Communication
Theory

Thirteen:
Four

November
2003

Pages
392–410

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The Rhetorical Construction of Trust Online

The antidote to perceived risk is trust, and transactions on the Internet are rife with perceived risk. This article establishes a need for trust messages online in a broader context of declining social trust, reviews trust literature, and then provides four tenets of trust that provide a basis for such rhetorically constructed messages. In addition to offering foundations for the rhetorical construction of trust online, the article presents 2 rhetorical paradoxes of trust that contain both opportunity and danger for scholars and netizens alike.

Trust is a curious commodity: “The supply of trust increases, rather than decreases, with use” (Powell, 1996, p. 52). Not only that, but it is “a peculiar belief predicated not on evidence but on the lack of *contrary* evidence” (Gambetta, 1988, p. 234). Trust enables cooperation in the face of uncertainty. Trust also appears to be in decline.

Scholars from various disciplines have expressed concern about a decline of trust in America and the consequences of that decline on subjects ranging from community (Putnam, 2000) to economics (Fukuyama, 1995) to youth (Rahn & Transue, 1998). The reasons offered for this decline are also varied—from a rise in materialism (Rahn & Transue, 1998) to a decline in optimism (Uslaner, 1998) to the ascendance of a culture of individual rights (Fukuyama, 1995). Whatever the cause, however, the scholarly trend across disciplinary boundaries is not only to observe a decline in trust in America, but to connect that decline to the general idea that trusting societies work better (e.g., Fukuyama, 1995; Putnam, 2000; Seligman, 1997). In other words, a lack of trust interferes with everyday tasks and damages societies.

It is this historical context out of which grows the rhetorical situation (Bitzer, 1968) prompting online trust communication. Increasingly, everyday tasks involve the Internet and electronic commerce, which is part of a new “trust economy” that depends on relationships and their negotiation (Keen, Balance, Chan, & Schrump, 2000, p. 206). Trust is a factor in commercial and noncommercial online behaviors such as purchasing, cooperating, and simple information sharing (McKnight & Chervany, 2001). This article, however, will focus on electronic commerce (primarily purchasing) as one arena in which trust continues to be actively negotiated as a critical but shaky commodity. It is critical because almost all of the transactions and relationships that exist in a growing virtual universe involve some uncertainty, and trust allows them to exist anyway. It is shaky because of the "fundamental lack of faith between most businesses and consumers on the Web today" (Hoffman, Novak, & Peralta, 1999, p. 80). In chronicling a link between a trust decline and a decline in community involvement, Putnam (2000) confirmed this wariness about trusting online, asserting that "cheating and reneging are more common in computer-mediated communication" and that "building trust and goodwill is not easy in cyberspace" (p. 176).

Though the desire to do business online and increase efficiency in markets creates a rhetorical situation calling for trust messages, the situation has not always been addressed effectively—advice on how to deal with trust online is sometimes too vague to be useful. An article in *The Wall Street Journal* advised readers to engage in financial transactions online only "with a well-known company you can trust" (Sessa, 2000, p. R25), but how do Internet users know whom or how to trust? From the other side of the transaction, how can online organizations influence those users by constructing messages of trustworthiness? This article attempts to outline an answer to these questions. First, it reviews extant trust theory, then it isolates bases of trust online and suggests rhetorical applications of these bases, bringing together trust research and communication research to propose four tenets of trust that form the basis for any rhetorical construction of trust online. It closes by offering two rhetorical paradoxes of trust that online communicators (and communication scholars) must address.

Much online trust concerns money. In order for a financial transaction to be completed online, trust is essential (Chadwick, 2001; Doney & Cannon, 1997). "Consumers are unlikely to patronize Internet stores that fail to create a sense of trust" (Jarvenpaa & Tractinsky, 1999, p. 3). Applying for a loan or a credit card, using a credit card to make a purchase or donate to a cause, investing in stock through an online brokerage, or agreeing on eBay to send someone payment through regular mail are all transactions that require trust.

In spite of the ballyhoo about opportunities to streamline various financial transactions using the Internet, the most common financial use of the Internet as of September 2001 was the fairly mundane practice of buying products or services, and only 21% of the U.S. population (39.1% of American Internet users) had ever done so (National Telecommunications & Information Administration, 2002, pp. 32–33). Much more common uses for the Internet were e-mail (45.2% of the population) and research (36.2% of the population; p. 33).

Most of the transaction-based trust online that this article addresses is "institution-based trust" (McKnight, Cummings, & Chervany, 1998, p. 475), relying on "situational normality" and "structural assurances" (p. 478). The former results in trusting behavior because the situation is perceived to be comfortably typical; the latter results in trusting behavior through dependable structures and promises. For the purpose of establishing trust in online transactions, situational normality means creating a situation that closely resembles a similar transaction offline. Lombard and Ditton (1997) highlighted this goal of "situational normality" in observing that emerging technologies try to create "a mediated experience that seems very much like it is not mediated" but immediate and real. Structural assurances attempt to demonstrate stability through messages that persuade users of the dependability of a site and its procedures.

Mayer, Davis, and Schoorman (1995) suggested that studies of trust make clear who the truster and the trustee are in a given encounter. For the purposes of this article, the truster will be an individual Internet user and the trustee will be the Internet agent being trusted: a particular website, a credit card company, a bank, an online brokerage, a retailer, or another provider of goods or services that requires the acceptance of some risk in order for the truster to complete a transaction. The individual user trusts these Internet agents with money or information in exchange for help, prestige, a desired purchase, safekeeping, a quick and successful transaction free from fraud or misrepresentation, or something else of value.

Obstacles to Trust Online

Novelty and its attendant mystery are the chief factors preventing trusting online interaction. As Esrock (1999) has observed, people routinely engage in transactions with cordless and cell phones. They even hand credit cards over to total strangers without a second thought. These were all once-new technologies that made many people uncomfortable, but just as ATMs once had to gain people's trust (Keen et al., 2000), so do Internet transactions today. In Esrock's survey, almost 80% of those questioned had not yet made purchases online because of trust and safety concerns. Jarvenpaa and Todd (1997) found that the potential for losing credit card information was the most commonly discussed personal risk on the Internet. As recently as late 2000, 92% of respondents to one survey believed "security of credit cards" posed very serious or somewhat serious problems for the Internet and Internet policy (Swisher, 2000, p. B1). Even among Internet users, fewer than half had made a purchase online as of September 2001 (National Telecommunication & Information Administration, 2002). In the absence of trust, its opposites may develop and become entrenched as distrust (Sitkin & Roth, 1993) and suspicion (Deutsch, 1958; Luhmann, 1988).

Nissenbaum (1999) has observed three foundations of trust offline that complicate the establishment of trust online due to their conspicuous absence: identity, personal characteristics, and role definition. Would-be trusters are not sure with whom they are dealing, whether the trustee is a person or organization of integrity, or how exactly the interaction will work in virtual space. Because online interactants (be they individuals or institutions) have few cues on which to base trusting decisions and behaviors, trust in some ways more closely resembles a leap of faith. Consequently, sites that are able to synthesize these three missing elements are more strategically oriented to engender the trust of users.

Camp (2000) observed three basic sources of uncertainty on the Internet: security failures, data misuse, and reliability failures (p. 3). Of these, data misuse is the one most accurately labeled “risk.” Choosing to open oneself to the possibility of data misuse requires trust: trust that a social security number entered at a website will not end up being used to create a false identity; trust that a credit card number will not be used for any purpose other than for the purchase, donation, or identification purpose intended; trust that stock trades will be executed quickly and accurately; trust that membership at a site will not result in spam e-mail; trust that personal information will be carefully protected.

Much trust online is what Shapiro (1987b) calls “impersonal trust,” “when social-control measures derived from social ties and direct contact between principal and agent are unavailable” (p. 634). Putnam (2000) called this general social trust “thin trust,” or trust in people far removed from you, people about whom you have little specific evidence of trustworthiness (p. 136). Trust online is this kind of impersonal or thin trust because it often involves trusting the words and images on a screen rather than an identifiable person or even a familiar organization. Lacking the typical antecedents of interpersonal trust, the online truster must seek other reasons to become vulnerable to a trustee, making the possibility of trust much more difficult. Fukuyama (1995) argued that even offline there is a rising level of distrust in the U.S. today; if this is true, then the challenge of establishing trust online is even greater.

It is important to note that consumers and individual users are not the only trusters on the Internet. Sellers and other kinds of organizations also trust consumers to provide accurate and legitimate information. This trust is often betrayed. Because there is no signature on Internet credit card transactions, for instance, customer disputes of these “card-not-present transactions” almost always result in a “chargeback,” where the retailer must swallow the loss and refund the consumer’s money.

Only 0.14% of storefront retail transactions are charged back, compared with 1.25% of all Internet transactions (Angwin, 2000, p. B1). A CyberSource survey of online retailers found that online purchases composed 5% of all credit card transactions in 2000, but 50% of all credit card fraud (Sapsford, 2000). This poses a trust issue for organizations as well as individuals, and it demonstrates that the line between truster and trustee is sometimes nonexistent.

The Need to Build Trust Rhetorically

Putnam (2000) has argued that trust makes society more efficient: "If we don't have to balance every exchange instantly, we can get a lot more accomplished" (p. 21). Nissenbaum (2001) has observed that the establishment of trust should lead in theory to greater participation online, so understanding how it can be constructed rhetorically may lead to the enabling of more online transactions and other interactions. Determining a schema for the rhetorical construction of trust online will help make the Internet a more accessible place where users can make informed and reasonable decisions, appropriately balancing risk and opportunity to decide whether or not to take a trusting action. Many scholars have observed the need for this kind of study. Tyler and Kramer (1996) called for research on situational dimensions affecting trust, and Chadwick (2001), for more attention to "the human factors in e-commerce," particularly "the ways in which e-commerce messages are constructed and used to affect trust" (p. 657). Shapiro (1987b) called for research on how trust relationships are established, and Castelfranchi and Tan (2001) asked how electronic interactions can mimic the trust-building elements of face-to-face interactions. In one of the early trust studies, Deutsch (1958) suggested that rhetoric may hold the answer: "Mutual trust can be established in people with an individualistic orientation through communication" (p. 275). Chadwick (2001) asserted that the two ways to build trust online are through web design and trust-building behavior. Messages about trust (some of which overlap Chadwick's methods) are also critical to the equation.

This article describes the foundations that support the rhetorical construction of trust online. Given the exigence that trust is declining and the online environment is less familiar than the offline world, what messages can Internet agents create to engender trust in suspicious or even distrustful individual Internet users, and conversely, for what kind of cues of trustworthiness can Internet consumers look? "The work of nourishing trust and trustworthiness remains and calls for a familiar range of complex responses, including the promulgation of norms, moral and character education, and comfort for the hurt" (Nissenbaum, 2001, p. 664). The method to achieve these responses is fundamentally rhetorical. Before introducing four tenets of trust and two rhetorical paradoxes that emerge from them, this article will first review conceptions of trust and its ingredients.

The Concept of Trust

Deutsch (1958) provided one of the earliest definitions of trust: "An individual may be said to have trust in the occurrence of an event if he expects its occurrence and his expectation leads to behavior which he perceives to have greater negative motivational consequences if the expectation is not confirmed than positive motivational consequences if it is confirmed" (p. 266). As Luhmann (1988) observed, "Trust is only required if a bad outcome would make you regret your action" (p. 98).

Fukuyama (1995) found trust "when a community shares a set of moral values in such a way as to create expectations of regular and honest behavior" (p. 153). He attributed much of America's economic power to abundant social capital in the form of trust and a basic level of habitual honesty.

Many definitions of trust are transactional. Morgan and Hunt (1994) found trust to be present "when one party has confidence in an exchange partner's reliability and integrity" (p. 23), and Baier (1986) explained trust as "letting other persons (natural or artificial, such as firms, nations, etc.) take care of something the truster cares about" (p. 240).

Whether involving money through a transaction or not, trust's essential companion is risk (Doney & Cannon, 1997; Gambetta, 1988; Grabowski & Roberts, 1998; Jarvenpaa & Tractinsky, 1999; Luhmann, 1988; Pearce, 1974; Seligman, 1997). Unlike danger, risk is something over which actors maintain some control, choosing to accept it or avoid an activity perceived to involve excessive risk (Luhmann, 1988). Luhmann actually defined trust as "an attitude which allows for risk-taking decisions" (p. 103), "based on a circular relation between risk and action, both being complementary requirements" (p. 100). Protection and insurance are solutions for danger. Trust is a solution not for danger, but rather for risk (Seligman, 1997).

Trust cannot coexist with guarantees (Nissenbaum, 1999). In fact, an absence of guarantees (or certainty) creates risk and, therefore, the possibility of trust. The requirement that trust not rely on guarantees is evident in Mayer, Davis, and Schoorman's (1995) conceptualization:

> the willingness of a party to be vulnerable to the actions of another 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.* (p. 712, emphasis added)

Elofson (2001) asserted that trust can exist only "without explicit guarantee" (p. 127). In one sense, however, guarantees merely add another layer of trust; trust in the original trustee may be reduced or eliminated, but trust in the guarantee and the guarantor (or "trusted third party") is still required. The type of guarantee also might affect the extent to which the need for trust is reduced. A guarantee that prevents the possibility of harm is more reassuring, for instance, than a guarantee that merely provides for recovery or replacement in case of loss. The former type of guarantee reduces the need for trust more than the latter, in which the truster must believe that if something in the transaction goes wrong, money or product will be returned, stolen identity will be restored, or fraudulent credit card charges will be wiped clean.

Pearce (1974) added to risk two other required situational elements for trust: predictability (confidence in the trustee's trustworthiness) and alternative options. Absent these two elements in addition to risk, Pearce argued that actions would be based on hopefulness or desperation, but not trust.

Trusting *behavior* is an all or nothing proposition—even if it is conditional, there is or is not a trusting act—but (as indicated in the discussion of guarantees) there are degrees of trust, cognitively speaking (Castelfranchi & Falcone, 2000; Gambetta, 1988; Palmer, Bailey, & Faraj, 2000). The optimal amount of trust occurs "when the risk we accept in case of failure is inferior to the expected subjective utility in case of success" (Falcone & Castelfranchi, 2001, p. 84), a definition that is a significant departure from Deutsch's (1958). This newer conceptualization reflects Fukuyama's (1995) observation about the general decline of trust in the U.S. Trust was required in the past when risk exceeded potential reward. Now, potential reward must exceed risk in order for an appropriate, "safe" level of trust to exist. This demonstrates a change in what will later be discussed as the "trust threshold."

The Basis of Trust

Trust involves a belief in an agent's competence, predictability, integrity, and benevolence (Falcone & Castelfranchi, 2001; McKnight & Chervany, 2001; Palmer, Bailey, & Farah, 2000). It varies from truster to truster: Some people are simply more inclined to trust than others (Kee & Knox, 1970; Mayer et al., 1995; McKnight & Chervany, 2001; Rea, 2001; Rotter, 1967). This "embedded predisposition to trust" (Creed & Miles, 1996, p. 19) was described geometrically by Shaw (1997). According to Shaw, everyone has a "radius of trust"—the larger the radius of trust, the more predisposed people are to trust. Shaw visualized people's trust disposition to consist of overlapping circles that take in all those who can be trusted for different kinds of tasks.

There is also an idealized aspect of trust that differs somewhat from the pragmatic function of trust. As Conte and Castelfranchi (2001) asked, “Isn’t it better from the human point of view to know that your partner behaved correctly, not because it was more convenient to do so, but because of its good will?” The answer to this question is certainly “yes,” but in practice online users might be more likely to trust based on the belief that it is more convenient for a trading partner (be it institution or individual) to behave correctly.

Trusters seek evidence of trustworthiness, which can include history and reputation, inferences based on personal characteristics, relationships (mutuality and reciprocity), role fulfillment, and contextual factors (Nissenbaum, 1999, pp. 4–5; see also Boyd, 2002). McKnight and Chervany (2001) listed seven different “vendor interventions” that contribute to both trusting beliefs and trusting intention: privacy policy, third-party privacy seals, actual customer interaction, reputation building, links to other sites, guarantees, and general site quality (p. 5). Though some concept of a trustee’s reputation or history of trustworthiness can make the decision to trust easier, trust is not governed by transactional self-interest alone. There is, to a certain extent, a social expectation of reciprocity, even from a complete stranger, that allows trust to be vested on a first-time basis (Berg, Dickhaut, & McCabe, 1995). This experimental finding is consistent with definitions of trust closely connected to generalized reciprocity (Putnam, 2000, p. 21; Tyler & Kramer, 1996, p. 12).

Economist Partha Dasgupta (1988) went so far as to suggest that the development of trust depends on “repeated encounters” and “some memory of previous encounters” (p. 59). All Internet transactions potentially become encounters that build trust for all other Internet transactions. A successful attempt at buying stocks at an online broker, for instance, might result in increased trust for other types of online shopping or banking. Vicarious experience might even allow for the problem-free experiences of others to become the basis for one’s own trusting behavior. If trust is conferred only on individual actors or websites through actual experience, however, Dasgupta’s conception of trust means that initial transactions can never involve trust—perhaps “blind faith” would be a better descriptor. Either way, the newness of the Internet as a communication medium creates the potential for much abuse of trust online; the former conceptualization of the nature of “repeated encounters” provides more hope for the possibility of trust online.

Trusters must assume trustees understand they are being trusted, have the ability to do what they are being trusted to do, and are generally well-intentioned toward the truster (Pearce, 1974). Deutsch (1958) agreed that awareness on the part of the trustee is important: “The trustworthy person is aware of being trusted and . . . he is somehow bound by the trust which is invested in him" (p. 268). Messages that communicate trustworthiness, then, should acknowledge the risk trustees are inviting trusters to accept.

Distinction: Trust vs. Confidence

An important distinction exists between "trust" and "confidence." Confidence is reliance on the legitimacy of social systems, whereas trust recognizes individual agency and the ability of trustees to violate or follow role expectations (Luhmann, 1988; Seligman, 1997).[1] A power outage in a storm can shake people's confidence, but Enron executives' silence after that energy company's collapse shatters people's trust. Trust cannot be reduced to "the fulfillment of systematically mandated role expectations" (Seligman, 1997, p. 44). Confidence in the online sense is belief in or dependence on the systems of online interactions rather than trust in actors (Nissenbaum, 2001). Even the Federal Deposit Insurance Corporation (FDIC; 1998) observes this distinction. Its trust guidelines for electronic banking discuss "trust in the participants" (i.e., institutions) but "confidence in the process" (FDIC, 1998, p. 6). Faltering confidence has consequences as well—it can lead to missed opportunities by requiring too much evidence before acting (Falcone & Castelfranchi, 2001).

Distinction: Trust vs. Trusting Behavior

A further distinction needs to be made between "trust" and "trusting behavior." "Trust" as a cognitive concept differs from trusting action[2] (Kee & Knox, 1970; Mayer et al., 1995; Pearce, 1974). As Gambetta (1988) put it, trust means believing that "the probability [the trustee] will perform an action that is beneficial or at least not detrimental to us is high enough for us to consider engaging in some form of cooperation with [the trustee]" (p. 217). It is one thing to say, "I trust John Doe." It is quite another to ask John Doe to keep a key to your house or take care of your child. The same is true of trust in institutions. For example, the level of trust required to enter a contest online is lower than the level of trust required to choose an online financial services provider to manage your retirement investments. In order to succeed in building trust online, then, websites must cross the threshold between the feeling of trust and the trusting action. This happens either by lowering a truster's risk threshold or by increasing the truster's level of trust (Castelfranchi & Tan, 2001). According to Rea (2001), the trust threshold is determined with the question, "How much trust does the truster need to have in the trustee to co-operate" (p. 227)?

Many trusting behaviors online involve money: depositing money into an online bank, buying stock through an online brokerage, using a credit card to make a purchase online. Other trusting behaviors connected to e-commerce do not risk money, but risk privacy: providing personal information to a website, joining a mailing list, entering a contest by providing an e-mail address. In any case, trust involves risk and must be based on either antecedents or other cues that trust is warranted, although, at the same time, it is not guaranteed.

The Problem of Establishing Initial Trust

Trust is so greatly influenced by experience that the great and quintessential challenge for rhetoric to build trust is in prompting first-time trusting behavior. The online trust situation is particularly difficult because there must always be a first time. If a person enters a new online environment and slightly distrusts it, that distrust is likely to linger in the absence of overwhelming motivation to take a trusting action. This fact suggests that websites of extant offline organizations are likely to engender trust more quickly than dot.coms because extant judgments of trustworthiness might carry over to the Internet. Whether there is an offline version of a site or not, however, "In electronic commerce problems of trust are magnified, because agents reach out far beyond their familiar trade environments" (Castelfranchi & Tan, 2001, p. xviii). The level of discomfort due to the unfamiliarity of online interaction creates a dire need for trust, particularly to enable first-time transactions.

The good news is that, though initial trust will be very difficult to establish online, subsequent interactions will face a progressively lower trust threshold. "Outcomes of trusting behaviors will lead to updating of prior perceptions of the ability, benevolence, and integrity of the trustee" (Mayer et al., 1995, p. 728). Carried further, a beginning online truster might be particularly skittish about trusting behaviors online such as making a purchase or engaging in dialogue. As experience online accrues, however, trust becomes almost a given, able even to withstand occasional violations that, had they occurred earlier in the user's experience, could have driven the person back to the "safer" world offline. "The more frequently the parties have successfully transacted, the more likely they will bring higher levels of trust to subsequent transactions" (Ring & Van de Ven, 1992, p. 489). Optimism, which Uslaner (1998) argued is an important basis for trust, affects the ease with which initial trust can be developed, even in the face of occasional violations of that trust: "Optimists shrug off bad experiences with untrustworthy people as exceptional events" (p. 443).

Initial trusting intention is fragile when people have few positive antecedents, high perceived risks or pessimism, and many untried assumptions (McKnight et al., 1998). It is fragile because of the very real risks of trusting a person or an institution for the first time—trustworthiness will not actually be confirmed until after initial trust has been extended (Shapiro, 1987b). Even that confirmation does not guarantee future trustworthy behavior, but it does supply the positive antecedent for future interactions.

In fact, initial trusting behaviors do not necessarily indicate a high level of trust. They simply demonstrate that a truster is choosing to act as if trust exists. The results of this risky experiment may or may not lead from blind faith to real trust (Gambetta, 1988). Establishing initial trust, then, is the fundamental rhetorical challenge of trust building online.

Rhetorically Constructing Trust Messages Online

Related Models

The review of trust literature makes apparent the fact that others have considered the problem of trust online. Some have even proposed specific solutions. Jarvenpaa and Tractinsky (1999) found perceived reputation to be a more salient trust factor than the perception of an institution's size, implying that trust-building messages should emphasize reputation. In a study of online banking sites in Korea, Kim and Moon (1998) argued that large, three-dimensional clip art and cool pastel colors are web design elements that help Korean sites create trust in their systems. McKnight and Chervany (2001) created an interdisciplinary trust model linking disposition to trust, institution-based trust, trusting beliefs, and trusting intentions as they relate to web vendor interventions and trust-related Internet behaviors. In contrast to these approaches, this article focuses on more discursive means of establishing trustworthiness and the rhetorical problems presented by them.

Inviting small and low-risk actions might ultimately create trust in the Internet writ large: "It may be possible to build up trust on the micro-level and protect systems against loss of confidence on the macro-level" (Luhmann, 1988, p. 104). Yet evidence alone cannot solve the problem of trust; past evidence does not eliminate future risk, and it remains easier to find evidence of untrustworthy behavior than to find absolute evidence of trust (Gambetta, 1988, p. 233).

Trust Tenets

If rhetorical situations invite appropriate responses, then the "situation must somehow prescribe the response which fits" (Bitzer, 1968, p. 10). Any attempt to create trust through rhetoric must rest on some fundamental assumptions growing out of the current situation of trust in America. This section will set forth a definition of trust as it relates to online interaction and assumptions about the bases of trust building online, and then elaborate on how they might inform trust-building rhetoric. Trust is delicate and exists at the confluence of some risk (but not too much), some familiarity (but not complete familiarity), and some hope of success (but no guarantees). The following assumptions can be drawn from the trust theory reviewed thus far: (a) Initial trust is the most difficult to achieve; (b) people trust what they already know, and trust becomes cumulative; (c) trust is in actors, not systems; and (d) trusting behavior results from accepting a little more risk or extending a little more trust.

These assumptions lead to rhetorical strategies designed to counteract people's distrust. Because initial trust is so difficult and new trust builds on what is already trusted, messages of trustworthiness—especially for initial trusting behaviors—must create a sense of familiarity. The ideal online "presence" for the construction of trust, then, is what Lombard and Ditton (1997) called, "the perceptual illusion of nonmediation." Sites with longer established offline operations should take advantage of the reputation of those operations, using the same logos and slogans found offline to increase the online "situational normality" (McKnight et al., 1998). Part of this situational normality means replicating the foundations of offline trust: identity, personal characteristics, and role definition (Nissenbaum, 1999). At online auction eBay, for instance, "community members" enter each transaction in the clear role of "bidder" or "seller," and personal characteristics can be inferred from the feedback testimonials of others. Their "identities" emerge from user names, icons with meaning to the community of users, and a feedback number that reflects experience and reliability on the site (Boyd, 2002).

More generally addressing these assumptions about trust, online trust statements can include the names and titles of organizational representatives available to users, along with links to information about exactly what those people can and cannot do to help users. By reversing the corporate "de-centering of self" (Cheney, 1992), this approach personalizes Web interaction, increases situational normality, and demonstrates continuity between Web interaction and interaction in the world offline. It also reflects the fact that trust can only reside in actors, not systems. The cumulative nature of trust means that prompting initial trusting behavior (as long as that initial trust is not betrayed) will lead to increasing levels of trust over time (Mayer et al., 1995).

In order to accept more risk or extend more trust, people need to understand how much risk is involved. Trust messages must contain reasonable assessments of risk involved on a site, or "structural assurances" (McKnight et al., 1998). These might include explicit information about how user-provided facts will be used, and it might even assess the risk of and remedies for other kinds of dangers. In the case of credit card use, for instance, sites can provide worst-case scenarios and assess their likelihood. If people understand the true extent of the risk of credit card use, they can make informed decisions about whether or not to accept that risk. As Keen et al. (2000) advised, trust messages should make the trusting process and implications both clear and simple. If a site has never been cracked, that would be useful information to include in a trust message. If there are records of vendors' trustworthiness that a site can make available, it should do so. Technical circumstances of risk need to be condensed and simplified. All of these rhetorical moves seek to simplify and amplify the risks involved so that informed choices to trust can follow.

Without clear recognition of risks, there cannot be informed adjustment of a trust threshold. Too little or too much trust can result. Part of a comprehensive approach to establishing trust or security online is the need for both truster and trustee to take some responsibility for making wise trusting choices, a concept Hartmann (1995) called "co-responsibility" (p. 596). The situation in which someone unwisely trusts by accepting too much ignorance and uncertainty is "over-confidence" (Falcone & Castelfranchi, 2001, pp. 83–84), leading to a "pathology of trust" (Deutsch, 1958, p. 278). Trust messages that outline risk and probability of risk becoming reality make co-responsibility a more realistic expectation. Strong trust must come from a position of knowledge, and rhetoric can help build the requisite knowledge for nonpathological trust.

In further acknowledgment of trusting behavior's dependence on lowering the trust threshold or increasing the amount of trust so that it exceeds the threshold (Castelfranchi & Tan, 2001), messages must either persuade users to accept more risk or better establish a site's trustworthiness. This might involve describing the predictability of the site as a trustee (Falcone & Castelfranchi, 2001; Pearce, 1974). It might also involve describing a site's credentials or competence (Falcone & Castelfranchi, 2001). Following Deutsch (1958), messages might create an opportunity for users to provide public feedback, similar to the approach at eBay (Boyd, 2002), sister site half.com, and other person-to-person sites. Though Deutsch (1958) did some of the earliest trust research, he provided two important elements that can still be incorporated as part of online organizations' strategic messages to build trust: "It's in our best interests to be trustworthy and if we're not trustworthy, you have some way to retaliate" (p. 277).

The language of trust is a rhetorical construction that can mitigate risk and promote participation in the form of trusting behavior on the Internet. Based on the tenets of trust offered here, a nonprofit organization seeking donations might offer a statement such as this:

> Cindy at gooddeeds.com is waiting to process your contribution and answer any questions you have by e-mail or toll-free number. Using your credit card online is just as safe as using it to donate by phone (we have never charged people incorrectly!), and it provides gooddeeds.com with needed funds immediately. Gooddeeds.com is young, but has already provided support for organizations such as Habitat for Humanity and Meals on Wheels.

By increasing situational normality with references to a specific actor, assessing risk, and using clear examples to increase potential donors' tendency to trust, gooddeeds.com makes a rhetorical attempt to get those potential donors over the trust threshold and into the trusting behavior of actually donating.

Two Rhetorical Paradoxes

Security Measures Do Not Build Trust. The first rhetorical paradox presented by solutions to problems of trust is that despite the common linkage of "trust and security" in a single phrase, some attempts to build trust through security might actually weaken it. Trust-building initiatives often include legalistic remedies (McKnight et al., 1998; Sitkin & Roth, 1993) and technical security measures (Nissenbaum, 1999). Yet these security-based trust supplements might erode trust by removing some of the bases for trusting behaviors and trustworthy responses (Boyd, 2002; Nissenbaum, 1999; Sitkin & Roth, 1993). Technical security features are useful but will not establish trust by themselves (Blumenthal, 1999; Castelfranchi, 2000; Castelfranchi & Tan, 2001). In an online transaction, "The customer must trust not only the merchant and his employees, but also his technical acumen in computer security" (Camp, 2000, p. 218). This kind of trust is more about confidence, however, and is by no means a replacement for rhetorically constructed trust. Castelfranchi called attempts to create trust in a site completely through technical measures "self-defeating" (p. 8). Nissenbaum (1999) added a philosophical argument: Using technical or legalistic structures to enforce trust "diminishes the 'quality of life' in the online world by diminishing critical opportunities for forming and nourishing trust" (p. 9).

In a similar vein, Sitkin and Roth (1993) argued that legalistic remedies add to distrust because they are "impersonal, distance-enhancing, and context-specific" (p. 376). Part of this distrust might also stem from the inference that high security measures exist because of past breaches of trust or confidence. Even though Sitkin and Roth held out the possibility that legalistic remedies might improve trusting expectations, they predicted that they will fail to overcome the value-based roots of distrust. "Both reduced trust and increased distrust will be associated with the increased use of legalistic remedies" (p. 386). Guarantees and insurance reduce risk and therefore the level of trust required (Rea, 2001). Contracts and promises shift "the focus of trust on to the efficacy of sanctions, and either our or a third party's ability to enforce them" (Gambetta, 1988, p. 221).

"Trust Me" Messages Might Engender Skepticism. It is important to note that even messages about trust require trust. In McKnight and Chervany's (2001) excellent model, this trust is omitted. Web vendor interventions in the model contribute to trusting beliefs about the website, ignoring the decision to trust the messages about trust that might be included in interventions such as privacy statements and guarantees or statements of reliability. The truster chooses to trust not only the site, person, or institution behind a transaction, but also the expert explanation of why the site is trustworthy. These explanations generally take the form of what Aristotle called "artistic" proofs, providing arguments and good reasons for trust. The paradox is that people are often skeptical of others who say, "Trust me," and yet that is exactly what trust messages online attempt to do: to say to Internet users, "Trust us and trust our site."

In evaluating the persuasiveness of trust messages, users become involved in another layer of trust: trust in the translation of technical information. Willard (1990) observed that expert explanations of technical information actually create "conclusions" (p. 227). Willard's own reflection is something all online users could say: "I am a consumer, then, not of facts but of the rhetorical strategies of experts" (p. 227). This means that trusters must choose to trust the conclusions presented about safety or trustworthiness as well as the trustee itself.

Often, trust messages address encryption and how personal information will be used (e.g., will your credit card number be used fraudulently or will submitting your e-mail address result in a flood of spam?). Messages regarding these issues might simplify technical knowledge about something like SSL or they might state company policy about the use of personal information. In either case, webmasters simplify more esoteric, technical information so that it is accessible to a general audience. Willard (1996) called this process "translation," with the attendant imperfections that word implies—"not a transparent mirroring or an unproblematic conversion of equivalencies, but a hazier process of imperfect matches, fuzzy commensurabilities, and missed connections. It suggests metamorphosis and transmutation, rendering and paraphrase" (p. 303). Users, then, must choose to trust the accuracy and completeness of the translation of the proprietary or technical details of a website to the usable, accessible condensation.

Castelfranchi and Falcone (2000) suggested an intermediate step of translation between cognitive trust and trusting behavior: "reliance," or the decision to rely on a trustee (p. 800). Related to this middle step is Baier's (1986) contention that people must decide to "trust" their judgments of trust or distrust (p. 260).

In both of these paradoxes, the ultimate paradox is that attempts to address the problem of trust lead only to more complex trusting decisions. The place of rhetoric is in negotiating these paradoxes and complex relationships so that buyers, sellers, e-mailers, researchers, and everyone else who chooses to trust on the Internet make wise decisions about whether or not to do so.

Conclusion

The continued growth of online interactions, particularly those regarding money, depends upon websites understanding, gaining, and maintaining the trust of current nonusers. This article has drawn from trust theory four tenets that create a basis for the rhetorical construction of trust messages at websites:

- Initial trust is the most difficult to achieve.
- People trust what they already know, and trust becomes cumulative.
- Trust is in actors, not systems.
- Trusting behavior results from accepting a little more risk or extending a little more trust.

Nontrusting "solutions" to risk might actually exacerbate the problem of trust. The existence of a law or system replaces the existence of negotiation and trust (Seligman, 1997, p. 173). "People who do not trust one another will end up cooperating only under a system of formal rules and regulations, which have to be negotiated, agreed to, litigated, and enforced" (Fukuyama, 1995, p. 27). Yet a crisis of confidence often leads to government regulation to enforce trust (Shapiro, 1987a), which is, of course, an oxymoron. Shapiro (1987b) called tools such as guarantees and insurance "anticipatory protections against abuse" of trust (p. 643). Fukuyama (1995) suggested that a combination of enlightened self-interest and some legal restrictions can compensate for a lack of trust. On the other hand, he conceded that "there is usually an inverse relationship between rules and trust" (p. 224). It is better to seek to build trust than to concede to anti-trust forces that will not make the Internet a safer place. The other rhetorical paradox of trust is that even when trust messages are carefully constructed, they complicate the problem of trust by introducing translation as something else for users to trust.

An examination of situated trust messages (e.g., statements about the safety of credit card use or online banking) would provide a useful follow-up to this article. Other research might use experimental methods to test people's reactions to different kinds of trust messages.

Another avenue would be a study of whether clarity or ambiguity is a more rhetorically appropriate online trust strategy. As a rule, the trust tenets taken together dictate clarity, but one critical trusting behavior is "interpreting ambiguous messages as if they were trustworthy" (Pearce, 1974, p. 242). This seems particularly true of online messages, in which potential trusters lack many of the cues available in offline interactions. Eisenberg (1984) allows for "strategic ambiguity" when an institution already has high credibility, because its publics are likely to "'fill in' what they believe to be the appropriate context and meaning" (p. 233). An example is a website with an offline presence or one with a stellar and widely known reputation. In either case, strategic ambiguity becomes a wise option because members of different publics might ascribe different meanings to an assurance such as, "Wal-Mart.com will take care of any customer problems." Some might expect more, some less, but confidence (not trust) in the overall stability and customer friendliness of the entire corporation (and consequently, its systems) can lead to trust in Wal-Mart to "make good" any problems, whatever that might mean in the mind of an individual user. This is, however, an exception: Most online organizations need to provide detailed information such as, "Flybynight.com will refund any mistaken reservations and provide 24-hour live customer service via e-mail. Questions will be answered and disputes resolved within 12 hours of receipt." Closer examination of the ambiguity/clarity question would add to an understanding of effective online trust communication.

The question of trust and its rhetorical construction will continue to be essential to the growth of the Internet and all Internet activities that involve risk. Some day, people might be as comfortable trusting websites and online institutions as they seem to be now trusting neighbors and banks when they use wireless and cordless communication devices or ATMs. Perhaps Americans on- and offline will follow Putnam's (2000) admonition that "we Americans need to reconnect with one another" (p. 28). For this reconnection to take place, however, messages of trust and reassurance must drive the growth and maintenance of actual and virtual systems of commerce and information exchange.

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Notes

[1] Though not calling the two "trust" and "confidence," Putnam (2000) notes, "Trust in other people is logically quite different from trust in institutions and political authorities" (p. 137).

[2] In a similar vein, McKnight and Chervany (2001) distinguish between "trusting beliefs" and "trusting intention."

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