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## **Trust and Distrust: Two Sides of the Same Coin? A Study of Price-Matching Travel Websites**

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### **Keywords**

Price-matching Travel Websites; Trust; Distrust; Stickiness

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### **Abstract**

This study examines different antecedents of online trust and distrust as they relate to user and website attributes. Moreover, prospect theory is adopted to investigate whether online trust and distrust asymmetrically affect consumers' behaviors with different risk levels. A model is developed and tested by a survey of 1,396 online consumers who have used price-matching travel websites. LISREL was also employed to test the proposed model. Different attributes affect online trust and distrust, and online trust engenders different behavioral outcomes than online distrust. This study extends the application of prospect theory to the online setting; findings are valuable for marketing managers of online travel companies.

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## **1. Introduction**

Tourism, an information-intensive industry, relies heavily on the Internet as consumers see it as their single most important source of travel information when making trip decisions (Wang & Fesenmaier, 2004). Price-matching websites (e.g., AGODA, Expedia, HotelsCombined, and Trivago) search dominant sites and list their prices for hotel rooms and offer reviews, allow for head-to-head comparisons of e-vendor offerings. The use of price-matching websites is more widespread today than before, and they are now used by a significant segment of the online browsing population (Casamatta et al., 2022; Filieri et al., 2015).

Trust, a relationship concept, requires clarification because its definition varies among disciplines (e.g., Lewicki et al., 1998; McKnight & Chervany, 2001). All definitions of trust agree state that it is important to fostering successful relationships, reducing uncertainty and risk, and increasing purchase intention (Bart et al., 2005; Kim et al., 2009). While extant literature on trust has demonstrated how trust can be generated and maintained, its opposite, distrust, has been neglected. This lack of investigation is largely due to a commonly held assumption that trust and distrust are two sides of the same coin, most likely due to their semantic opposition. Consequently, evidence of a high degree of trust has traditionally been regarded as

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evidence of a low degree of distrust, and the antecedents and outcomes of trust have been the opposite of those of distrust.

However, recently scholars have identified distrust as a distinct construct different from trust (Cho, 2006; Lewicki et al., 1998; Ou & Sia, 2010). Therefore, trust and distrust must be reexamined to determine whether they have diverse antecedents and outcomes. Although this study defines online trust and distrust in reciprocal terms, it views them as distinct and separate constructs. This study defines online trust as positive expectations regarding beneficial conduct of an e-vendor, characterized as reliance, confidence, and assurance. Online distrust is conceptualized as the negative expectations of a consumer resulting from the injurious conduct of an e-vendor, which is characterized as suspicion, wariness, and fear of transactions.

Relatively few investigations have integrated both trust and distrust in the same empirical study as distinct concepts (Cho, 2006; McKnight et al., 2004; Ou & Sia, 2010). In addressing research gap, this study integrates trust and distrust as constructs in the context of online travel community, and investigates the perceptions of online travel community members when using price-matching websites. This study thus endeavors to understand asymmetric behavioral outcomes generated by online trust and distrust, as well as to present empirical evidence supporting our assertion that online trust and distrust are distinct but coexisting constructs.

## **2. Literature Review**

### **2.1. Antecedents of online trust and distrust**

#### **2.1.1. User-based attributes**

Although online trust and distrust have several possible antecedents, the antecedents considered in this study were such user attributes as social conformity and online expertise. Social conformity is defined in this study as a pressure and it is considered uncontrollable in external conditions that may directly and indirectly affect user decisions. Yoo et al. (2014) demonstrated that online consumers typically choose products that have been purchased and recommended by online community members.

Online expertise refers to consumer knowledge about and ability to use the Internet. The experience and knowledge of consumers in the online environment is important for determining their behavior when visiting a website (Novak et al., 2000). For example, an expert consumer of the Internet may/may not have greater confidence on the Internet than a novice consumer (Bart et al., 2005).

#### **2.1.2. Website-based attributes**

Five attributes are used to differentiate between websites. First, telepresence is the extent to which one feels present in the mediated environment, rather than in the immediate physical environment. Telepresence, created during interaction with a website, is the sense of being transported to another location or the sense of being in a mediated space other than where the physical body resides (Faiola et al., 2013).

Second, usefulness and accuracy of information indicates whether the information presented on the website is correct and helpful to users. If the information on the website is accurate and useful, consumers are more likely to trust the e-vendor (Filieri et al., 2015; Wang et al.,

2015). When consumers find evidence of unreliable service or online performance, such as provision of inaccurate information and missing graphics, they will often leave the website and be disappointed with the online service (Wang et al., 2015).

Third, online consumer reviews (OCRs), created online by online consumers or brick and mortar customers, report any positive, neutral, or negative experiences with a product or service. The OCRs have been found to be the most trusted sources of information, include overall product rankings (e.g., accommodations at a destination) and consumer ratings (e.g., cleanliness, facilities, and location) (Filiari, 2015; Smith et al., 2005).

Fourth, brand strength refers to the reputation associated with the brand name of the website. Given the unavailability of all relevant information for comparison, brands can provide a persuasive signal and give consumers more comfort in the online environment than the offline one (Yoon, 2002). On the other hand, a brand also serves as a governance mechanism capable of assuring trustworthy behavior.

Fifth, order fulfillment describes the website mechanism that delivers a travel product or service when a transaction is made. Order fulfillment is an essential evaluation of websites with transactional ability. When consumers do not know whether to trust the e-vendor, they may track the order fulfillment records on the website to assess their trustworthiness (Bart et al., 2005; Shankar et al., 2002).

## **2.2. Different levels of risk of online behaviors**

Based on suggestions and categorizations in literature, this study categorizes risk associated with as high, low, or non-existent (Bart et al., 2005; McKnight et al., 2004). High-risk online behaviors include such activities as purchasing travel products online and providing personal information to e-vendors. Such behaviors are risky because information about products offered by e-vendors may be inaccurate, or personal data may be leaked or stolen, with catastrophic and harmful consequences for online users (McKnight & Chervany, 2001).

However, on the other hand, stickiness has low or no risk because it has few harmful consequences to consumers. Stickiness, a website attribute based on the frequency with which users return, develops when consumers have positive attitudes and become attached to a website's contents, functions, products, and/or services (Li et al., 2006).

This study proposes that online trust and distrust influence variations in the level of risk behavior. Specifically, when a consumer engages in a lower risk online behavior (i.e., stickiness), they place more weight on trust than on distrust; conversely, when a consumer engages in a higher risk online behavior (i.e., purchase intention), they place more weight on distrust than on trust (Tversky & Kahneman, 1986). This argument regarding asymmetric effects is consistent with the prospect theory, which explains the framing effect in terms of the value function for goods perceived as gains and losses from a reference point (Kahneman & Tversky, 1979; Tversky & Kahneman, 1986).

### 3. Conceptual Framework and Research Hypotheses

#### 3.1. Conceptual framework

The conceptual framework is shown below (Figure 1). Because this study has no a priori expectations regarding how potential antecedents affect online trust and distrust, and how online trust and distrust influence different consequences, it treats these different and asymmetric effects as an empirical issue.

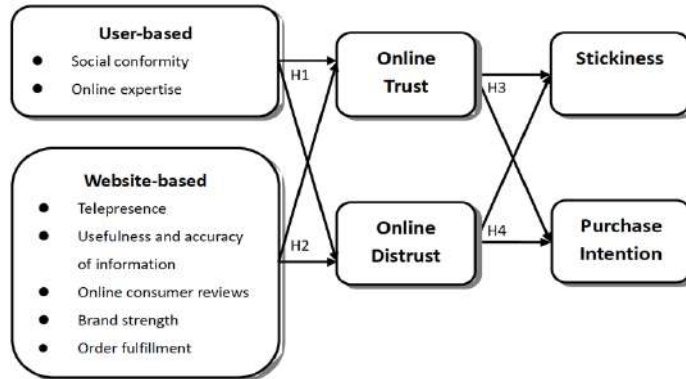


Figure 1 *Conceptual Framework*

#### 3.2. User-based and website-based attributes

Perceived social conformity when using price-matching travel websites affects one's expectations and level of trust. High levels of perceived social conformity from a virtual community imply that price-matching travel websites are effective online platforms that satisfy travel-related demands (Yoo et al., 2014). Moreover, consumers with superior Internet knowledge and ability tend to have the most confidence in e-commerce transactions and are most likely to trust e-vendors (Bart et al., 2005). This study thus argues that a consumer with superior Internet knowledge and perceived social conformity pressure is likely to affect online trust and distrust.

Website attributes are also among the most important elements affecting online trust and distrust (Bart et al., 2005; Cho, 2006). For example, consumers are more willing to trust e-vendors associated with websites that contain accurate information (Wang et al., 2015). The degree of telepresence generated depends on the ability of a platform to enhance intimacy and collapse psychological distance. Previous research has indicated that when e-commerce websites generate telepresence, consumers tend to follow up the e-vendor's suggestions (Faiola et al., 2013).

A brand is a symbolic resource which provides a mechanism for buyer and seller to engage in a long-term relationship, and also contributes to the development of trust (Tan & Thoen, 2000; Yoon, 2002). Moreover, OCRs provide prospective consumers with important information that helps them determine whether to buy a product/service (Smith et al., 2005).

While past studies show that each attribute potentially has different effects (i.e., positive or negative) on trust and distrust, the paths by which such differences influence trust and



distrust are difficult to delineate given the limited empirical work on this area (Cho, 2006). Therefore, this study hypothesizes the following:

**H1:** User-based attributes will affect online trust and distrust toward the e-vendor.

H1a: Social conformity will affect online trust and distrust toward the e-vendor.

H1b: Online expertise will affect online trust and distrust toward the e-vendor.

**H2:** Website-based attributes will affect online trust and distrust toward the e-vendor.

H2a: Telepresence will affect online trust and distrust toward the e-vendor.

H2b: Usefulness and accuracy of information will affect online trust and distrust toward the e-vendor.

H2c: Online consumer reviews will affect online trust and distrust toward the e-vendor.

H2d: Brand strength will affect online trust and distrust toward the e-vendor.

H2e: Order fulfillment will affect online trust and distrust toward the e-vendor.

### **3.3. Asymmetric effects of online trust and distrust on online behaviors**

In the online shopping environment, which contains high levels of risk and uncertainty, the lack of trust may suppress consumers' purchase intentions; however, distrust may hinder purchase intention even further (Ou & Sia, 2010). Moreover, Lin (2007) further suggested that to generate stickiness, e-vendors should focus on establishing trust. Therefore, as the trust an online consumer has in a website increases, the stickiness of that website increases. Owing to loss aversion being stated in prospect theory, distrust appears to more strongly affect the perception of high-risk online behaviors than trust (McKnight et al., 2004). Because of the feelings of fear and worry that accompany high distrust, consumers may perceive a high risk of potential betrayal. Accordingly, distrust should be better than trust as an antecedent of purchase intention. Thus,

**H3:** Online trust has a more significant effect on enhancing website stickiness behavior than online distrust does on lowering it.

**H4:** Online distrust has a more significant effect on lowering purchase intention than online trust does on enhancing it.

## **4. Method**

### **4.1. Pretest, sample, and data collection**

This study employed a web-based survey targeting online travel community members who have used price-matching travel websites. The survey's banner was posted on various online travel communities, such as Backpackers, Mobile01, LazyBox, and @trip, and BBS, such as PTT, Taiwan's largest online forum. When the questionnaire was completed, a pretest was used to assess the internal consistency of each construct. A total of 1,443 responses were gathered during the first two weeks of March 2023. A total of 1,396 valid questionnaires thus remained for analysis. Table 1 shows the demographic characteristics of the sample.

**Table 1** *Demographic data and the representativeness of the sample*

Category	Items	Percentage (%)
Gender	Male	51.3
	Female	48.7
Education	Junior school or below	.3
	Senior high/technical school	.6
	Undergraduate	50.6
	Postgraduate/master or above	48.5
Monthly income (US\$1=TWD\$30)	< TWD\$30 K	25.4
	TWD\$30-50 K	34.0
	TWD\$50-70 K	36.9
	> TWD\$70 K	3.7
Age	16-20	1.4
	21-25	29.0
	26-30	44.9
	31-35	19.0
	36-40	3.1
Occupation	41or above	2.6
	Civil servants	6.6
	Managerial and professional	19.8
	Worker and shop assistant	31.7
	Self employed	12.5
	Retired and unemployed	2.6
	Students	26.8
Online purchases in the past one year (# of times)	≤ 1	1.6
	2-6	38.0
	7-11	46.2
	≥ 12	14.2
Internet usage frequency	1-20h per week	25.8
	21-40h per week	31.5
	Over 40h per week	42.7

**4.2. Measures**

Table 2 lists the scale items. All items used 7-point Likert scales ranging from strongly disagree (1) to strongly agree (7).

**Table 2** *Results of measurement model*

Construct	Factor loading	t-value
<b>Social conformity</b> ( $\alpha=.83$ , CR=.90, AVE=.65) (Venkatesh et al., 2003)		
1. My community members are using price-matching travel websites.	.82 <sup>a</sup>	—
2. My family and friends are using price-matching travel websites.	.79	20.99
3. People who are important to me think that I should use price-matching travel websites.	.82	21.92
4. People who influence my behavior think that I should use price-matching travel websites.	.85	22.07
5. Many people around me are using price-matching travel websites.	.76	19.90
<b>Online Expertise</b> ( $\alpha=.90$ , CR=.93, AVE=.83) (Bart et al., 2005)		
1. I consider myself to be quite knowledgeable about price-matching travel websites.	.87 <sup>a</sup>	—
2. I am confident in my ability to assess trustworthiness of price-matching travel websites.	.92	24.75
3. I am confident in my ability to assess the quality of price-matching travel websites.	.94	25.22
<b>Telepresence</b> ( $\alpha=.82$ , CR=.95, AVE=.75) (Novak et al., 2000)		
1. I forget about my immediate surroundings when I surf the price-matching travel website.	.87 <sup>a</sup>	—
2. Surfing the price-matching travel website often makes me forget where I am.	.91	29.56
3. After surfing the price-matching travel website, I feel like I come back to the “real world” after a journey.	.92	31.11
4. Surfing the price-matching travel website creates a new world for me, and this world suddenly disappears when I stop browsing.	.85	23.51
5. When I surf the price-matching travel website, I feel I am in a world created by the websites I visit.	.86	24.37
6. When I surf the price-matching travel website, my body is in the room, but my mind is inside the world created by the websites visit.	.83	22.25
7. When I surf the price-matching travel website, the world generated by the sites I visit is more real for me than the “real world.”	.81	21.46
<b>Usefulness and Accuracy of Information</b> ( $\alpha=.88$ , CR=.90, AVE=.76) (Smith et al., 2005)		
1. The information provided from this site is up-to-date.	.88 <sup>a</sup>	—
2. The site provides accurate and relevant information.	.91	23.87
3. The site provides me with useful information to make a purchase decision.	.85	22.69
<b>Online Consumer Review</b> ( $\alpha=.87$ , CR=.90, AVE=.65) (Smith et al., 2005)		
1. Online consumer review has reduced the number of alternative hotels that I was considering buying.	.83 <sup>a</sup>	—
2. Online consumer review has helped me to rapidly identify the best (and the worst) hotels.	.77	26.80
	.86	30.13

3. Online consumer review has guided my purchase decision to a specific hotel.	.82	27.85
4. Online consumer review has facilitated my purchase decision.	.76	26.58
5. Online consumer review has enabled me to identify the hotel that could satisfy my needs.		
<b>Brand Strength</b> ( $\alpha=.85$ , CR=.87, AVE=.77) (Bart et al., 2005)	.86 <sup>a</sup>	—
1. The site represents a quality company or organization.	.89	22.75
2. The site carries products or services with reputable brand names.		
<b>Order Fulfillment</b> ( $\alpha=.78$ , CR=.90, AVE=.65) (Bart et al., 2005)	.75 <sup>a</sup>	—
1. There is a search tool to help find information on the site.	.88	25.68
2. It is possible to contact the website assistant through e-mail.	.79	19.80
3. Easy ordering and payment mechanisms exist.	.82	23.77
4. Return policies or other measures of accountability are present.	.80	20.98
5. Order confirmation is given via e-mail.		
<b>Online Trust</b> ( $\alpha=.82$ , CR=.89, AVE=.67) (Cho, 2006)	.86 <sup>a</sup>	—
1. This site will operate its business in a highly dependable and reliable manner.	.80	24.30
2. This site will promote customers' benefits as well as its own.	.78	22.81
3. This site will not engage in any kinds of exploitive and damaging behavior to customers.	.83	25.87
4. When browsing this site, I feel confident and assured.		
<b>Online Distrust</b> ( $\alpha=.80$ , CR=.86, AVE=.68) (Cho, 2006)	.81 <sup>a</sup>	—
1. This site looks suspicious and distrustful.	.84	26.38
2. I must be very watchful wary when dealing with this site.	.82	26.06
3. When browsing this site, I feel skeptical and fearful.		
<b>Stickiness</b> ( $\alpha=.77$ , CR=.91, AVE=.71) (Gefen, 2000)	.83 <sup>a</sup>	—
1. I would stay a longer time on this website than other websites.	.87	18.32
2. I intend to prolong my staying on this website.	.82	17.26
3. I would visit this website as often as I can.	.84	17.79
4. I intend to link to this website every time I am online.		
<b>Purchase Intention</b> ( $\alpha=.86$ , CR=.88, AVE=.79) (Lin, 2007)	.90 <sup>a</sup>	—
1. I am very likely to make a purchase from this website.	.88	19.73
2. I would use my credit card to purchase from this website.		
<b>Risk Preference</b> ( $\alpha=.80$ , CR=.80, AVE=.67) (Brockhaus, 1980)	.81 <sup>a</sup>	—
1. I have a high tendency to avoid uncertainty compared to others.	.83	15.27
2. I consider myself to be risk averse.		

Note: <sup>a</sup> Fixed parameter.

## 5. Analyses and Results

### 5.1. Measure assessment

This study performed confirmatory factor analysis (CFA) to examine the measurement characteristics of multi-item constructs using LISREL 8.5 (Jöreskog and Sörbom, 1996). Construct validity was checked in terms of convergent and discriminant validity. Convergent validity, which examines whether items of a specific construct converge or share a high proportion of variance in common, was assessed using three indicators recommended by Hair et al. (2010). Furthermore, the square root of AVE was greater than all corresponding correlations, demonstrating that the constructs had adequate discriminant validity (Table 3).

**Table 3** Descriptive statistics, correlations, and square root of AVEs ( $N=1,396$ )

Variables	1	2	3	4	5	6	7	8	9	10	11	12
1. SOC	<b>.81</b>											
2. EXP	.04†	<b>.91</b>										
3. TEL	.01	.03	<b>.87</b>									
4. INF	.09*	.08*	.17**	<b>.87</b>								
5. REW	.14**	.03	.12*	.19**	<b>.81</b>							
6. BRA	.02	.13*	.20**	.11**	.35***	<b>.88</b>						
7. ORD	.02	.06†	.15**	.20**	.30***	.16**	<b>.81</b>					
8. ONT	.08†	.17**	.28***	.24**	.05†	.07†	.27***	<b>.82</b>				
9. OND	-.27***	-.01	.03	-.07†	-.24***	-.32***	-.02	-.23***	<b>.82</b>			
10. STI	.18**	.20**	.26***	.27***	.12*	.25***	.29***	.39***	-.12*	<b>.84</b>		
11. PUR	.21***	.26***	.31***	.23***	.18**	.22***	.37***	.17**	-.34**	.18**	<b>.89</b>	
12. RIS	.03	-.05†	-.07†	.01	.02	-.04†	.06†	-.02	.07†	-.02	-.08*	<b>.82</b>
Mean	4.75	4.82	4.83	4.93	4.33	4.19	4.67	4.91	4.64	4.25	5.19	3.79
S.D.	1.21	1.06	1.22	1.36	1.14	1.22	1.04	1.11	1.20	1.01	1.14	1.28

Note: Numbers in bold denote the square root of average variance extracted.

SOC=social conformity; EXP=online expertise; TEL=telepresence; INF=usefulness and accuracy of information; REW=online consumer review; BRA=brand strength; ORD=order fulfillment; ONT=online trust; OND=online distrust; STI=stickiness; PUR=purchase intention; RIS=risk preference. † $p < .1$ ; \* $p < .05$ ; \*\* $p < .01$ ; \*\*\* $p < .001$ .

## 5.2. Hypotheses testing results

Table 4 lists the results of path analysis. Research results indicate that the social conformity ( $\gamma=-.40$ ,  $p < .001$ ) significantly and positively affects online distrust, which is consistent with H1a. Online expertise ( $\gamma=.31$ ,  $p < .001$ ) has a significant negative effect on online trust, which supports H1b.

**Table 4** Parameter estimates for figure 1

Hypotheses	Path Coefficient	Std Error	t-value	Conclusion
H1a: SOC→ONT/OND	-.40*** (SOC→OND)	.11	-6.39	Supported
H1b: EXP→ONT/OND	.31*** (EXP→ONT)	.09	5.59	Supported
H2a: TEL→ONT/OND	.46*** (TEL→ONT)	.08	10.74	Supported
H2b: INF→ONT/OND	.33*** (INF→ONT)	.10	5.71	Supported
H2c: REW→ONT/OND	-.22** (REW→OND)	.05	-2.87	Supported
H2d: BRA→ONT/OND	-.39*** (BRA→OND)	.07	-5.93	Supported
H2e: ORD→ONT/OND	.24** (ORD→ONT)	.06	2.72	Supported
H3: ONT/OND→STI	.48*** (ONT→STI)	.10	12.49	Supported
	-.16* (OND→STI)	.07	-2.13	
H4: ONT/OND→PUR	.12* (ONT→PUR)	.09	2.29	Supported
	-.51*** (OND→PUR)	.12	-14.87	

Note: SOC=social conformity; EXP=online expertise; TEL=telepresence; INF=usefulness and accuracy of information; REW=online consumer review; BRA=brand strength; ORD=order fulfillment; ONT=online trust; OND=online distrust; STI=stickiness; PUR=purchase intention; RIS=risk preference.

\* $p < .05$ ; \*\* $p < .01$ ; \*\*\* $p < .001$ .

Furthermore, in terms of the construct website attributes, telepresence significant affected online trust ( $\gamma=.46$ ,  $p < .001$ ). Therefore, H2a was supported. Usefulness and accuracy of

information positively affected online trust ( $\gamma=.33$ ,  $p < .001$ ), supporting H2b; OCRs negatively affected online distrust ( $\gamma=-.22$ ,  $p < .01$ ), supporting H2c; brand strength negatively affected online distrust ( $\gamma=-.39$ ,  $p < .001$ ), supporting H2d; and order fulfillment positively affected online trust ( $\gamma=.24$ ,  $p < .01$ ), supporting H2e. These findings also support H1 and H2, in which user attributes and website attributes affect online trust and distrust differently.

The proposed asymmetric effects were tested by imposing an equality constraint on the structural model. This study compared the absolute magnitude of positive and negative estimates to examine the relative strength of coefficients. Model fit was then compared between models with and without the constraint. Research results derived from these tests are presented in Table 5. Moreover, empirical results of structural model show that online trust significantly enhances website stickiness ( $\beta=.48$ ,  $p < .001$ ) whereas online distrust significantly decreases website stickiness ( $\beta=-.16$ ,  $p < .05$ ). Specifically, the comparison between the absolute value of path coefficients of online trust ( $\beta=.48$ ) and distrust ( $\beta=-.16$ ) demonstrates the differential roles that online trust and distrust play in behavioral outcomes. This implies that the effect of online trust on enhancing website stickiness is greater than the lowering influence of online distrust on stickiness. Furthermore, online distrust significantly attenuates purchase intention ( $\beta=-.51$ ,  $p < .001$ ) while online trust contributes significantly to purchase intention ( $\beta=.12$ ,  $p < .05$ ). The study results of  $\chi^2$  difference test and absolute value comparisons provide support for H3 and H4, which state online trust and distrust have asymmetric behavioral consequences.

**Table 5** Model test of coefficient equality

Equality Constraint	Structural Model: $\chi^2(692)=7226.30$	
	$\chi^2(693)$	$\Delta\chi^2$
Effects of online trust/distrust on behavioral outcomes		
$\beta_{\text{online trust} \times \text{STI}} = \beta_{\text{online distrust} \times \text{STI}}$	8058.69	832.39***
$\beta_{\text{online trust} \times \text{PUR}} = \beta_{\text{online distrust} \times \text{PUR}}$	8062.81	836.51***

Note: STI=stickiness; PUR=purchase intention. \*\*\*  $p < .001$ .

## 6. Discussion and Implications

This study adopted prospect theory (Kahneman & Tversky, 1979), extended its application to online travel-related websites, and investigated the determinants of trust and distrust simultaneously using user and website attributes and the extent to which both trust and distrust lead to behaviors with different risk levels. Moreover, this study contributes to the growing body of research on trust in B2C e-commerce, clarifying the roles of online trust and distrust, and thus offering a more complete view of how best to establish and sustain the relationship between consumers and e-vendors.

E-vendors seeking to encourage consumers to shop online at their site must develop a strategy for reducing distrust and increasing trust. Consumer online expertise may be exploited by a website by offering useful information and advantageous connections (e.g., providing reviews from past and present consumers) to enhance online trust (Shankar et al., 2002). Moreover, online consumers often intend to purchase a product that has been purchased and recommended by many consumers (Venkatesh et al., 2003). That is, e-vendors should build up conformity pressure on their sites or exploit the power of crowd to reduce distrust. Thus, conformity pressure may lead consumers to join online communities. Once they become members, they are involved in information-sharing activities and tend to participate in online activities in

order to enhance their credible social standing in their communities.

Website attributes affect consumer trust and distrust. As telepresence is closely associated with the experience of absorption and satisfaction through the Internet, it may increase trust (Gefen & Straub, 2004). Likewise, a website that provides useful and accurate information and maintains a reliable order fulfillment track record will be perceived as trustworthy.

In the online purchasing context, attention should focus on enhancing brand strength, a key distrust-avoiding factor. The empirical results of this study show that a reputable brand may not enhance sense of trust, but can significantly reduce sense of distrust. A reputable brand attenuates perceived risk, particularly among individuals inexperienced in online shopping (Tan & Thoen, 2000). Practitioners can become involved in operating the brand website and community. Online consumer reviews are another key distrust-avoiding factor. The finding that OCRs were a strong antecedent of online distrust implies that managers of online travel websites that publish consumer reviews must ensure review quality is high.

Due to the loss aversion hypothesized by prospect theory (Tversky & Kahneman, 1986), online distrust becomes more influential than online trust when determining purchase intention. Only when a consumer has a low level of distrust will she/he be willing to book tickets and accommodations via price-matching travel websites. On the other hand, stickiness induced by online trust is not necessarily increased by reducing online distrust. This asymmetry should be kept in mind when trying to manage website performance and when engaging in website design.

This study is based on accommodation, a tourism-related product. Future studies could applied the proposed model across different products, such as utilitarian products (e.g., smartphones, apparel and accessories) to generalize study findings. Moreover, analytical results revealed that numerous respondents simultaneously hold apparently conflicting trust perceptions. The reasons for this apparent conflict should be discussed further. This may result from psychological and cognitive differences (McKnight et al., 2004), or consumers acquiring different pieces of information.

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