

An Exploratory Study of the Key Factors in the Evaluation of Informative Web Sites and their Influence on E-Trust: The Role of Traits of Personality

FETEN BEN NAOUI

Department of Management, High Business School, Manouba University, Tunisia.

Email: bennaouifeten@yahoo.fr

IMED ZAIEM

Department of Management, Faculty of Economic Sciences and Management of Nabeul, Tunis Carthage University, Tunisia.

Email: Imed.zaiem@fsegs.rnu.tn

Abstract

The aim of this paper is to study, firstly, the key factors in the evaluation of informative websites that affect e-trust and explore then the role of personality traits in perception thereof. An exploratory qualitative study was conducted with 24 participants. The results show that users take into account in the evaluation of informative websites, two types of factors: factors related to web site and factors related to third parties. The results, further, show that the contribution of factors related to informative website to the development of e-trust varies according to personality traits.

Key Words: *e-trust, personality traits, e-service quality.*

Introduction

Studies that have identified and assessed the key success factors of web sites have emerged in several disciplines (tourism, information systems, marketing, etc.). These studies have examined the problem of satisfaction (Galan and Sabadie, 2001 ; Muylle and al., 1999), loyalty, commitment, attitude toward the site (Boulaire and Mathieu, 2000; Chen and Wells, 1999), and e-trust (Kasim and Ismail, 2009; Zarrai and Gharbi, 2007; Wakefield and al., 2004;). Other research focuses on the relevance of website content and functionality (Bressolles, 2002, 2006 ; Wang and Emurian, 2005). The literature related to websites efficiency has been rich in the field of electronic commerce. Little research has focused on the informative sites and little research has associated the personality traits in explaining users' behavior. In addition, several empirical studies have shown the limits of demographic variables in understanding the reactions of online consumers. Moreover, Gharbi and al. (2003) recommend the use of psychological characteristics to explain online consumer behavior. In this research, we propose to investigate the key factors in the evaluation of informative web sites that have an influence on e-trust, relying on the quality of the services offered by a site, and to analyze the role played by the traits of personality in the perception of these factors. More particularly, we first suggest to proceed with a synthesis of the literature dealing with the different key factors in the evaluation of web sites, and classify them in categories. We then suggest to identify these factors in the case of informative web sites, and to explore the role of the traits of personality.

Literature Review

Key factors in the evaluation of web sites

The literature related to the efficiency of web sites allows to state that a site cannot be reduced to a utilitarian tool used to get information on, to choose and to order products (Bressolles, 2002).

Research works in this field have taken into account other dimensions related to the pleasure derived from visiting a site, and the interaction between the user and the site (Bressolles, 2006; Bressolles and Nantel, 2007). Thus, the efficiency of a website largely depends on the clarity of its content and the pertinence of its functionality.

In this concern, researchers have identified a certain number of criteria that consumers take into consideration when evaluating web sites in general, and the quality of the service delivered by these sites in particular.

Despite a certain difference in the adopted approaches, the fundamental concepts underlying these studies share some common points (Park and Gretzel, 2007). The objective of our study is therefore to present an inventory of the various earlier results, in order to state the conclusions concerning the key factors accounting for the success of a web site, and to propose a categorisation of these factors.

It is to be noticed that to determine the factors concerned in the evaluation of web sites, we will rely on the theoretical approach which refers to the quality of an electronic service delivered via a web site. Therefore, we suggest to summarize the set of dimensions of the quality of e-service that are mentioned in the literature in the table below:

Table 1 Synthesis of the key factors in the evaluation of web sites

Authors	Dimensions	the context of the study
Kaynama and Black (2000)	-Characteristic of the web site. -Accessibility. - Reactivity. - Personalization. -Information.	Online travel agencies.
Cox and Dale (2001)	-Characteristic of the web site. -Communication. -Credibility. -Accessibility.	Online shopping sites.
Galan and Sabadie (2001)	-Offer extent. -Accessibility. - Clarity and precision of the offer. -Reactivity. -Technical capacity. -Personalization. -Aesthetic experience. -Insurance.	Exploratory study
Yoo and Donthu(2001) SiteQual	- Ease of use. - Processing speed. - Design. - Security.	Development of a measurement scale. 94 students.
Loiacono, watson and Goodhue (2002)	-Information. -Trust. -Innovativeness. -Design appeal. -flow. - Consistent image. -Interactivity. -Reactivity. -Ease of use. -Business Process. -Communication.	Web sites selling books, music, airline tickets and hotel reservations.
Yang and Jun (2002)	-Characteristics of the web site. -Receptivity. -Security. -Accessibility. -Reliability. -Personalization.	Online shopping sites.
Janda,Trocchia and Gwinner (2002) WebQual	- Interaction. - Information. - Ease of use.	Development of a measurement scale. 380 students who visited or purchased books on three sites selling books online.
Madu and Madu (2002)	-Characteristic of the web site. -Security. -Reliability. -Personalization. -Communication. - Client Support. -Empathy. -Reputation.	Online shopping sites.

Janda and al. (2002)	-Characteristic of the web site. -Security. -Accessibility. -Delivery. -Information.	Online shopping sites.
Bressolles (2002)	-Quality of the offer. -Updating offer. - Clarity and precision of the offer -Design. - Hedonic dimensions of the web site. - Navigation quality. - Interactivity quality. - Social dimensions of the web site. - Reliability. - Insurance factors.	Qualitative Analysis.
Zeithaml and al. (2000 ; 2002) E-S-QUAL Parasuraman and al. (2005) E-RecS-QUAL	- Efficiency. - Fulfillment. - System Availability. - Privacy. - Responsiveness. - Compensation. - Contact.	Development of a measurement scale. Consumers who made at least three purchases during three consecutive months on the two sites: Amazon.com and Walmart.com
Surjada and al. (2003)	-Security. -Accessibility. -Communication. -Information. -Delivery. -Receptivity. -Personalization.	Online shopping sites.
Wolfenbarger and Gilly (2002 ;2003) ComQ / AndailQ	- Design. - Customer service. - Reliability. - Privacy.	Development of a measurement scale. 1013 respondents
Santos (2003)	-Characteristic of the web site. -Security. -Communication. - Customer service. -Information. -Reliability. -Motivation.	A qualitative analysis.
Jayawardhena (2004)	-Characteristic of the web site. -Security. -Accessibility.	E-bank.
Field and al. (2004)	-Characteristic of the web site. -Receptivity. -Security. - Client support	Online Services.
Yang and Fang (2004)	-Characteristic of the web site. -Receptivity. -Security. -Reliability. -Accessibility.	Online Services.
Yang and al. (2004)	-Characteristic of the web site. -Reliability. -Security. -Receptivity.	Online Banking.
Gummerus and al. (2004)	- Quality of the user interface. -Fulfillment of commitment. -Responsiveness. -Security.	Content-based web sites
Long and McMellon (2004)	-Security. -Reliability. -Communication. -Delivery. -Receptivity.	Online shopping sites.
Lee and Lin (2005)	-Characteristic of the web site. -Reliability. -Security. -Receptivity. -Personalization. -Trust	Online shopping sites.

Gounaris and al. (2005)	-Characteristic of web the site. -Receptivity. -Information.	Online shopping sites.
Yen (2005)	-Characteristic of the web site.	E-travel agencies and e-book stores.
Kim and al. (2006)	-Characteristic of the web site. -Security. -Reliability. -Personalization.	-Receptivity. -Information. -Accessibility. Shopping online.
Bressolles (2006) NetQual	Web site quality. - Information quality. - Design. - Reliability and fulfillment of commitment. - Security and privacy. - Interactivity and personalization.	Development of a measurement scale. 1200 respondents.
Fassnacht and Koese (2006)	- Graphic quality - Clarity of layout - Attractiveness of selection - Information quality - Ease of use - Technical quality - Reliability - Functional benefit - Emotional benefit	Online shopping sites.
Park and Grandzel (2007)	-Ease of use. - Visual appearance. -Information quality. - Receptivity. - fulfillment of commitment	Meta-analysis.
Cristobal, Flavián and Guinaliu (2007) PeSQ	- Design. - Client service. - Asurance. - Order management.	Development of a measurement scale. 461 respondents, who visited, bought or used the online services at least once during the last three months.
Raman and al. (2008)	-Ease of use. -Customization. -Appearance. -Communication. -Reliability. -Incentive.	Internet Banking adoption.

Analysis of this table reveals a lack of consensus concerning the key factors in the evaluation of web sites, factors which vary according to the application field and the methodological objectives of studies. Besides, we notice that this evaluation was elaborated in an e-commerce context. Indeed, researchers have identified several elements to assess the quality of a service offered by a web site by focusing on different aspects of the process of the online experience in general, and online purchasing in particular.

While analysing the synthetic table of the key factors of the success of web sites and the different dimensions taken into consideration when evaluating and measuring the quality of e-service, we suggest to classify the set of these elements into five categories, as shown in the table below:

Table 2: Categorization of the set of different factors in the evaluation of web sites.

Categories	Definitions	Terms used in the literature
The functional characteristics of the site	The functional characteristics of the site refer to the means of website design which should facilitate the navigation of the user.	- Quality of ergonomics and design. - Aesthetic experience. - Appearance. - Quality of navigation - Technical capacity. - Processing speed. - Quality of user interface. - Quality of the web site. - Accessibility. - Ease of use. - System availability. - Access. - Graphic quality.

<p>The insurance factors</p>	<p>The insurance factors are all elements available to the user to encourage them to use all the features offered by the site.</p>	<ul style="list-style-type: none"> - Security and respect for privacy. - Insurance. - Trust. - Reputation. - Fulfillment of commitment. - Reliability and Fulfillment commitments - Delivery. - Order Management. - The opportunity and the conditions of the order. - Business process. - Credibility.
<p>The quality of information</p>	<p>It is the ability of a web site to provide a variety of recent, clear and precise information.</p>	<ul style="list-style-type: none"> - Extent of the offer. - Clarity and precision of the offer. - Richness and updating information. - Information ; Quality of information.
<p>The hedonistic feature</p>	<p>The hedonistic characteristic of surfing a commercial web site refers to emotions, feelings and fantasies that an Internet user might have when visiting a site, in a multisensory environment" (Boulaire and Mathieu, 2000).</p>	<ul style="list-style-type: none"> - Emotional benefits. - Flow. - Motivations.
<p>The relational feature</p>	<p>The relational feature of a web site refers to the relational support made available to the Internet user to allow him to interact with the seller online, whenever needed, and to interact with other " Internet users whenever he wants to.</p>	<ul style="list-style-type: none"> - Interactivity. - Interaction. - Personalisation. - Social dimension. - Customer service. - Knowledge and understanding of customer. - Communication. - Collaboration.

Here after, researchers undertake a detailed explanation of the elements making up each category:

Functional characteristics of the site: A site's functional features refer to the means of conception of the site which must make navigation easier for the Internet user, such as the quality of navigation, the site's technical capacity and aesthetic appearance. We note, however, that a good technical capacity of a site contributes to the improvement of the quality of navigation, which in turn improves the evaluation of the site's design and ergonomics, hence, the perceived quality of the service provided online.

The navigation quality can be measured by the time required to search for information on the site. Therefore, the site's conception should allow cyber consumers to have an easy and fast access to information and to the service they need. According to Bressolles (2002), the navigation quality depends on several elements, namely: (1) respect of the Internet users' navigation logic; (2) the availability of tools that help navigation, such as the site's plan, a search engine based on key words, or a virtual assistant which guides the user during his visit; (3) the conception of drop-down menus; (4) the site's technical features, i.e. the downloading speed of an image and/or a page, the speed of access to a wanted content, the capacity of the site to provide the sale of products and the distribution of services.

The aesthetic appearance is related to the visual and/or acoustic features of the site. In fact, the web allows for the use of animations and sounds to make the service experience more pleasant. The design of a site sends back to the graphic elements, the size and the colours of the site, the type of font, the use of images, icons, animations, videos, etc.

Insurance factors: Online purchasing is a risky situation due to the virtual nature of the experience and to the relation between the cyber buyer and the cyber seller. Therefore, online sellers should reassure consumers so as to reduce this uncertainty and keep online exchanges, and secure confidence through the implementation of security factors allowing to reduce opportunist behaviour, to secure reliability of procedures and payment, and to protect private data.

The factors reducing risks are essentially:

- The site's notoriety: this reassurance factor was referred to in the works of Bressoles (2002);
- Madu and Madu (2002).
- The presence of a label in the site: it is a sign of quality delivered by a trusted third party and which obeys the labelling principle.
- Finally, the policies implemented by the sites in matters of private data confidentiality and securization of payments. While security implies the protection of the Internet user against the risks of smuggling and financial losses through the use of his credit card in the site, respect of privacy implies the protection of the private data collected during the service experience.

Reliability and fulfillment of commitments: The dominant dimension in the assessment of traditional service quality, namely reliability, is also an important element in the assessment of e-service quality (Wolfenbarger and Gilly, 2002). These authors showed that the reliability assessments influence consumer satisfaction, perceived quality, loyalty and repurchase intentions from the site.

In a traditional context, reliability is defined as being «the capacity of the service provider to offer the promised service in an exact, precise and trustworthy way" (Parasuraman and al. 1998). On the web, this is reflected by the online seller's capacity to keep his promises and meet the exchange terms (delivering the ordered product, offering the desired service, respecting delivery deadlines, etc.) (Bressoles, 2006). The cyber seller must show competence and honesty and respect the elements on which he engaged and correct likely errors.

The inventory of the updates of products and/or services and the information related to them has its share in the reliability of the information delivered in the site (Madu and Madu, 2002). Equally important in providing a reliable evaluation are the tools that help the customer to browse, perform his transaction thoroughly, and contact the online seller in case there is a problem while ordering a product or having it delivered.

The quality of the information: The absence of physical contact with the service provider during an online purchase strengthens the need for a rich, clear and precise piece of information. Thus, the quality of the information proves to be a crucial element in the evaluation of web sites. It makes it possible to secure the satisfaction which the Internet user draws from his purchase or counselling experience (Lui and Arnett, 2000; Muylle and al., 1999; Szymanski and Hise, 2000). This helps to raise the probability of the recurrence of visits of the site and purchasing (Lynch and Ariely, 2000).

Richness and updating of information could be defined as the site's capacity to provide varied, enriching, exhaustive and updated information about the offered products/services (Boulaire and Mathieu, 2000). A web site should, then, present textual and visual information that is clear, accurate and regularly updated. This updating increases the credibility of the information delivered on the site. It is equally a proof of the provider's care about his site (Galan and Sabadie, 2001). Yet, like Galan and Makas (2000), we should mention that the credibility of the information could reinforce the social dimension of the service experience.

The hedonistic feature: "The hedonistic characteristic of surfing a commercial web site refers to emotions, feelings and fantasies that an Internet user might have when visiting a *site, in a multisensory environment*" (Boulaire and Mathieu, 2000, cited in Bressolles, 2000, p.240). Thus, the feelings and emotions generated in the Internet user during his visit of a web site are considered to be among the main factors leading Internet users to come back. They have an impact on the perceived quality of the online service, and thus on the purchase intentions on the web site concerned.

Boulaire and Mathieu (2000) have defined five of the most pertinent aspects of browsing a site, namely pleasure, evasion, arousing-simulation, relaxation and control.

- Pleasure: it is the capacity of a site to provide pleasure to the Internet user.
- Evasion: it is the capacity of a site to allow the Internet user to escape from the real world.
- Arousing and sensory simulation: it is the capacity of a site to awaken the Internet user's different senses.
- Relaxation: it is the capacity of a site to provide relaxation to the Internet user.
- Control: it is the capacity of a site to provide the Internet user with a feeling of control over technology.

According to Bressolles (2000), the influence of the hedonistic dimension of a web site on the perception of the service quality takes place through the quality of the site's ergonomics, design and browsing. In fact, the latter should favour the "*cognitive absorption*" of the Internet user by making him dive into a "*state of immersion*" or a state of flow that makes browsing pleasant and intuitive, and increases the chances to purchase on the site (Bressolles, 2002, p.240). The state of flow or immersion is defined by Hoffman and Novak (1996, p.57) as "*a state which appears during browsing the Internet and is reflected in: 1. A continuous sequence of answers made easier by the interactivity of the machine, 2. intrinsically pleasant, 3. that is accompanied by a loss of self-consciousness, 4. that reinforces the self*".

The relational feature: the relational feature of a web site refers to the relational support made available to the Internet user to allow him to interact with the seller online, whenever needed, and to interact with other Internet users whenever he wants to.

This feature involves two facets: (1) Interactivity with the site and personalization of the offer; (2) The social character of the web site. Interactivity with the site and personalization: One of the specificities of the virtual environment is interactivity. This interactivity with the cyber seller, the other cyber consumers and the tools made available for them, allows cyber consumers to define the offers that are most adapted to their needs, to modify the content and the shape of the virtual environment in real time (Steuer, 1992), to follow the state of the orders and to read others consumers' comments. Interactivity shows in the possibility for the cyber consumer to send an email to the cyber seller when there is a problem, to follow the track of his order anytime, to talk with the virtual assistants via telephone or messages, to take part in discussion forums, to create a personal space, etc.

The role of these interactive functions is to make up for the physical absence of the salesperson who guides and advises customers, and to improve interaction between the salesperson and customers. Hence, a higher degree of interactivity achieved through better interactive functions has a significant positive effect on a web site's quality and interactivity (Ghose and Dou, 1998). This interactivity allows to have answers that are adapted to the Internet users needs (Ghose and Dou, 1998), it therefore increases the opportunities to offer a customized service (Britner and al., 2000) according to the cyber consumer's expectations and profile.

A site's social character: The social character of a site that is inscribed in community logic refers to the social support provided by the site. In order to make up for the physical absence of the seller, the Internet user tries to interact with other customers who share the same centers of interest, to have their opinion on a product and/or service before buying it, or to simply belong to one or more virtual communities. According to this logic, the evaluation of the perceived quality of the site by the Internet user could be influenced by potential interactions with the different members of the community to which he belongs.

To strengthen the social character of a web site, online sellers should increase the number of options encouraging the constitution of groups of users sharing similar centers of interest, in order to create "an atmosphere of community belonging and identification with the site, by making communication and interpersonal activities easier" (Ghose and Dou, 1998).

E-trust

E-trust has been defined as being the belief in the good intentions of the other members of the online exchange, as an expectation related to the reliability of the promises of the others, or as an indicator of the past or future intention or behavior of others. Jarvenpaa and Tractinsky (1999) define it as being "the consumer's will to rely on the seller and to undertake actions even when they might make him more vulnerable." According to Corbitt, Thanasankit and Yi (2003), trust e-commerce is expecting that the other

parties' behavior is in keeping with their engagements, that they negotiate honestly and do not take profit from the situation even when there is an opportunity to do so.

If the trustor is online shopping web site, trust is considered to be "the belief that the others are going to react in a foreseeable way". For Chouk and Perrien (2004), it is a psychological variable seen in "the consumer's expectation that the online merchant will not exploit his vulnerability and will fulfill his engagements". Finally, trust in the online merchant is "the set of positive expectations related to the merchant's competence and expertise, to his respect of his engagements, his motivation to help the consumer in case of trouble, and the attention given to his interests" (Chouk and Perrien, 2005). Pavlou (2003) identifies it as « a belief allowing consumers to accept vulnerability towards an Internet merchant". The definitions mentioned above allow us to notice that despite the diversity of the definitions given of e-trust, researchers agree on two notions: the notion of vulnerability which involves the notion of risk, and the notion of expectation. Expectation relates to the anticipation of the future behavior of the other participant in the online exchange. As for the notion of vulnerability, it relates to the possibility of losing a part of the exchange, which puts it in a situation of fragility.

Our research focuses on the notion of initial trust defined by McKnight and al. (1998, 2002), which excludes any prior experiences or knowledge between the partners. The authors mention this notion when both exchange partners meet or interact for the first time. Thus, the definition of initial e-trust runs as follows: "« initial e-trust refers to trust in an unfamiliar trustee, a relationship in which the actors do not yet have credible meaningful information about, or affective bonds with, each other" (adapted from Bigley and Pierce, 1998 in McKnight and al., 2002).

Traits of personality

In psychology, the traits of personality have been studied for the prediction of perceptions, since they are stable and lasting in time (Jacques and al., 2009). They are defined as being "predispositions, lasting tendencies to think, feel and behave in a consistent manner" (Rolland, 2004). The traits of personality «refer to broad consistencies of behaviour in the conduct of people » (Pervin, 1996) and "form the structural basis of individual differences" (Chen, 2011). The theory of the five factors is amongst the most accepted theories. It stipulates that a person is described through five fundamental traits, namely, the extraversion, the agreeableness, the conscientiousness, the neuroticism, and openness to experience.

- Extraversion is the degree to which an individual is communicative, full of energy and emotionally expressive. Extrovert persons are open-minded and sociable (Sutherland and Tan, 2004).
- Agreeableness is the degree to which an individual is helpful and generous. A friendly person is generally an optimistic (Sutherland and Tan, 2004) and confident person (John and Srivastava, 1999).
- Conscientious persons perform meticulous and reliable work, persevering until it is achieved. They are devoted, responsible and careful people (Sutherland and Tan, 2004).
- Neuroticism is described as global emotional instability, pessimism, fear and weak self-esteem (Olsen and al., 2000, cited in Sutherland and Tan, 2004). Anxious persons are tense, nervous and moody (John and Srivastava, 1999).
- Openness to experiences is the degree to which an individual is original, curious and creative (John and Srivastava, 1999).

As far as we know, there are very few researches dealing with the relation between the traits of personality and e-trust. Nevertheless, researchers such as Kini and Chobineh (1998) ; Sutherland and Tan (2004) ; Jacques and al., (2009) ; Huang and Yang (2010) ; Chen (2011), showed that traits of personality are important determinants of the Internet users' behaviour.

Indeed, according to Huang and Yang (2010), the traits of personality determine the behaviour and the motivations behind online purchasing. In this concern, Chen (2011) showed that they are the major elements of influence on online purchase behaviour. The findings of his empirical study show that the traits of personality are significantly associated to the intention to take part in activities of e-commerce.

In a model featuring trust as a multidimensional concept, Sutherland and Tan (2004) associated extraversion and openness with a high level of disposition to trust, and conscientiousness and neuroticism with a weak level of disposition to trust. According to these authors, extraversion relates to the degree of focalization of an individual on his outer environment, which makes him sociable and open, and could have a positive impact on his disposition to trust. However, extrovert people are generally neglectful and likely to change their opinions quite often (Sutherland and Tan, 2004).

Table 3: The big five: Description of facet scales (Costa and McCrae, 1995)

Personality Traits	Facet traits (Costa and McCrae, 1995)
Openness to experience	Fantasy, aesthandics, feelings, actions, ideas, and values.
Extraversion	Ambitious, active, assertive, gregarious, sociable, and excitement-seeking.
Conscientiousness	Compandence, order, dutifulness, achievement, striving, self-discipline, and deliberation facand traits.
Neuroticism	Anxiandy, Angry Hostility, Depression, Self-Consciousness, Impulsiveness, Vulnerability.
Agreeableness	Trust, Straightforwardness, Altruism, Compliance, Modesty, Tender-Mindedness.

Openness to experiences implies being against conservatism and traditionalism (Sutherland and Tan, 2004). People having this trait are open to new experiences and accept new technologies, which leads to a high level of disposition to trust (Sutherland and Tan, 2004).

Anxious people on the other hand, consider themselves to be vulnerable persons and hardly trust others, which could have an impact on their disposition to trust. Hence, neuroticism, in the same way as the conscientiousness, is associated to a weak level of disposition to trust.

Another research which dealt with the relation between the traits of personality and the concept of e-trust is the study of Jacques and al. (2009). These researchers have tested the signification of the relation between the traits of personality and the disposition to trust in the case of "Virtual Reality Team". The results of an empirical study showed that the traits of personality are antecedents to the disposition to trust and anxiety towards communication technologies. More precisely, extraversion and agreeableness are positively correlated to the disposition to trust, while conscientiousness is negatively correlated with the disposition to trust.

Extroverts generally get in touch with others more easily, and try to build several relations simultaneously, while introverts prefer to limit the number of contacts and rely on the quality of their relations with others, contrarily to extroverts who rely on the number of contacts regardless of the superficiality of their relations. By nature, agreeable people get along with others and trust them more easily. Conscientious persons, on their part, find it hard to trust others and prefer to act on their own. Thus, the conscientiousness is negatively correlated with the disposition to trust, while agreeableness is positively correlated with the disposition to trust. Jacques and al. (2009) noted that some individuals seem to be more resistant to the use of innovations, and more worried about communication technologies. Anxious people are reluctant towards the new possibilities offered by the digital environment in general and the new modes of working in particular.

Qualitative study

The objective of our research is to study the key factors in the evaluation of informative web sites which influence the building of e-trust, and to investigate the role of the traits of personality of the Internet users in the contribution of these factors in e-trust towards the informative web site.

We decided to conduct an exploratory qualitative research for two reasons. The first reason derives from the state of the relevant literature. In fact, most of the topics dealing with e-trust were elaborated in a context of e-commerce, and very few research works investigated the characteristics of an informative web site. The second reason is accounted for by the lack of a clear theoretical basis which links traits of personality, key factors in the evaluation of informative web sites, and e-trust. Therefore, resorting to an exploratory qualitative research method when the literature is insufficient proves to be edifying.

We conducted semi-directed interview after making a prior step which allowed us to identify the traits of character of the respondents and to classify them in five categories. This identification was performed through a questionnaire comprising essentially questions dealing with the five personality traits, gender, age, education level, job and the contact references of the respondents.

We decided to opt for a heterogeneous population by varying the characteristics of the sample in terms of age, gender, level of education, while choosing Internet users who are familiar with Internet. To determine the size of the sample, we kept the criterion of the semantic and theoretical saturation recommended by Romelear (2000). Consequently, the size of our sample was limited to 24 interviewees divided into five groups, as shown in the table below.

Table 4: Characteristics of respondents

Groupes	Interviewee	Gender	Age	Education	Occupation
Extraversion	1	Man	20 years old	Baccalaureate + 2	Student
	2	Man	20 years old	Baccalaureate + 2	Student.
	3	Man	20 years old	Baccalaureate + 2	Student
	4	Women	32 years old	Baccalaureate	receptionist
	5	Women	25 years old	Baccalaureate	childminder
Agreeableness	6	Women	31 years old	Baccalaureate + 5	SEO Account Manager
	7	Women	28 years old	Baccalaureate	Jobless
	8	Man	34 years old	Baccalaureate +5	computer Engineer
	9	Man	32 years old	Doctorat	Assistant
Neuroticism:	10	Man	43 years old	Baccalaureate +4	senior executive
	11	Women	29 years old	Baccalaureate + 6	Jobless
	12	Women	40 years old	Baccalaureate + 1	functionary
	13	Women	35 years old	Baccalaureate + 4	Professor of Natural Sciences
	14	Man	56 years old	Baccalaureate	Retired.
Conscientiousness	15	Women	24 years old	Baccalaureate +3	Student
	16	Man	22 years old	Baccalaureate + 2	Student
	17	Women	44 years old	Baccalaureate +4	Supply manager.
	18	Man	40 years old	Baccalaureate +1	functionary
	19	Women	32 years old	Baccalaureate +4	functionary
	20	Man	35 years old	Baccalaureate +5	Engineer
Openness to experience	21	Man	21 years old	Baccalaureate +1	Student
	24	Man	33 years old	Baccalaureate +4	Jobless
	23	Women	36 years old	Baccalaureate	functionary
	24	Women	23 years old	Baccalaureate +3	Student

Results and interpretation of the qualitative study

(1) The factors of evaluation of informative web sites

Analysis of the conversations yielded a set of elements which influence the initial trust towards an informative web site. These are essentially ease of navigation, the quality and the quantity of information provided by the site, the design of the site, the security of personal data and privacy, interactivity and personalization. Apart from the elements mentioned above analysis of the discussions with the interviewees revealed the fact that the intervention of a trustworthy third party constitutes an important source in the

determination of initial trust towards an informative web site. Finally, the moment the interviewees were invited to talk about trustworthy web sites, expressions such as “the site’s reputation”, “accounts of other Internet users”, “the number of connected visitors”, “partners with known sites” appear in the discourse.

The different elements taken into account by Internet users in the evaluation of informative web sites have been classified according to the two following categories:

- Factors related to the site: the site’s reputation, authenticity of the editors of the information provided by the site, design, the quality and quantity of information, the ease of use of an interface dedicated to users, interactivity and personalization, the protection of private life, and finally the security of the private personal data posted on the site.
- Factors related to third parties: accounts made by other Internet users, partnership with well-known sites, and the intervention of a national or international organization.

Factors related to the site

Usability, cited by most of the respondents, seems to be a crucial element in determining e-trust. Indeed, this is perfectly in keeping with the literature which emphasizes the importance of this dimension in determining e-trust. As a matter of fact, many researchers have shown the significant positive influence of usability on online trust. Usability is the interface’s capacity to be efficient and simple. The interface is affected by the site’s search engine, by the downloading speed and the organization of the site (Bressolles, 2002).

In their accounts on usability, respondents refer to the following points:

- Ease of browsing (“*As I am always in a hurry, I need to find what I’m looking for easily, without interruption or problems as soon as I start browsing the site*”).
- Simple organization of the home page and the users interface (“*I’m confident towards a site that provides tools to make research easier and allows to save time. Why not a search engine? A very helpful tool*”).
- The existence of rubrics which help with research and organization of the information provided by the site (“*I find the rubrics very interesting. I don’t want to feel lost in the site. I want to be guided, which means that using the site should be easy [...] I trust Doctissimo.fr which offers many rubrics*”).

The quality and quantity of information: Like usability, the quality and the quantity of information are important elements in determining e-trust. This was mentioned by absolutely all the respondents. Information is an important element in the digital world, especially when dealing with online transactions which are characterized by the absence of direct contact with the seller, the product and/or the service. Thus, information must be clear, precise and understandable, to make up for this inconvenience and build trust between the online buyer and seller. According to Bressolles (2002), the quality and the quantity of information available in a site are frequently mentioned as being the main reasons inciting Internet users to buy online.

In the case of informative web sites, the quality and quantity of information are necessary criteria. The goal being getting informed rather than necessarily purchasing a product or a service, an informative site should focus more on the attributes of the information it provides.

Long and redundant or intricate pieces of information could be boring and incite the Internet user to quit the site (“*Information should not be long because it is boring to read. I prefer concise but precise and well-developed information, information that is well-explained and yet not too long*”). The following is another extract from the corpus of our respondents: “*Information should be brief but presented in paragraphs [...] I want to find clear, precise and well-structured information*”.

Besides, respondents have talked about the importance of the richness, clarity and accuracy of the information which should be updated daily (“*Information should be clear, precise, understandable, simple and daily updated*”). This is perfectly in agreement with Galan and Sabadie (2001), who emphasized the

importance of the clarity and the precision of the offer in e-commerce. Other respondents have insisted on the quality of the information rather than on its quantity. Quality refers to the written text which should reflect the authenticity of the information, as well as the presentation, the lay out and the structure of the text (*"The most interesting thing for me is the quality of the information and not its quantity. It happens that I find a load of information that is useless"; "I pay attention to the writing and the authenticity of the information, to the presentation and the layout of the text, as well as to updating"*).

Always in the same concern, it is to be mentioned that a fair number of respondents, regardless of their level of education, stressed the importance of the simplicity of the vocabulary used in the presentation of the information (*"Let's take the example of the site Doctissimo, in which I have total confidence: the information is detailed, clear, but equally written in simple and understandable French"; "The French used must be simple"*). Therefore, technical information for instance should be enough explicit to be understood by any type of Internet users.

We can conclude that the analysis conducted in our exploratory study allowed us to state that there are two characteristics that are inherent to the information provided in a site, namely richness and updating on the one part, and clarity and precision on the other. This joins the literature which states that these two features are the two facets of the quality/quantity dimension of information.

Design: The site's design or its ergonomics are its graphic style, the set of tools used in its animation including colours, images, video sequences, audio techniques, or the size and type of character font used in the texts. According to Steuer (1992, cited in Bressolles and al., 2007), the site's design is "the richness of the representation of the media-promoted environment, induced by its formal characteristics", i.e., "the site's graphics, its colours, the use of images, icons, animations, videos, screen-embedded windows, etc." (Bressolles and al., 2007).

The design elements and their influence on the Internet users' perceptions have been investigated by several researchers (Deborah and Purinhon, 2004). Our own study has shown that they have an influence in attracting the respondents' attention (*"I must admit that the colours used, the size of the font of the front of the interface surrounding the text are crucial points. Indeed, these are the elements that attract my attention [...] If there are equally short video sequences, it would be great"*). Besides, these features are a sign of professionalism of the site, they consequently have an influence on the users' trust in the site (*"The site's design reveals its seriousness and its professionalism; this is likely to build trust in it"*). Finally, we can see that most of the interviewees are sensitive to any site the design of which is neat. This is a necessary condition to raise confidence.

Security and privacy refer to the protection of all personal information related to the Internet user and collected during his experience of the e-service. In the case of online transactions, security implies protecting the user from the risks of smuggling and financial loss through the use of his credit card in the site (Bressolles and al., 2007). As for protecting private life, it requires the preservation of the consumers' personal data collected during their experience of the service (Bressolles and al., 2007). In the case of informative web sites, the risk of a potential financial loss does not exist, while risks of abusive use of personal information always exist. Analysis of the respondents' discourse shows that reference to sensitivity to matters of privacy was made by a few respondents (only 4 of them).

- *"I prefer sites which allow me to have private information provided, that protect the information which I provide against abusive usage by others"*.

- *"I can't trust, I can't bear that a site, euh, I want to say, I can't imagine that a site could use my personal data without having my prior permission!"*.

Interactivity and personalization: According to Steuer (1992, cited in Bressolles and al., 2007), interactivity allows the Internet user to define and model by himself the offer that is most suitable to his needs, to have a privileged relation with the brand, and to alter the content and the shape of the media-promoted environment in real time. According to Hoffman and Novak (1996, cited in Bressolles and al.,

2007), interactivity on the whole is interaction with the tools offered by the site and other consumers online. It increases the opportunities to customise the e-service. Hence, personalization represents the possibility for the seller to adapt the content and the design of the site according to the customers' expectations and profile (Bressolles and al., 2007).

In the case of informative web sites, the rising need for precise information is responded to through the site's interactivity. In fact, many interviewees overtly expressed their desire to interact with the site and other Internet users through the tools made available for them by the site ("*The site offers the possibility to converse online with the informer himself or with other Internet users who share the same interests*"; "*The site which I can trust is the one that allows me to contact other Internet users or to express myself via comments*").

Apart from interactivity, personalization seems to be an important criterion that the respondents take into consideration and which influences their e-trust. In fact, this personalization is a proof that the service provider is accompanying the customer all along the service experience ("*The sites which attract me are sites which propose personalized information, this allows me to feel accompanied, which in turn has an influence on my trust in the site*"; "*If I remember well, during my pregnancy, I used to trust a site that would remember me as soon as I got connected to Internet. It would devote a whole page for me, and remember the number of months I'd been pregnant. It used to be my partner, and would remind me via emailing the dates of my different medical appointments and ultrasounds*").

The site's reputation: The reputation of the site was mentioned in a spontaneous way by the respondents. It proved to be an important criterion of trust and hence of limitation of the risks arising from the diffusion of information. This observation is in keeping with the works of Bressolles (2002); Madu and Madu (2002); Chouk and Perrien (2004) which showed that a site's reputation is a major determinant of e-trust.

Factors related to third parties

Accounts by other Internet users: The Internet user seeks interaction with other Internet users who share the same centers of interests and tries to know their opinions or simply to belong to the same virtual community or communities. According to this logic, the evaluation by the Internet user of the perceived quality of a site could be influenced by potential interactions with different members of the community to which he belongs.

Partners of well-known sites: This partnership is beneficial when the site is unknown for the Internet users. In fact, when the site is well-known it gains credibility ("*I think that a site is credible if it presents famous partners on its interface*").

The involvement of a national or an international organization: According to the participants, these organizations condition the degree of accuracy of the information provided by the site ("*I would trust the site all the more if I there is a footnote saying that one national or international organization or another approved the information on the site*"). To make up for his lack of expertise when looking for reliable information on a site, the Internet user chooses to assign the task to a specialized organization ("*for instance the national institutes of statistics*").

(2) The role of the traits of personality

Analysis of the respondents' discourse showed that the contribution of elements related to the informative web site (i.e. usability, the quality and quantity of information, design, security and privacy, interactivity and personalization, the site's reputation) and to the building of e-trust differ according to the traits of personality. However this cannot be said about the factors related to third parties. Consequently, we hereafter suggest to study the nature of the relation between the traits of personality, e-trust and the elements -cited above- related to the site.

In this analysis, we wanted to assess the frequency of recurrence of the factors cited within the same conversation, and we decided to focus on the presence (1) or the absence (0) of any of these factors in the discourse of each respondent. The table below presents a recapitulation of the elements linked to the site and cited by each individual belonging to the five groups identified according to the traits of personality.

Table 5: Elements related to the site and cited by each group of interviewees

Traits of personality	Interviewees	Elements related to the informative web site						
		Ease of use	Quality and quantity of information	design	Security/ Privacy	Interactivity	Personalisation	Reputation of the web site
Extraversion	1	0	1	1	0	1	0	0
	2	1	1	1	0	1	0	1
	3	1	1	1	0	0	0	1
	4	1	1	1	0	1	0	1
	5	1	1	1	0	1	0	1
Number of times cited		4	5	5	0	4	0	4
Agreeableness	6	0	1	1	0	0	0	0
	7	1	1	1	0	1	0	1
	8	1	1	1	0	1	0	1
	9	1	1	1	0	1	0	1
	10	1	1	1	0	1	0	1
Number of times cited		4	5	5	0	4	0	4
Openness to experience	11	0	1	1	0	1	0	0
	12	1	1	1	0	1	0	1
	13	1	1	1	0	1	0	1
	14	1	1	1	0	1	0	1
Number of times cited		3	4	4	0	4	0	3
Conscientiousness	15	1	1	1	0	0	0	1
	16	1	1	1	0	1	1	1
	17	1	1	0	0	1	1	1
	18	1	1	1	0	1	1	1
	19	1	1	0	0	1	1	1
Number of times cited		5	5	3	0	4	4	5
Neuroticism	20	1	1	0	1	0	1	1
	21	1	1	0	1	0	0	1
	22	1	1	0	1	0	1	1
	23	1	1	0	1	0	0	1
	24	1	1	0	1	0	0	1
Number of times cited		5	5	0	5	0	2	5

Analysis of this table reveals the fact that the site's reputation, usability, the quality and quantity of information determine the initial trust in the informative web site for most people, no matter what the traits of their personality are. Indeed, usability and reputation of the site have been referred to by 80% of extroverts and agreeable people, by 75% of the persons who are open to experiences, and by 100% of the

anxious and conscientious people. The quality and quantity of information were mentioned by most people regardless of their traits of personality.

The design dimension has an influence on e-trust, for extroverts, agreeable people and those who are open to experiences. This dimension determines the e-trust for 60% of the individuals belonging to the group of conscientious persons. However, the design dimension is not taken into account by anxious people who are by nature vulnerable, nervous and moody, and favor the security and privacy dimension. A reading of the respondents' discourse revealed that 100% of the persons who are open to experiences and 80% of the agreeable, conscientious and extrovert persons affirm that interactivity has an impact on their e-trust. As for personalization, it has been mentioned by only 80% of the conscientious and 40% of the anxious persons.

As a conclusion, we notice that extroverts, agreeable people and those who are open to experiences are similar to a high degree. The conscientious and the anxious on the other hand have attitudes which are proper to them. In fact, the conscientious, who are meticulous, persevering, responsible and cautious, need to feel that the site which they can trust should present them with a customized service. The anxious who are pessimistic, tense, and moody people must make sure that the information gathered during the experience of the service, whether this information was given with or without their consent, will not be used in an abusive way.

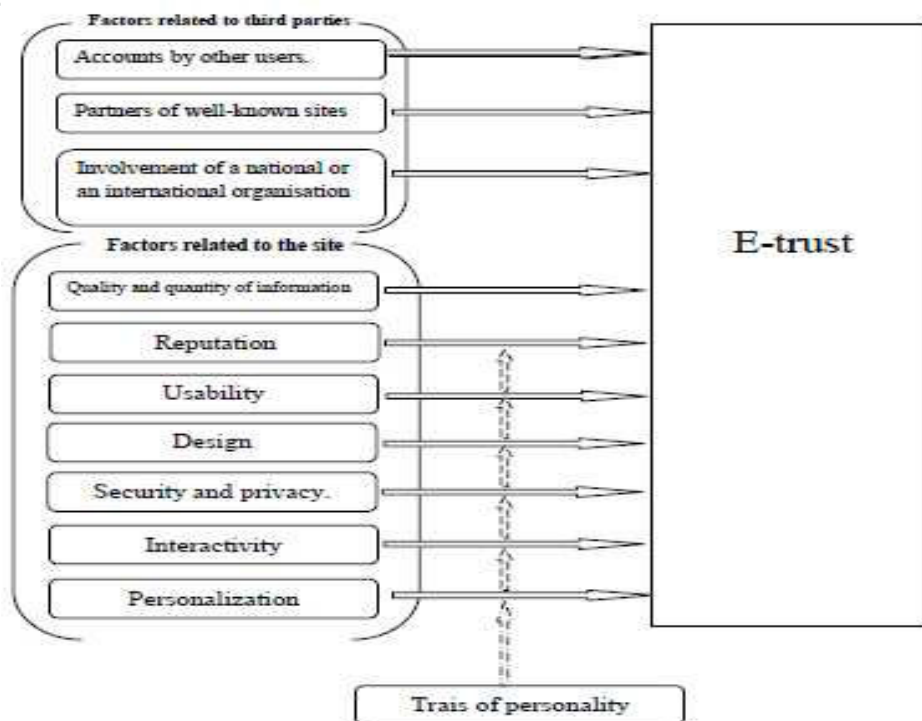
Consequently, we can conclude that there is a difference between the perception of the elements that are related to the site which have an influence on trust in an informative web site according to the traits of personality.

Conclusions, recommendations and limitations of the research

We restate that the main objective of our research is to identify the key factors of evaluation of informative web sites, which could influence e-trust. It is also to investigate the role of the traits of personality in the nature of the relation between these factors and e-trust.

An exploratory study allowed us to identify two types of factors, those related to the site and those related to a third party. The findings of the exploratory study show that the traits of personality of the Internet users play a crucial role in the perception of the elements related to the site which influence e-trust.

Therefore, we suggest to present the conceptual framework coming out from the results of our exploratory study, as follows:



Relying on the findings of the exploratory study, we propose the following recommendations:

To secure the success of informative web sites, it is necessary to:

- Favour the quality and quantity of the information provided by the site: in the case of informative web sites, the goal is to inform and not to sell a product or a service. Thus, the site must be more interested in the attributes of the information that it provides. Information should be clear, precise, regularly updated, not too long, written in a simple vocabulary, etc.
- Maintain the functional characteristics of the sites: these are the means and tools used in the conception of the site, and which must make browsing easier for the Internet user, and allow the use of animations and sounds so as to make the service experience more pleasant.
- Develop an insurance politics to secure the protection of personal data. In fact, Internet is coupled with risky situations and uncertainty, due to the virtual feature of the service experience. The site's designers must, therefore, reassure users so as to reduce
- this uncertainty and build trust through the setting of assurance factors that allow to reduce opportunist behaviour and secure the protection of personal data.
- Favour the relational character of the site which sends back to the relational support made available to the Internet user in order to allow him to interact when necessary with the site's designer and other Internet users. To strengthen the social character of a web site, designers of informative web sites must increase the number of options encouraging the setting up of groups of users who share the same interests.
- Draw profit from third parties, for instance national or international organisations, or partnerships with well-known sites.
- Take into consideration the different needs of the Internet users who are discriminated through their traits of personality.

In conclusion, we stress the fact that our research presented an inventory of the key elements of the evaluation of web sites based on the theoretical approach that refers to the quality of e-service delivered via the web site. It afterwards presented a categorisation of these elements.

Our research shed light on the influence of the traits of personality on the behaviour of Internet users and on their perceptions. More precisely, we showed that there exists a relation between the traits of personality of the Internet users, the elements related to the informative web site and e-trust. Nevertheless, our research suffers some limitations. The first one being the fact that the identification of traits of personality was not conducted according to a measurement scale (for example the scale of NEO PI-R). The second limitation concerns the sample which is not representative because it was made up of Internet users who are familiar with the Internet tool. We note, moreover, that our exploratory study has been simplified while excluding the effects of situational variables and those of previous experience.

In the end, it would be interesting to conduct a quantitative study to validate the conceptual model resulting from the study's findings, while integrating other elements that are likely to influence trust in informative web sites, namely, the situational factors or the degree of implication in the search for information online.

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