



ON TRUSTWORTHINESS OF WEBSITES

Trustworthiness is – generally speaking – a subjective opinion. What is trustworthy to me may not be trustworthy to others. There may be a way to group or profile consumers by age, lifestyle, demographics, interest, etc and assess whether they would find a particular site trustworthy. Alternately, if it is known what sites a group finds trustworthy it may be possible to extrapolate and determine whether a new site will be found trustworthy by them or not. In that respect my opinion represents a data point in your overall survey.

Since trustworthiness is a subjective opinion, an appropriate measure would be the degree of trustworthiness or a confidence factor instead of a binary decision. There could be a threshold and one could state a confidence rating above the threshold be called trustworthy, but even that threshold would depend on one's risk tolerance, and what the website offers, i.e. commercial transactions versus wealth of free information.

Third, trustworthiness is something that could potentially build over time. Some sites, like Malcolm Gladwell says, make us feel comfortable in a blink, but that again is still subjective – like love at first sight. Most of the time, it is the familiarity and prior experience with the website that gains my trust. Of the sites I visit, nearly 40% are pre-visited sites.

Fourth, I have only looked at this from a consumer browsing for personal use, not as part of his work life.

Finally, there is a thin line nowadays on a website versus the company it stands for. So there may be some confusion between the trustworthiness of the website versus the trustworthiness of the company itself. I am assuming the trustworthiness of a website ought to be different from the company. Some reputed establishments have relatively poor sites that do not provide me required information and hence cannot be trusted.

Categories of trustworthiness

Aspect	Consequence	Risk / Reward	Category	Automation possible?
<u>Obvious no-no's:</u> - Constant pop-ups - Email spam after providing email for registration - Auto downloads - Clicking on email links that turned out Phishing to different site than claimed - unrealistic free gifts - Broken links - Too many links	May significantly decrease trustworthiness	Consumer may unfortunately get more than what he asked for and often beyond his control with adverse affects that would continue after the browser is closed.	Confidentiality Integrity Availability Privacy Identity Usability	Yes
- Certification errors - Automatic redirections visible to consumer - Long URLs or symbol characters in URL hostnames	Decreases trustworthiness	This is not an expected behavior of a professional website and therefore may cause suspicion and consumer might retry or prefer to stay away instead of getting into trouble.	Confidentiality Integrity Identity	Yes
Pre-visited sites	Increases or Decreases trustworthiness	Revisiting sites previously visited will reinforce the trustworthiness assessment if similar experience is gained in subsequent interactions. Specially sites that have been bookmarked to reduce chances of mistyping URL and eliminate phishing navigation. However, the site should be stable and not constantly changing user interface, which would decrease trustworthiness.	Confidentiality Integrity Availability Identity Usability	Somewhat
Sites requiring a series of steps to complete a transaction	Increases trustworthiness	Uncertainty over what needs to be provided in the steps down the line, and backing out at that time would mean a waste of time. Also information already filled in could be misused by recipient in potentially undesired manner.	Usability, Transparency	Complex
Long waits	Decreases trustworthiness	Long waits in retrieving makes one wonder how long he will have to wait and	Availability, Integrity	Yes

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		<p>whether he might just get an error after the long wait.</p> <p>On the other hand, long waits after submission of order might make some people nervous about whether the transaction is being processed correctly or being tampered in transit.</p>		
Confirmation messages revealing the real truth.	Decreases trustworthiness	<p>Examples:</p> <p>1. The website posted \$25 charge for “next day” delivery of coffee mug printed with digital image uploaded at the time of order. Confirmation message said your item will be shipped in ten business days. Turns out that it takes ten days to print the mug anyway, the \$25 paid only applies to delivery after printing the mug. So it is delivered to consumer on 11th day for \$25, instead of standard delivery on 15th day for free.</p> <p>2. “In some cases, your credit card may be charged twice. But please call us and we will reverse charge within ten business days.”</p>	Availability, Integrity, Transparency	No
Professional design with ease of use and navigation, and not hiding things in fine print (use of info)	Increases trustworthiness	Company making investments for better customer experience is likely to be more trustworthy with notable exceptions such as craigslist	Usability, Aesthetics, Transparency	Complex
Recommendation by trusted sources such as family and friends	Increases trustworthiness	<p>Just the web of trust</p> <p>There is a distinction between family recommendation vs online ratings of merchants or websites on ebay or blogs etc. The later would not have same effect.</p>	Identity	N/A
Appearance of advertisements from trusted establishments	Increases trustworthiness	I am likely to trust a website more if Bank of America and Fidelity find it worthy of	Identity	Yes?

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		<p>putting their ad on. Will not click the ad link, but rely on the judgment of these companies on where they spend their ad dollars.</p> <p>Some might trust based on appearance of Verisign or other certification logos on web page, I do not.</p>		
Bad news	Decreases trustworthiness	<p>Reports from media, blogs, etc on breaches and issues may cause website to be untrustworthy. This may also be inferred, for instance bad revenue models made public might make website not to provide results in consumer's interest.</p> <p>On the other hand, good news may lead consumer to access a website, but with full guards on.</p>	Usability	Yes
Credibility of company	Increases trustworthiness	<p>Websites of branded companies could be better trusted over a period. However, I would not go to www.piperlime.com if I did not know it was a Gap company. So depending on consumer, there needs to be a mapping of online brand to traditional world.</p>	Confidentiality	N/A
Localization	Increases trustworthiness	<p>Consumers would relate to content tied to his local geography and boost confidence that something of value can be obtained from further interaction through the website.</p>	Identity Locality	Complex
Clear display of multi-channel contacts such as chat, telephone, and physical office in nearby area	Increases trustworthiness	<p>Gives a feeling there is something concrete besides the website, and problems with a transaction could be addressed properly.</p>	Availability Accessibility Locality	Complex
Anonymity & Degree of personalization	Increases trustworthiness	<p>Requiring a mandatory login would turn people away from consumer facing website as</p>	Usability, Personalization	Yes

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		<p>the motives of the website promoters become questionable; This is true for personal use only, and not the employer's benefit provider website.</p> <p>At the same time, having the name correctly appearing on a previously registered website, with workspaces neatly arranged per consumer's choice will provide more confidence that everything is in order.</p>		
Keeping consumer informed	Increases trustworthiness	Simple things, such as warning user when a link takes to another website would boost confidence, provided there is an option to turn it off. The reason such warning would boost trustworthiness of a website is because it might be perceived as wanting to be accountable for consumer interaction in its homeground.	Integrity	Perhaps
Popularity etc	May increase trustworthiness	<p>Come consumers might find it appealing to visit sites publicized as frequently visited by others, and its variants such as most emailed article etc, without needing any information on the contents of these websites or articles.</p> <p>This is different from actual media article about any issues with specific website at a point in time where the content are known.</p>		