

# What we mean when we talk about trust?

T-110.5220 Information Security and Usability

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# Trust is needed for all transactions online

- money
  - private information
  - social interactions
- 
- ...or else there are no transactions

-> what is trust?

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# Two classical works on trust

- Jakob Nielsen:
  - Trust or Bust: Communicating Trustworthiness in Web Design + Ecommerce User Experience Study
- Cheskin Research & Studio  
Archetype/Sapient:
  - eCommerce Trust Study

# Jakob Nielsen



- The usability “guru” from [www.nngroup.com](http://www.nngroup.com)
- “Lack of trust” is the current climate on the Web
- Web = a low-trust society
- Creating trust is the key to success
- Trust should be enhanced, but how?

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# Ingredients of trust according to Nielsen

- Trust is formed through experience
- Trust is a long-term proposition
- Trust is hard to build and easy to lose
- Trustworthiness can be communicated through use of seals of approval, brand reputation, appropriate use of technology, and through design

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# Good ecommerce user experience à la Nielsen

1. If customers can't find it, they can't buy it.
2. Make customers feel at home on the home page.
3. Create a smooth path to buying (navigation).
4. Help customers successfully search (search boxes).
5. Present good product pages.
6. Write for the web.
7. Cross-sell, don't over-promote.
8. Make it fast.
9. Optimize shopping carts.
10. Ensure a trustworthy design.
11. Provide e-mail contacts.
12. Test the experience.
13. Prepare for success.

= ??

# Trustworthy Design

- ❑ Design quality
- ❑ Up-front disclosure
- ❑ Comprehensive, correct, and current information
- ❑ Connected to the rest of the Web
- ❑ Giving users a feeling of being in control and knowing what is happening
- ❑ Good sites:
  - [www.google.com](http://www.google.com)
  - [www.amazon.com](http://www.amazon.com)

"if these guys can't even design a website, then can I trust them with my money?"

"If I order something, will the product be messy as well?"

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# Cheskin Research & Studio

## Archetype/Sapient -eCommerce Trust Study

- What is trustworthiness?
- What are the components of e-commerce trust?
- How does e-commerce trust develop?
- What is the relative importance of some of the key components in communicating trustworthiness?

[http://www.cheskin.com/view\\_articles.php?id=17](http://www.cheskin.com/view_articles.php?id=17)

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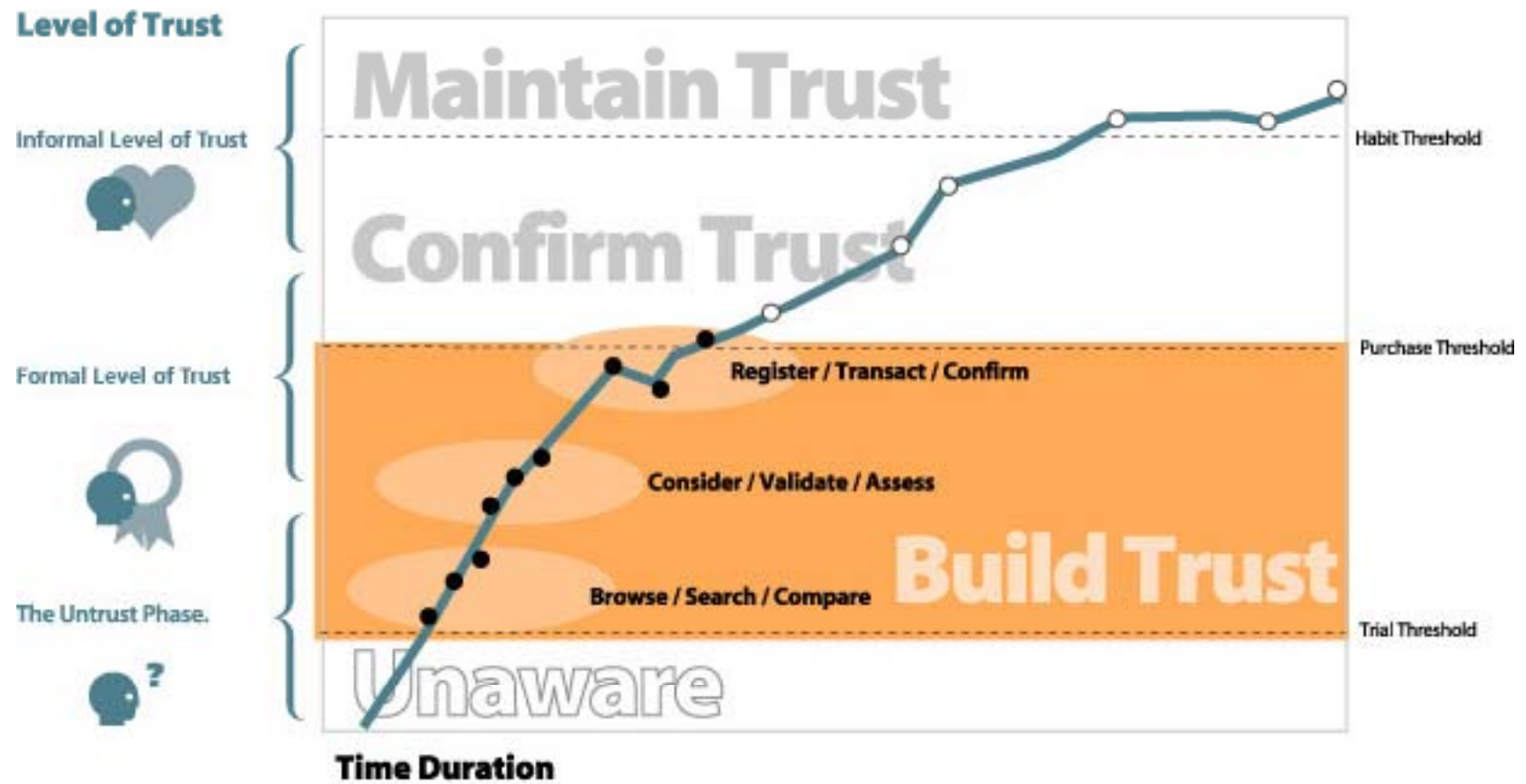


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# Research methodology

- qualitative questionnaires
- site review and analysis
- expert opinions
- consumer opinions

## A Model to Understand eCommerce Trust



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# Outcomes

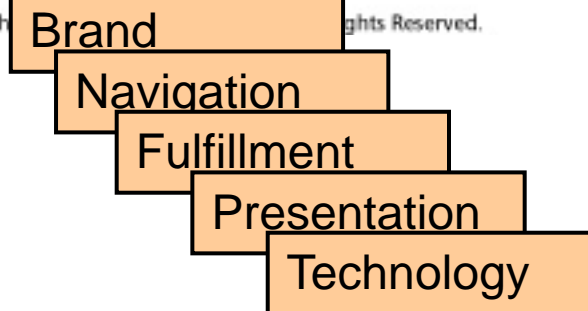
- ❑ Trust is formed slowly, as a function of time
- ❑ Feeling of control forms the basis for trust
- ❑ Trust is a dynamic process
- ❑ Trust is experience-based
- ❑ Trust starts with "indications" - manners, professionalism and sensitivity - and may develop into "character traits" - dependability, reliability, honesty
- ❑ Trust enhances informal behaviour
- ❑ Personal control over personal information

# How is Trust Formed?

## A Model to Understand eCommerce Trust



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# 1/6 Seals of approval



- Information about other companies that specialise in assuring the safety of Web sites: Verisign, TRUSTe, BBB Online, Webtrust etc.



- Later studies:
  - seal programs were found to have greater influence over consumers who are more apprehensive about online shopping, than those who are generally less apprehensive.
  - word-of-mouth forums compete with seals

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## Web Demo

Name:

cover story, [Close the Deal](#), talks about the growing awareness that execution and follow-through with regard to leads for new business require a structured approach.

.....

**July 10, 2005**

**!!! BizActions in Practical Accountant**

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The Seal of assurance combines high standards for identified activities with the requirement for an independent verification/audit. Together they build trust and confidence among consumers and businesses conducting business over the Internet.

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The Confidentiality Principle addresses information designated as confidential and obtained online from existing and potential business partners. The criteria include requirements that:

- ♦ confidentiality policies exist,
- ♦ the entity discloses its practices relating to the manner in which it provides for authorized access to, and uses and shares information designated as confidential,
- ♦ the entity uses procedures to achieve its documented confidentiality objectives in accordance with its defined policies, and

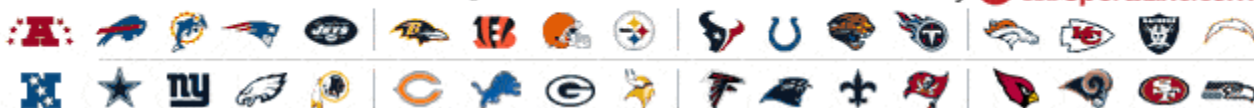




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## Not full yet



Fullbacks Mack Strong and Mike Alstott have eight Pro Bowls between them, and according to **Adam Schefter**, they seem to think they have another season in them. [Full Story](#)

- [2007 Pro Bowl: 6 p.m. ET on Saturday, Feb. 10 \(CBS\)](#)
- [Schefter: One final Bowl for Barber | Practice begins](#)
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- [Schefter: Cowboys tab Phillips as next head coach](#)
- [NFL game in London gets 500,000 ticket requests](#)
- [Bears fan to change name to Peyton Manning](#)
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- [Shop all Colts Super Bowl XLI Championship](#)



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Video Features

- [NFL Total Access: LaDainian Tomlinson and Lorenzo Neal](#)
- [Cowboys QB Tony Romo interviewed on NFL Total Access](#)
- ['Around the League' with Adam Schefter](#)
- [Former Bear Walter Payton on 'Fields of Glory'](#)
- [A look at the Colts' victory celebration](#)
- [Sights and sounds of Super Bowl XLI](#)
- [Studio review of Super Bowl XLI on NFL Total Access](#)

- Chargers: [Hardwick is center of attention in Hawaii](#)
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## NFL ON SPORTSLINE.COM

- Judge: Colts have leg up with Dungy's fire still burning
- Super Bowl Judgements: Bears refuse to blame Mother Nature
- Freeman: Dungy walks the walk, talks the (sincere) talk

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Do you think players who played in the Super Bowl should play in the Pro Bowl a week later?

- ☐ No  
☐ Yes

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The NFL is on  
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Saints 27, Eagles 24

Colts 15, Ravens 6

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### America's Game



NFL Network counts down the best Super Bowl teams of all-time in "[America's Game: The Super Bowl Champions](#)."

### NFL Replay



Watch the four best games of the week on *NFL Replay*, Tuesdays and Wednesdays at 8 and 10:30 p.m. ET.

### Schedule



• [NFLTA Wednesday](#)  
[Looking ahead to the Pro Bowl](#)

• 8 p.m. ET: [NFL Replay](#)  
Relive Super Bowl XLI

### Network News

- [America's Game final four teams](#)
- [NFL Network Cheerleader Playoffs](#)

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Updated: March 1, 2006



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## 2/6 Brand

- Importance of the company's reputation in choosing to do business with them
  - ...inside and outside the web
  - E.g. Transferrable trust - banks
- Amazon.com: web-service more trusted than real-world services - brand matters more than medium
- companies who already have trusted brands, don't participate in online seal programs

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## 3/6 Navigation

- The ease of finding what the visitor seeks for
- VERY important!
- Clarity
- Access
- Reinforcement

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## 4/6 Fulfillment

- The process one works through from the time a purchase process is initiated until the product is received
- Includes:
  - protection of personal information
  - tracking
  - recourse (= help)
  - return policy
  - simplicity of process



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## 5/6 Presentation

- Ways in which the look of the site, in and of itself, communicates meaningful information to you
- clarity of purpose
- craftsmanship
- resembles other trusted sites



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## 6/6 Technology

- The ways in which the site technically functions
- speed
- new technical features, advanced technology
- even at the cost of usability
- VERY important

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# So, compared with “Technical Trust”

- made up of
  - confidentiality
  - integrity
  - availability
- ...”trust” means so many other things, too.