be attributes. Based on Kano *et al.*'s empirical results, many consumers consider Internet services, for example ordering cinema tickets online as one-dimensional or must-be elements already after using the online service more than five times. However, in mobile services the expectations are still lower, since the services are relatively new and people still tolerate flaws in the functionality of services. Since Kano *et al.*'s (1984) theory of attractive quality predicts that product or service attributes change over time, attitude to functionality of mobile services may also change in the future from being indifferent to attractive, then one dimensional meaning that non reliable functionality will result in dissatisfaction and reliable functionality to satisfaction, and finally transform to an must-be quality.

Further Nilsson-Witell and Fundin (2005) suggest that technology readiness and frequency of use can explain how perceptions of Internet services change over their life cycle. Market situation and level of competition may also reflect the lack of commitment to the service provider in the mobile context compared to Internet. Internet serves as an easy way to compare products and services and trust to the service provider seems to play an important role. However, in mobile context people are not that committed and trust seems to be not that important, since people do not even remember which service provider they used. There are not that many service providers in the market yet and they haven't yet differentiated their services and the brands are relatively unknown to the consumers in mobile context. This might though change in the future when competition increases.

In conclusion, today strategies for building trust should be differentiated for Internet and mobile services. But in the future the situation may change as the mobile market becomes more mature, devices merge and attractive qualities change over time. Multiple uses of technologies are evident in the future and future strategies for building trust should take that into account.

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