

# The Initial E-Trust Formation to a Content-Based Web Site : The Role of E-service Quality and Disposition to Trust

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**Abstract-** Previous researches related to the trust concept have been rich in the field of e-commerce and few of them were devoted to the comprehension of consumer behavior facing the trust in the case of informative website. Thus, this research sheds light on the development of initial e-trust to content-based web sites, more exactly healthcare and wellness web sites, and the effect of this trust on consumer behavioral intent. An online survey was conducted in order to validate a causal model that explains the development of initial e-trust to content-based web sites by emphasizing the impact of disposition to trust and e-service quality on e-trust and the impact of e-trust on behavioral intent.

**Keywords-** E-trust; Initial e-trust; Disposition to trust; E-service quality (ESQ); Behavioral intent

## 1. INTRODUCTION

Internet is an essential tool of search for informations. However, its use is not without some drawbacks. Indeed, the lack of control of the information and the problem of verification of their credibility constitute the main issues for users. To by-pass these problems and reassure the internet users, researchers recommend, in the conception of web sites, to establish tools allowing to control informations supplied on the web and to regulate the digital environment through politics assuring the safety and conservation of users' private life. The purpose is to reduce risks and to establish a climate of trust, essential to the prosperity of websites. Therefore, understanding of mechanisms and antecedents of the formation of e-trust proves to be an important utility for websites designers. Previous researches relative to the e-trust concept were rich within the framework of the e-commerce and they did not take into account the various types of web sites, in particular content-based websites. Another observation concerns the divergences of the e-trust conceptualization which is mainly explained by the specificities of trust in every relational phase. From these reports, our research tries to shed some light on the trust formation further to a first meeting and interaction between internet user and the website which contains health and well-being informations, as well as its effects on consumer behavioral intent. Indeed, the establishment of trust is an essential condition to the survival and prosperity of this type of website that deal with sensitive subjects relative to health and physical and mental well-being. The purpose is to reassure internet users, to attract them and to extend the

navigation experience and make it more pleasant. In this perspective, our research expects to answer the following questions: **What is the role of e-service quality and disposition to trust in the formation of initial e-trust? And what is the impact of this trust on behavioral intent?** To answer these questions, we suggest, firstly, to expose the theoretical framework while underlining the role of e-service quality and disposition to trust in the formation of initial e-trust to content-based website, as well as the main reactions of the internet users to this trust. Then, we expose data collection method, the data processing methodology and the main empirical results. Finally, we conclude with a discussion of managerial implications and future directions of the study.

## 2. LITERATURE REVIEW

### 2.1 TRUST

The concept of trust has been the object of several studies in the disciplines of sociology, psychology, economy, finance, management and traditional and electronic marketing. This multi-disciplinary nature of this concept participated to understand it, to identify it and to conceptualize it. Nevertheless, it highlighted the problems related to "the confusing proliferation of the composite trust definitions" (McKnight and al., 2002). Indeed, the psychological approach assimilates trust as a psychological state which refers to beliefs, to predispositions and to expectations. The behavioral approach assimilates it to an action of commitment that is manifested in a behavior and a willingness to depend on others and to be vulnerable. Besides, trust has been considered as a process which

evolves over time and relation with partners, especially in Rempel and al. (1985); Lewicki and Bunker (1996); Gharbi and al. (2003); Pennanen (2006); Akrouit and Akrouit (2010) researches. Thus, several types of trust associated with each phase of trust relationship have been identified:

1. During the first development phase of relationship trust, called the exploration phase by Akrouit and Akrouit (2010) or the dissuasion phase by Lewicki and Bunker (1996), partners discover and evaluate expectations, needs and benefits of the relationship. At this stage, trust is assimilated to calculative-based trust. This type of trust is motivated by functional interests (Gharbi and al., 2003) related to an economic comparison between relationship benefits and the loss of this relationship.

2. The second phase of relationship development, called expansion phase (Akrouit and Akrouit, 2010), is characterized by a deeper knowledge of each party of the relation. At this stage, trust is assimilated to the Knowledge-based trust which arises from experience and social interactions (Lewicki and Bunker, 1995; Shapiro and al., 1992) and allows to evaluate the trustworthiness of the partner (Miller and Rempel, 2004).

3. At an advanced stage of the relationship, trust is described as an emotional state which manifests itself through the belief in the benevolence of the partner. At this stage, trust is assimilated to affective trust according to Akrouit and Akrouit (2010) and to identification-based trust of needs, desires, preferences and partner expectations according to Gharbi and al. (2003).

We conclude that previous researches define the concept of trust as a psychological state, a belief, an expectation, a disposition to trust, or a willingness to depend on others and to be vulnerable. It is also considered as a process that evolves over time and interactions between partners. In order to not accentuate this divergence, we propose to focus on the formation of trust further to a first encounter and interaction between users and the website. Thus, we will be based on the foundation of the initial e-trust paradox (McKnight and al., 2002). Initial trust refers to "trust in an unfamiliar trustee, a relationship in which the actors do not yet have credible, meaningful information about, or effective bonds with each other" (Bigley and Pearce, 1998 cited in McKnight and al., 2002). McKnight and al. (2002) explain the initial e-trust formation by dispositions to trust without having enough credible information about others and by institution-based trust which refers to the beliefs of the existence of certain favorable conditions (the example of a legal environment) that help to create a trust climate. It excludes, therefore, all the prior experiences and knowledge.

## 2.2 DISPOSITION TO TRUST

"Disposition to trust is the extent to which a person displays a tendency to be willing to depend on others across a broad spectrum of situations and persons"

(McKnight and al., 1998, p.477). It's a stable trait of personality in time which manifest through different situations (Sitkin and Pablo, 1992; Walczuch and al., 2001; Chouk, 2005; Kim and Tadisina, 2007).

McKnight and al. (1998) distinguish two dimensions of disposition to trust, faith in humanity and trusting stance:

- Faith in humanity means "one assumes others are usually upright, well meaning and dependable" (McKnight and al., 2002, p. 339).

- Trusting stance means that "one believes that regardless of whether people are reliable or not, one obtain better interpersonal outcomes by dealing with people as though they are well-meaning and reliable" (McKnight and al., 1998, p. 477).

According to Mayer and al. (1995); McKnight and al. (1998; 2002), disposition to trust is expressed differently from one person to another and it has a significant and direct effect on trust formation when the person has no prior information about his partner. Basing on works of Gefen, 2000; McKnight and Chervany, 2002; Kim and Tadisina (2007); Thompson and Jing (2007); Kantsperger and Kunz (2010), we propose our first hypothesis: **« disposition to trust has a positive impact on initial e-trust ».**

## 2.3 E-SERVICE QUALITY

E-service quality is the extent to which a website facilitates, in an efficient and effective manner, shopping, purchasing and delivering (Zeithaml and al., 2000). It's also "the consumer's evaluation of process and outcome quality of the interaction with a service provider's electronic channels" (Gummerus and al., 2004).

According to Bressolles and Nantel (2007), the service quality delivered by an informative website is composed by the following dimensions:

- The quality and quantity of informations.
- The ease of use.
- The design.
- The security and privacy.
- The interactivity and la personalization.

The e-service quality is an important antecedent of the e-trust. Indeed, the works of Grönroos and al. (2000); McKnight and Chervany (2002); Corritore and al. (2003); Gummerus and al. (2004); Zha and al. (2006); AL Dwairi and Kamala (2009); Ghane and al. (2011) showed that it positively influences e-trust. Similarly, Kasim and Ismail (2009) studied the positive and significant influence of each e-service quality dimensions, especially ease of use, design, interactivity, personalization and security, on e-trust. In addition, Zarrai and Gharbi (2007) showed a significant and positive influence of the ease of use, the quality and quantity of information, the security, the design, the interactivity and personalization on e-trust.

Thus, we propose to test our second hypothesis which states that **« the e-service quality has a positive impact on initial e-trust ».**

## 2.4 E-TRUST CONSEQUENCES

E-trust seems to encourage positive attitudes towards websites considered by McKnight and al. (2002) as being the intentions to engage in a trust relationship. Moreover, the literature highlighted the main consequences of e-trust. It is mainly about the loyalty (Huang, 2008 ; Kassim and Ismail, 2009), the purchasing intentions (McKnight and al., 2002 ; Yoon, 2002 ; Chen and Barnes, 2007), the intention to use website (Hampton-Sosa and Koufaris, 2005 ), the intention to revisit the site (Shankar and al., 2002; Liu and al., 2004 ) and the satisfaction (Taylor and Hunter, 2003 ; Gummerus and al., 2004).

Similarly, a confident and reassured website user is predisposed to interact with the site, to add it to the list of the favorite websites, to recommend it, to register to it and to follow the advice recommended by this site. All these intentions are considered by Bart and al. (2005) as the different facets of behavioral intent. As consequence, we propose to test our third hypothesis which states that « **Initial e-trust has a positive impact on behavioral intent** ».

## 3. EMPIRICAL STUDY

To study the initial e-trust formation to content-based website, we decided to get closer to the reality of the conditions of its formation by adopting the method of an online survey with real conditions of navigation. Besides, in order to facilitate the investigation and move towards a large number of targets, we chose health and well-being websites which contain the maximum of information relative to the health, to the nutrition, to the education, to the family, to the psychology, advices of beauty and fashion, etc. The choice of the site object of the survey was made in two steps. We selected, first of all, health and well-being websites which are unknown because the objective of our research is to study the initial e-trust formation. This selection follows a number of criteria : (1) Interactive websites that allow the personalization of services and contain tools ensuring security of privacy ; (2) Websites written and signed by professionals and experts of health and well-being ; (3) Websites with fairly sober background that contain photos, video and information. They do not contain, in addition, a lot of advertisements which can disturb or interrupt the user navigation. Then, we turned to a group of experts. We asked them: (1) to verify the coherence between websites selected and the aims of our study; (2) to make sure of technical and functional aspects of the websites; (3) finally, to check the relevance and credibility of the informations delivered by websites. The experts chose with unanimity the site [www.passeportsante.net](http://www.passeportsante.net). Consequently, this site constitutes the site object of our online survey. We invited Internet users to participate to the online survey by postulating e-mails and messages on social networks. We

mentioned, firstly, that it is a first visit to the website, so, solicited people who already know the site are requested not to participate to our survey. Otherwise, those who wish to participate are asked to participate only once. Besides, we asked participants to do nothing in parallel during navigation experience, to dedicate all the time necessary to visit all the pages and sections of the site, and finally, to explore all its features before answering the questionnaire by clicking on the link at the bottom of the message. Consequently, we collected 350 answers from Internet users with different socio-demographic profiles and various socio-professionals categories.

### 3.1. MEASUREMENT SCALE

We used the scale of Bressolles and Nantel (2007) to measure the e-service quality. It contains 16 items divided into 5 dimensions: 1) Quality and quantity of information; 2) Ease of use; 3) Design; 4) Security/privacy; 5) Interactivity/personalization. The scale of Teo and Lin (2002) was used to measure the disposition to trust. It contains 11 items divided into 2 dimensions: faith in humanity and trusting stance. To measure e-trust, we used the scale of McKnight and al. (2002) which contains 11 items divided into 3 dimensions: benevolence, integrity and competence. Finally, we used the scale of Bart and al. (2005) to measure behavioral intent which has been adapted. It should be noted that participants were asked to evaluate each item according to 5 likert-type scale.

### 3.2. THE VALIDITY OF THE MEASUREMENT MODELS

In order to evaluate the factorization of the data and the reliability of the measurement scales of e-service quality, e-trust, disposition to trust and behavioral intent, we conducted an exploratory factor analysis (EFA) by using principal components analysis (varimax rotation). The results of the EFA were, then, subjected to a second confirmatory factor analysis (CFA) with the structural equations method. We used the Maximum Likelihood method (ML) which related to the multi-normality of variables. In the case where this condition was not respected, we used solutions recommended by Akrouit (2010). It's about eliminating, first of all, the observations with the highest Mahalanobis distance. If the problem of the deviation from the normal distribution persists, we will proceed with the Bollen-Stine Bootstrap procedure.

The purpose is to compare the difference between the Chi-square probabilities of the model without bootstrap and with bootstrap. If the difference is insignificant, then the violation of the normal distribution will not affect the results. Besides and in order to make sure of the stability of data, we will verify the values of parameters estimated by the ML method and the bootstrap (N=250) procedure. If the differences are less than 0.01, then the ML results will be interpreted. Otherwise, it will be the results of the bootstrap that will be interpreted.

#### 3.2.1 Measure of e-service quality



We conducted a CFA in addition to an EFA (Appendix 1, Table 1) on the ESQ scale. The results indicate that the proposed model present a good index fit (Appendix 1, Table 2). We examined the reliability in a confirmatory level and the convergent and discriminant validity of each dimension of ESQ (Appendix 1, Table 3 and 4) according to Fornell and Larcker (1981) approach. It should be noted that the superior order of the ESQ is justified by many researchers, in particular Bressolles (2006). Besides, the comparison between the first-order model and the second-order model in term of the Target Coefficient Index TCI ( $[157,671/160,329] = 0.9834$ ) reveal that 98.34% of covariance between first-order factors can be explained in terms of second-order factors. Therefore, the model structure of ESQ converges to a higher order. The second-order structure of ESQ presents a good goodness of fit (Appendix 1, Table 5). Furthermore, the tests of reliability and the convergent and discriminant validity confirm the second-order structure of the ESQ. Consequently, we will use this structure in the establishment of our causal model.

### 3.2.2 Measure of disposition to trust

We conducted a CFA in addition to an EFA (Appendix 2, Table 6) on the disposition to trust scale. The findings of the CFA reveal that the measurement model of the disposition to trust presents a satisfactory index of fit (Appendix 2, Table 7). Besides, the scale is reliable and valid (Appendix 2, Table 8 and 9). The correlation between the two dimensions, trusting stance and faith in humanity, is equal to 0.704. Furthermore, the TCI is equal to 1 ( $[29,682/29,682]$ ). Thus, 100% of covariance between the first-order factor can be explained by the second-order factors. Therefore, the structure of the ESQ model converges to a superior order. This structure presents a good fit (Appendix 2, Table 10). Besides, the tests of reliability and the convergent and discriminant validity, confirm the second-order factor of the disposition to trust.

### 3.2.3 Measure of e-trust

An EFA was conducted on the e-trust scale (Appendix 3, Table 11). The scale presents a two-dimensional factor structure. The four items COMP1, COMP2, COMP3 and COMP4 are associated to the expected dimension « the competence ». While the items BIENV1, BIENV2 and BIENV3 are associated with the items INTEG1, INTEG2, INTEG3 and INTEG4 under the same dimension called « benevolence-integrity ». The CFA findings reveal that the measurement model presents a satisfactory index of fit (Appendix 3, Table 12) and good reliability and convergent and discriminant validity (Appendix 3, Table 13 and 14). We verified whether the e-trust structure allows us to move on to a hierarchical confirmatory analysis. Indeed, in the literature, the superior order of e-trust is justified by many researchers, notably McKnight and al. (2002). Besides, the TCI ( $[97,901/97,901] = 1$ ) reveal that 100% of covariances between the first-order factors can be explained by the second-order factors. Thus,

the structure of the e-trust model converges to a superior order and this structure has a good fit (Appendix 3, Table 15). Finally, the tests of reliability and validity confirm the second-order factor of the e-trust.

Measure of behavioral intent. We conducted a CFA in addition to an EFA (Appendix 4, Table 16) on the behavioral intent scale. The results of the CFA revealed that the item INTENT1 has a value of SMC less than 0.4. This item has been eliminated. After purification (Appendix 4, Table 17), the scale become exactly identified (three items), which means that it contains enough information to estimate the parameters. The reliability and the convergent validity of the scale are satisfactory.

### 3.2.4 Causal model and hypothesis validation

The goodness-of-fit test for the causal model is presented in Appendix 5, Table 18. The Values of GFI, AGFI, TLI and NFI are acceptable. The RMR and RMSEA values are low. The model satisfies the conditions of parsimony with a Chi-square/df value of 2.771. We note that we used the Bootstrap (N=250) procedure in order to test the robustness of the model and to solve the deviation from the normal distribution (the Mardia index is higher than 3). Using AMOS.20, we tested the proposed hypotheses by analyzing the relationship between the constructs of our model. The results of table 19 indicate that the disposition to trust and the e-service quality have positive and significant impact on the e-trust. In addition, the e-trust has a positive and significant impact on behavioral intent. Thus, the three hypotheses of our research are validated.

## 4. CONCLUSION AND DISCUSSIONS OF RESULTS

We tried throughout this study to provide answers concerning : (1) The formation of the initial e-trust to a content-based website focusing on the roles played by the e-service quality and disposition to trust ; (2) The determination of the impact of this trust on the users reactions, more precisely on behavioral intent.

It should be noted that we focused on the initial trust which appears when the relationship partners meet or interact for the first time. According to McKnight and al. (1998; 2002), the formation of this type of trust is not based on any experience or prior knowledge. The results of an online survey on a health and well-being website, which were analyzed with structural equations method, allowed us to validate a conceptual model integrating the roles of e-service quality and disposition to trust in the initial e-trust formation, on one hand, and the behavioral intent, on the other hand. The main empirical results are summarized, first of all, in the important role of the e-service quality and the disposition to trust in the e-trust formation in the context of an informative website. Indeed, the e-service quality has a positive impact on e-trust. These results

converge with those of the literature, especially in the work of Gummerus and al. (2004); Zha and al. (2006); Kassim and Ismail (2009); Ghane and al. (2011). By studying the dimensions of the e-service quality that influence the e-trust formation (Appendix 5), we find that it is the information quality and quantity, the security/privacy and the design, that have positive and significant impacts on the e-trust formation. Indeed, the visual atmosphere of a site is an important element taken into consideration by the Internet users in the trustworthiness evaluation of the website because it is the first perceived element in the exchange and interaction relationship with the website. Bresolles (2006); Galan and Gonzalez (2001) have already confirmed the importance of the visual aspect of a website in its assessment. Further, the website design « is a critical part of Internet marketing strategy and an important element in building trust » (Bart and al., 2005). The positive and significant impact of the quality and quantity of information on the e-trust is quite expected in the context of informative website. Furthermore, our results are in perfect agreement with those of Wang and Emurian (2005); Zarrai and Gharbi (2007). Thus, to create a climate of trust, web designers must have to pay their attentions to the information quality that should be understandable, clear, varied, and updates. Moreover, security and preservation of privacy and personal data exchanged during the browsing experience proves to be an important element for users who remain reluctant as for a possible doubtful use. Furthermore, the e-commerce literature has always stressed the importance of security and privacy in the development of the e-trust, notably in the researches of Gummerus and al. (2004); Ribbink and al. (2004); Kassim and Ismail (2009). Disposition to trust has a positive impact on the e-trust. These findings coincide with those of McKnight and al. (2002); Thompson and Jing (2007). By examining, in addition, the relation between the dimensions of disposition to trust and e-trust (Appendix 6), we notice that only the faith in humanity which favors the formation of e-trust. This can be explained by the informative nature of the website because the Internet users trust the writers of the informations provided by the website who are generally professionals and experts of the health and well-being. Finally, findings show that the e-trust has a positive impact on the behavioral intent. These results are in keeping with those of Yoon (2002); Bart and al. (2005). Thus, the formation of trust to an informative website seems to favor positives behavioral intentions towards the site. Indeed, a reassured internet user is predisposed to interact with the website by exchanging personal data, to register on the site and to become a member of his community. He would like, besides, to follow the advices recommended by this site, to extend his visit, to revisit the site, to add it to the list of the favorite sites and to recommend it to his friends.

## 5. MANAGERIAL IMPLICATIONS

From a managerial point of view, this research propose some recommendations and action levels to be considered in the conception of content-based websites to establish a climate of trust and ensure their prosperity:

1. The esthetic aspect of the website is the first perceived element by the internet user. It is a revealing element of the care given to the website, to its seriousness and to its credibility. Thus, the designers have to count on the design quality, the colors and the font type used. Besides, they must assure a good balance between the quantities of informations and diagrams or figures which accompany them and their location on the site compared to the content and the various advertisements on the site.

2. The designers of informative websites must pay a particular attention to the quality of informations delivered on the website which must be varied, simple, accurate and up to date to ensure its understanding among all types of users. Moreover, to attract the reader's attention and to prolong his navigation on the website, the information must be accompanied by diagrams and video.

3. The confidentiality politics of private data appear to be decisive in creating a climate of trust between internet users and the content-based website. Thus, designers of websites have to reassure the internet users by explaining the confidentiality politics adopted and used and by allowing them to control their personal information without access restriction.

## 6. LIMITATIONS AND FUTURE RESEARCH

We limited the scope of this research to only one content-based website which raises the problem of generalization of the obtained results. It would be interesting to extend the frame application of our research to others informative websites such as the websites of arts, sciences, decoration, etc. The purpose is to make comparisons between the results stemming from various content-base websites and to be able to generalize the findings on all this type of websites. Besides, data collection through an online survey raises difficulties relative to the control of the online experience in its entirety. The purpose of using this method was to assure real conditions of the e-trust formation.

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## APPENDIX

### APPENDIX 1 : The Validity of the ESQ scale

Table 1: Results of the exploratory factor analysis

Items	Quality of representation	Factor loadings			
		Security/privacy	Design	Quality of informations	Ease of use
FU1	0,803				0,869
FU2	0,833				0,821
QI1	0,524			0,847	
QI2	0,761			0,774	
QI3	0,708			0,564	
D1	0,703		0,868		
D2	0,617		0,809		
D3	0,786		0,729		
D4	0,511		0,625		
SVP1	0,694	0,871			
SVP2	0,759	0,837			
SVP3	0,794	0,802			
SVP4	0,643	0,789			
SVP5	0,737	0,767			
(λ)		3,626	2,613	1,852	1,783
Reliability		0,902	0,807	0,695	0,815
Percentage of variance extracted		25,901	18,666	13,227	12,739
KMO = 0,841 ; The test of sphericity of Bartlett = 0,000					

Table 2: Model fit

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	3.285	0.931	0.888	0.036	0.081	0.926	0.947	0.927

Table 3: Reliability and convergent validity

	Rh $\phi$ of Jöreskog	Rh $\phi$ of the convergent validity
Security/privacy	0.904	0.653
Design	0.808	0.584
Quality and quantity of information	0.719	0.566
Ease of use	0.821	0.698

Table 4: The discriminant validity

	Security/privacy	Design	Quality and quantity of information	Ease of use
Security/privacy	0.653			
Design	0.166	0.584		
Quality and quantity of information	0.210	0.193	0.566	
Ease of use	0.261	0.158	0.158	0.698

Table 5: Model fit : The second-order structure of ESQ

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	3.208	0.930	0.890	0.036	0.080	0.924	0.946	0.929

## APPENDIX 2 : The validity of the disposition to trust scale

Table 6 : Results of the exploratory factor analysis

Items	Quality of representation	Factor loadings	
		Faith in humanity	Trusting stance
DISP1	0,860	0,891	
DISP2	0,905	0,888	
DISP3	0,815	0,804	
DISP4	0,704		0,883
DISP5	0,833		0,854
DISP6	0,861		0,767
( $\lambda$ )		2,530	2,447
Reliability		42,172	40,787
Percentage of variance extracted		0,916	0,872
KMO = 0,847 ; The test of sphericity of Bartlett = 0,000			

Table 7 : Model fit

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	4.240	0.972	0.917	0.037	0.096	0.981	0.985	0.969

Table 8 : Reliability and convergent validity of the disposition to trust scale

	Rh $\phi$ of Jöreskog	The convergent validity
Faith in humanity	0.918	0.789
Trusting stance	0.880	0.712

Table 9: The discriminant validity

	Faith in humanity	Trusting stance
Faith in humanity	0.789	---



Trusting stance	0.495	0.712
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Table 10: Model fit : The second-order structure

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	4.240	0.972	0.917	0.037	0.096	0.981	0.985	0.969

### APPENDIX 3 : The validity of the e-trust scale

Table 11 : Results of exploratory factor analysis

Items	Quality of representation	Factor loadings	
		Benevolence-Integrity	Competence
BIENV1	0,651	0,770	
BIENV2	0,635	0,750	
BIENV3	0,590	0,758	
INTEG1	0,669	0,799	
INTEG2	0,738	0,830	
INTEG3	0,595	0,758	
INTEG4	0,574	0,702	
COMP1	0,675		0,784
COMP2	0,759		0,843
COMP3	0,786		0,867
COMP4	0,735		0,809
( $\lambda$ )		4,317	3,090
Reliability		0,903	0,888
Percentage of variance extracted		39,246	28,092
KMO = 0,862 ; Test of sphericity of Bartlett = 0,000			

Table 12 : Model fit

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	4.079	0.945	0.897	0.027	0.094	0.951	0.962	0.943

Table 13: Reliability and convergent validity of the e-trust scale

	Rh� of J�reskog	Rh� of the convergent validity
Benevolence-Integrity	0.886	0.612
Competence	0.872	0.633

Table 14 : The discriminant validity

	Benevolence-Integrity	Competence
Benevolence-Integrity	0.612	—
Competence	0.286	0.633

Table 15 : Model fit : The second-order structure

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	4.079	0.945	0.897	0.027	0.094	0.951	0.962	0.943

### APPENDIX 4: The validity of the behavioral intent scale

Table 16 : Results of exploratory factor analysis

Items	Quality of representation	Factor loadings
INTENT1	0,571	0,912
INTENT2	0,721	0,881
INTENT3	0,832	0,849

INTENT4	0,776	0,756
KMO = 0,760 ; Test of sphericity of Bartlett = 0,000		
$(\lambda) = 2,899$		
Percentage of variance extracted = 72,476		
Reliability = 0,872		

Table 17 : Results of confirmatory factor analysis

Items	SMC	CR	p
INTENT2	0.698	15.356	0.000
INTENT3	0.960	23.179	0.000
INTENT4	0.534	18.320	0.000
Rhô of Jöreskog = 0.889			
Rhô of the convergent validity = 0.731			

### APPENDIX 5 : The causal modal and tests of hypotheses

Table 18 : Model fit

Indexes	Chi-Square/df	GFI	AGFI	RMR	RMSEA	NFI	CFI	TLI
Values	2.771	0.837	0.806	0.083	0.071	0.852	0.9	0.888

Table 19 : Tests and validation of hypotheses.

Relations	CR	P	conclusions
E-trust <--- dispo-to-trust	2.472	0.013*	H.1 is validated
E-trust <--- ESQ	6.905	0.000*	H2. is validated
INTENT <--- E-trust	7.636	0.000*	H.3 is validated

### APPENDIX 6 : Relationship between the dimensions of disposition to trust and ESQ, and e-trust

Relations	Stand.reg.weight	Estimate	S.E.	C.R.	P
E-trust <--- Trusting stance	0.005	0.001	0.015	0.084	0.933
E-trust <--- Faith-humanity	0.116	0.037	0.018	1.998	0.046
E-trust <--- Qu/quan-infor	0.567	0.282	0.059	4.794	0.000
E-trust <--- Secu-Privacy	0.469	0.186	0.031	6.097	0.000
E-trust <--- Design	0.380	0.154	0.030	5.112	0.000
E-trust <--- Ease-use	0.094	0.038	0.026	1.425	0.154