

A review of literature on trust in online platforms and future research directions

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Abstract

There has been a lot of empirical work on trust research in Information Systems (IS), particularly in the field of online platforms, in the past two decades. However, with great diversity in the underlying theories, methodologies, variables, and relationships used in trust research in IS and a confusing potpourri of conceptualizations and operationalizations of the constructs, prior researchers have called for a need to synthesize the field knowledge in a meaningful way to build a cumulative tradition. With this as the underlying motivation, this review paper analyzes 126 empirical articles on trust in online platforms published in the past 20 years to synthesize the field knowledge and provide the state of art picture of the field. This paper also aims to provide a unifying model establishing the relationships among various constructs studied in the literature so far, along with some limitations, potential areas of future research, and practical implications.

INTRODUCTION

"The best way to find out if you can trust somebody is to trust them." -Ernest Hemingway

While this famous quote suggests that one must trust and learn from experiences, it is not easy to trust someone/ something due to underlying risks and vulnerabilities. Trust is always crucial for any relationship. Research on trust has been evident across multiple disciplines for more than five decades. Research on trust research has been addressed in psychology, sociology, organizational studies, social psychology, economics, marketing, and information systems, particularly in the contexts of managerial problem solving, contracting, leader-follower relationships, personal relationships, institutional structures as sources of trust, trusting the technology, etc. In information systems, trust has been studied in various contexts such as trust in e-commerce and online platforms, virtual collaborations, online mediated communications, outsourcing and governance, social media, technology usage, continued engagement, etc.

With a myriad of online platforms in today's world and the uncertain nature of the online environment, it is of utmost importance for any platform to establish user's trust to bring about acceptance, initial usage [Gefen et al., 2003], and continued engagement [Qureshi

et al., 2009]. Information asymmetries among the transacting parties, lack of expertise or cognitive resources to evaluate the situation, presence of unpredictable behavioral or environmental uncertainties, etc., could make the user vulnerable to the platform. Users employ trust as a heuristic to overcome these constraints and engage in transactions or information exchange. Despite being aware of the underlying vulnerabilities, the users trust that the platform exhibits benevolence, ability, and integrity. Hence it becomes crucial for the platforms to build and maintain this user's trust through various mechanisms.

A diverse yet rich body of theoretical and empirical works on trust in online platforms has accumulated in the past two decades. This diversity is evident in the range of conceptualizations colored by the disciplinary lenses (McKnight & Chervany, 2001b), a multitude of theories, methodologies, constructs, and results [Benbasat et al., 2010], thus calling for a need to synthesize the field knowledge in a cumulative and a meaningful way, which serves as the motivation for this study. This paper contributes to the existing body of knowledge by encapsulating the vast empirical works on trust in online platforms and synthesizing them to show what is studied in the prior works, picture the state of the art of the field, potential opportunities, and fertile areas of future research. With this as the motivation, this paper tries to address the following- a) a list of themes covered, b) list of theoretical frames used, c) methodologies, d) an exhaustive list of variables studied, e) limitations in the current research, f) opportunities for future research, g) practical implications of this work, etc.

RESEARCH METHOD

Choice of review methodology

A traditional narrative literature review is chosen for this study. The traditional method has been selected over other review methods such as systematic literature review or meta-analysis for the following reasons. The purpose of a traditional literature review is to provide a comprehensive review of the state of art literature and critically assess them as against a systematic literature review or meta-analytic review, which are focused on answering more specific questions such as how are two variables related in the extant literature [Boell & Cecez-Keemanovic, 2015]. As this study reviews both quantitative and qualitative literature, meta-analysis is not a right fit. In traditional literature reviews, the structure of the review, the inclusion-exclusion criteria, the selection and relevance criteria are all based on the researcher's subjective judgment. It is unlike the systematic literature review, which is a protocol-driven approach subject to very minimal or no interpretive judgement of the researcher conducting the study. Though traditional literature reviews depend on the subjectivity of the researcher, this method is quite rigorous in its methodology in terms of selection, inclusion, and exclusion of articles.

Selection of articles for the review

Journal selection

As the context of the study is 'trust in online platforms', we chose all the articles in 20 years from 2000 to 2020, which had the keywords "Trust" and "Online platform" anywhere

in the article. This time frame was chosen because online platforms were introduced and gained prominence in the late 1990s or early 2000s, and the initial research articles on online platforms were published in the early 2000s. Thus, considering the literature published in these 20 years could encompass all the papers studying this phenomenon. Initially, the journal list included the senior scholar's basket of 8 journals, followed by International Journal of e-commerce as it was an e-commerce specific journal and had many seminal articles on trust in online platforms. This was followed by a thorough search of the online databases such as EBSCO host and Web of Science. This resulted in various articles from journals such as Decision Sciences, Decision Support Systems, Electronic markets, ECommerce Re- search and Applications, Internet Research, Journal of Computer Information Systems, etc. Any duplication of articles in the search results was removed. The resulting set had articles covering sub-contexts such as e-commerce, m-commerce, social commerce, social media platforms, crowdsourcing platforms, sharing economy platforms, etc. While this literature selection process ensured to cover most seminal IS articles on trust in online platforms, it was essential to conduct a backward citation search to arrive at some seminal articles from reference disciplines frequently borrowed in IS works. The backward citation search resulted in 13 papers from reference disciplines such as social psychology [Zand, 1972], Organization behavior, Sociology [Zucker, 1986; Shapiro, 1987], Management [Sitkin & Roth, 1993], and journals such as The Academy of Management Review, Organization Science, Journal of Marketing, American Journal of Sociology, etc. This process resulted in a total of 408 articles from more than 15 journals.

Criteria for filtering articles

The title, abstract, and keywords of all these 408 articles were read thoroughly by the author, and only those relevant to trust and online platforms were selected. In those articles where it was not possible to take a clear call just by reading the abstract, title, and keywords, the entire article was read and then decided whether it needs to be included or not. The following definitions of trust and online platforms were considered while reading the abstract to ensure rigor and consistency.

Trust- As defined by Mayor et al., [1995], trust is defined as "the willingness of the party to be vulnerable to the actions of the other party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party."

Online Platforms- An adaptation of the platform definition mentioned by Pagani (2013) is considered for this study. According to Pagani, a company builds a digital infrastructure (platform) "to create value by reducing distribution, transaction and search costs" when two or more groups of users/customers interact with one another or with the platform itself.

This filtering process resulted in the final selection of about 126 articles from a set of 408 articles. The frequency of articles across various journals and the search process is shown

in table 1. To avoid the author’s subjective bias and to ensure rigor in filtering the articles for the review (Nevo & Ein-dor, 2008), a random sample of 50 articles from the list of 408 were picked. Another IS researcher followed the same process of thoroughly reading the articles’ abstract, title, and keywords to decide whether they could be categorized as relevant papers. Initially, 92% agreement was achieved, i.e., 4/50 papers had a conflict. While the author categorized these four papers under the inclusion list, the other IS researcher felt these papers were not relevant. The reason for the conflict was that in the three out of four papers, either trust or online platforms and could be included in the consideration set. The fourth paper was an editorial that served as a useful guiding lens and was included in the final list of articles based on the author’s subjective judgment and field knowledge. Such a rigorous approach and systematic search helped us ensure that all the relevant papers have been considered in the review list.

Search Process	Journal name	Total number of articles (Selected for review)
Senior Scholar's basket of 8	European Journal of Information Systems	29 (15)
	Information Systems Journal	31 (7)
	Information Systems Research	15 (11)
	Journal of the Association for Information Systems	22(7)
	Journal of Information Technology	19(3)
	Journal of Management Information Systems	67(22)
	Journal of Strategic Information Systems	18(9)
	Management Information Systems Quarterly	43 (14)
Online platform specific	International Journal of Electronic Commerce	50 (14)
Ebsco host	Journal of computer Information systems, Journal of Consumer Marketing, Electronic commerce Research, International Journal of Information Management	69 (7)
Web of science	Decision Sciences, Eservices Journal, Decision Support Systems, Internet Research	45 (4)
Backward Citation	The Academy of Management Review, Organization Science, Journal of Marketing, American Journal of Sociology	13
Total	Total	408 (126)

Table 1: Frequency of relevant articles across journals

PRIOR LITERATURE REVIEWS ON TRUST IN ONLINE PLATFORMS

To understand what prior review studies have addressed, we identified four literature reviews or meta-analytic studies on trust in the online contexts. Grabner-Kräute & Kaluscha [2003], through a review of 11 quantitative empirical literature, informs the presence of a "confusing potpourri" of trust definitions, conceptualizations and operationalizations, calling for more clarity. The authors also mention the need to capture actual behavior instead of just intentions and a need to move beyond the convenience sampling of students as subjects for research. The meta-analytic paper by Saeed et al., [2003] looks into consumer behavior in an e-commerce setting. In particular, this paper addresses the factors that influence initial customers to become repeat customers in an e-commerce context, with trust being one of the factors. Wareham et al. [2005] provide a detailed analysis of critical themes, domains, methodologies, and research approaches studied in an e-commerce setting. While this paper is interesting in getting a state of art picture of e-commerce research, there is no particular focus on the role of trust here. This paper is also more than a decade old, calling for the need to conduct a recent study. The review paper by Sarkar et al. [2020] performs a rigorous meta-analysis of about 118 empirical articles over ten years to identify various antecedents and consequences of trust in m-commerce.

With 75% of the review papers in the early 2000s and a rich addition of new findings every year in the context of trust and online platforms, it is timely and crucial to update and provide a recent review. While Sarkar et al.'s (2020) paper is very recent and quite rigorous, it captures only the antecedents and consequences of trust in a subset of online platforms, i.e., m-commerce. Also, none of these papers include longitudinal studies addressing the dynamic nature of trust. In this review, we intend to study empirical literature (both qualitative and quantitative) published over 20 years and provide a state of art picture not just in terms of the antecedent and consequent variables but also give an overview of the themes, theoretical frames, methodologies, limitations, and potential future opportunities. Besides, we also aim to build a unifying model addressing the longitudinal and the dynamic nature of trust (work in progress).

FINDINGS

List of themes

To structure and synthesize the review and arrive at a list of themes, a concept centric approach as suggested by Webster & Watson, [2002] was followed. Such a concept centric approach could help the researchers identify themes that have been explored enough and themes that are new and have the potential for future research. It also helps in identifying some of the prominent authors working under a particular theme. Such visual representations could help novice researchers or researchers who are new to a specific field in understanding the status quo of the area. To arrive at the concept-centric

matrix, the final list of 126 papers were read in detail, and the paper’s overarching theme was coded. In an iterative process, similar themes were grouped and categorized as a single theme, and the list of authors working under a particular theme was noted against it. As shown in Table 2, the concept-centric matrix indicates a few themes such as trust in technology, the role of trust in repurchase intention/ loyalty, culture and trust, etc., which are well explored by the IS researchers. On the other hand, themes such as user characteristics and their influence on trust, dynamic nature of trust, etc. could be fertile areas which demands more attention from the IS researchers.

Various themes	Author 1	Author 2	Author 3	Author 4	Author 5	Author 6	Author 7	Author 8
Institutional mechanisms/ PEEIM and trust relationship	Zucker, 1986 (seminal)	Pavlou and Gefen, 2004, ISR	Fang et al., 2014, MISQ	Huang et al., 2017, ISJ	Guo et al., 2017, ISJ	Penington et al., 2003, JMIS		
Different trust targets	Sollner et al., 2016, EJIS	Mittendorf, 2018, JCR	Mittendorf, 2019, ISJ					
Trust in technology	Heijden et al., 2003, EJIS	Wang et al., 2005, JAIS	Komiak and Benbasat, 2006, MISQ	Wang et al., 2007, JMIS	Wang et al., 2008, JMIS	Lankton et al., 2013, JSIS	Wang et al., 2016, JMIS	Komiak et al., 2008, JAIS
System trust differentiate from interpersonal trust	Lankton et al., 2013, JSIS (Human like trust vs system like trust; system here means technology)	Lankton et al., 2015, JAIS (Human trust vs tech trust)	Penington et al., 2003, JMIS (system trust here is institutional trust)					
Initial trust and usage intention	Mcknight et al., 1998, AMR (Seminal)	Kim et al., 2009, ISJ	Mcknight et al., 2002, JSIS	Li et al., 2008, JSIS				
Repurchase intention/ continued usage/ loyalty as dv	Qureshi et al., 2009, EJIS	Carter et al., 2014, EJIS	Chen et al., 2009, IJEC	Hoehle et al., 2012, JCIS	Fang et al., 2014, MISQ	Kim et al., 2009, ISR	Huang et al., 2017, ISJ	
Neural studies on trust	Dimoka, 2010, MISQ	Riedl et al., 2010, MISQ						
Culture and trust	Cyr et al., 2008, JMIS	Kim et al., 2008, JMIS	Sia et al., 2009, MISQ	Burtch et al., 2014, MISQ	Kehr et al., 2015, ISJ	Vance et al., 2008, JMIS		
Gender and trust	Awad et al., 2008, JMIS	Riedl et al., 2010, MISQ	Tang et al., 2008, JMIS					
Privacy and trust	Bansal et al., 2015, EJIS	Dinev et al., 2006, EJIS	Ozdemir et al., 2017, EJIS					
User characteristics and trust	Hoffman et al., 2014, JMIS							
Trust, distrust and its relationship	Komiak et al., 2008, JAIS	Mcknight et al., 2017, JSIS	Moody et al., 2017, EJIS					
Scale development/ construct refinement studies	Bhattacharjee, 2002, JMIS	Liu et al., 2012, JAIS	Mcknight et al., 2002, ISR					
Dynamic nature of trust	Kim et al., 2014, IJEC							

Figure 2: Concept centric approach to various themes covered in prior works

Theories and methodologies

The theoretical frames used in all the articles were coded, and the results are shown in Table 3. Approximately 17% of the prior works use core IS theories and frameworks such as Mcknight’s trust typology for online platforms and Technology Acceptance Models. Most of them borrow richly from the reference disciplines such as psychology, social psychology, economics, and marketing. These include Theory of Reasoned Action, Expectation Disconfirmation/Confirmation Theory, Signalling theory, Trust transference theory, Social exchange theory, etc. This state of affairs only reinforces what was stated two decades back by (author?) [15] regarding the heavy reliance on reference disciplines and the consequential identity crisis and IS’s legitimacy as a discipline. Other interesting findings are that a) no clear theoretical lens has been used in a significant percentage (approximately 26%) of the prior works, b) a good percentage of prior works (approx. 21%) have borrowed theories from reference disciplines, which any other future research has not actively followed up in this field. Examples of such theories could include social capital theory, Granovetter’s embeddedness, social cognitive theory, socio linguistic theory, information integration theory, stakeholder theory, social penetration and self-disclosure theories etc. These two findings clearly call for a need to build theoretical rigor and a cumulative tradition in the field.

Theory	No. of articles	%
Mcknight's interdisciplinary trust typology	10	9.35
Trust and TAM	8	7.48
Hofstede's cultural dimension	6	5.61
TRA	6	5.61
EDT/ ECT	5	4.67
Social exchange theory	5	4.67
Trust transference theory	5	4.67
Information signalling theory	4	3.74
ELM	4	3.74
Social presence theory	3	2.80
Fukuyama's theory of social capital	2	1.87
Transaction cost economics	2	1.87
Theory of planned behavior	2	1.87
Agency theory	2	1.87
Motivation model	2	1.87
Other theories (appears only once in prior works)	23	21.50
No clear theory identified	28	26.17

Table 3: Description and frequency of theories used in prior works.

Similarly, the methodologies were coded, and most studies had a positivist approach with surveys and experiments used predominantly (approx. 80%), leaving room for more interpretive methods in future research. In the articles collected for the review, only one study by Wang & Benbasat, [2008] had used a multimethod approach with a combination of written protocol analysis (qualitative) and experiments (quantitative) to understand trust formation mechanisms on recommendation agents used for e-commerce. And only two studies had adopted a process approach to study the mechanisms involved in online trust formation in the context of e-commerce and crowdsourcing [Komik & Benbasat,2008; Derek & Mao,2018]. This clearly shows some potential future opportunities to consider interpretivist approaches and process studies to understand the dynamic nature of trust and the use of diverse methodologies.

Methodology	No. of	%
survey	55	51.40
experiments (lab controlled/ free simulation)	30	28.04
case study	6	5.61
conceptual/ editorial	5	4.67
qualitative data analysis/ content analysis	3	2.80
verbal/ written protocol analysis	2	1.87
others (analytic models, polynomial regression and response surface analysis, online data and regression analysis)	6	5.61

Table 4: Description and frequency of methodologies used in priorworks

Limitations and future opportunities in prior works

Most previous works have indicated the need to move away from convenience sampling, where students are used as research subjects. This kind of convenience sampling is considered a serious limitation, and there is a strong emphasis in the prior works to view more representative samples across age groups, online experiences, and educational backgrounds. Although TRA-based works in IS have shown intention and actual behavior to be well correlated, several studies have addressed the need to capture actual behavior instead of just intention to behave [Posey et al., 2010; Kim et al., 2009]. Another severe limitation of the prior works is the lack of longitudinal studies and studies on the dynamic nature of trust [Pavlou et al., 2007; Lankton et al., 2013]. Most studies with repeated interaction or intention to repurchase are cross-sectional, focusing only on trust in either pre-purchase or post-purchase stage. This clearly shows a necessity to understand the evolving nature of trust using longitudinal studies. A few other fertile areas of research include a need to consider multiple trust targets and establishing the causality of trust transfer among targets [Mittendorf, 2018], the study of the influence of environmental and behavioral uncertainty on trust [Pavlou et al., 2007], the role of user characteristics and personality traits as antecedents of trust [Gefen et al., 2008], etc.

RESEARCH IN PROGRESS

Further, this ongoing work aims to provide a detailed list of IVs and DVs covered in the literature and explore the relationships established among these constructs. In addition to this, we aim to build a unifying model that could encompass the prominent constructs, and their relationships studied in the trust in online platforms literature so far.

THEORETICAL AND PRACTICAL IMPLICATIONS

This paper's findings could help IS researchers appreciate the kind of work that has been conducted in this field in the past two decades and identify fertile opportunities for future research. From the practitioner's perspective, several platform-specific, user-specific, and institutional factors could bring about or reduce user's trust, thus making it important for managers to understand these factors and better design the platforms in a way that builds and maintains the user's trust throughout the engagement journey of the user. While experiential factors such as website design appeal, navigability, perceived ease of use, etc. do play a role in the initial usage of platforms, being cognizant of several other factors such as user characteristics, cultural nuances, gender, reciprocity, fulfillment of assurances, etc. could help in better fostering and maintenance of user trust over prolonged periods. We believe this review paper could be useful to practitioners to synthesize the prior empirical works and portray the factors that have been shown to significantly influence user trust over the years.

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