電子商務系統影響初始信任感
之設計因素探討

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摘　要

　　雖然網路活動仍持續的急遽成長，但消費者對於網路上牽涉金融交易的購物行為卻踟躕不前，詳究其主因之一即為消費者不信任網路商店。在網路環境中除了無法直接接觸產品外，非面對面的接觸所造成的陌生感更阻礙消費者的交易意願。儘管金融加密機制已是不可或缺的要件之一，但是對於消費者而言，店家網站相關設計因素。亦是在互動交易的過程影響建立信任的重要因素。尤其是對新進的網路商店而言，在聲譽與品牌尚未建立起來時，如何透過信任設計因素的安排來提升消費者的初始信任感，可說是非常重要議題。

　　本研究的目的在探討影響消費者於不同交易階段影響其初始信任感之設計因素。研究結果顯示分別在「資訊階段」、「協定階段」與「社群階段」皆存有明顯影響初始信任之設計因素。

The Design Factors of Affecting Consumers' Initial Trusts in E-Commerce Web Systems

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Abstract

In spite of the phenomenal growth of online activities, consumers are still reluctant to engage in spontaneous financial transactions in online marketplaces. Consumers may not trust online vendors due to the fact that the business-to-consumer process often takes place between strangers. It is thus necessary to study the critical impediment issues, such as trust mechanisms, in the e-commerce environment. While a secure technical infrastructure is crucial, it might not be sufficient to create trust without considering the context of online transactions. The characteristics of interactions during e-commerce exchange will be critical for the building stage of trust development. Alternately, what kinds of design factors will affect consumers' sense of trust will be very important for most online business rookies. Their failure could be predicted if these newcomers neglect to establish an environment of trustworthiness, but instead rely on their obscure reputations and company profiles. Therefore, the purposes of the present study are to investigate the design factors that might affect consumers' initial trust when shopping online. A two-step empirical study was conducted. The results of this study suggest that there are specific design factors contributing to consumers' initial trust through three shopping phases: the Information phase, the Agreement phase, and the Community phase.

Keywords: E-commerce, Initial Trust, Design Factors