A study of Hong Kong People's Trust in Internet Airline Reservation System

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Abstract

The aim of this research is to investigate on people's trust in internet airline reservation system as trust is very crucial in affecting business. The research included the study on trusting intention, factors of trustworthiness (integrity, benevolence and ability) and other factors (ease of use, reputation, privacy, security, service quality, usefulness and customer satisfaction). The proposed research model was developed based on some past researches about trust in online shopping such as McKnigh, Choudhury, & Kacmar (2002) and Mayer, Davis & Schoorman (1995) as internet airline reservation is also a kind of online shopping.

The research focused on Hong Kong people who have used any internet airline reservation system at least once for making a transaction (users) and those who only had the experience of visiting but not making transaction (non-users). Only one version (Chinese version) of questionnaire was distributed in order to keep the consistence on respondents' interpretation on the questions. 284 usable questionnaires were collected.

For the results, users thought that ability would affect their trusting intention most while non-users considered benevolence as the most important factor. Users agreed that customer satisfaction is very important to increase the level of factors of trustworthiness while non-users agreed that attitude would increase this. To gain customer satisfaction, users regarded privacy and security to be the most important while non-users considered usefulness as the most crucial factor to gain positive attitude toward the reservation system.

The results can be used to recommend airlines how they can increase the level of trust of the existing customers and attract more potential customers to use the internet airline reservation in Hong Kong.

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1. Introduction

1.1 Statement of the Problem(s)

The Internet has existed since 1960s and has been available to public since the early 1990s (Park & Cameron, 2003). The history of the Internet is short, but it has dramatically changed the way firms do business and the way customers purchase the products or services from conventional to online shopping mode since 1990s.

In recent years, online shopping has emerged as an important way of doing business (Li & Zhang, 2005). For internet airline reservation, there is no exception as it is a type of online shopping.

As use of the Internet has increased, many issues of trust have arisen (Koehn, 2003). When having transaction in internet airline reservation or other kinds of online shopping, users may need to provide some personal data (such as telephone number, credit card number). At that time, users will wonder: will this internet airline reservation system has the ability to protect my privacy if I provided information to it? Is this system honest for doing transaction with me? Will this system also care about my interest? Should I trust that this system for doing what is expected by me? All these involve trust.

If the customers trust the internet airline reservation system and have confidence in the performance of the reservation, they will be more likely feel assured in making purchases online airline tickets and disclosing sensitive information online. On the other hand, failure to maintain trust makes the reservation system difficult or impossible to continue business. Therefore, the success and the future of internet may depend heavily on trust.

1.2 Objectives of the study

In United States, travel business on internet accounts for about 15 percent of overall travel sales, about one half of that is spent on the airline tickets sales. Compared to the e-retail sales,

which accounts for only 1.5 percent of all retail sales (US Census Bureau, 2003), the growth of the internet airline services has proved astounding (Gunningham, Gerlach, Harper & Young, 2005). That means internet airline reservation is quite mature and popular in the United States. In Hong Kong, is it the same case? According to Census and Statistics Department of Hong Kong, business receipts from selling goods, services or information through electronic means was just 0.49 percent in the business sector in 2004 and only about 410600 of people aged 15 or above have the experience in online shopping. That means online shopping is not very popular in Hong Kong. Internet airline reservation is no exception as it is a type of online shopping.

To me, one of the reasons for this is the lack of trust to purchase online by Hong Kong people as many researches identified that lack of trust as a major obstacle to the adoption of online shopping (Chang & Cheung, 2005; Teo, 2002). Therefore, trust is important in order to help people overcome their perceptions of risk and uncertainty while sharing their personal information in online environment.

There are many past researches studying on people's trust in online shopping. However, there are few researches study on people's trust in a specific type of online shopping, i.e. internet airline reservation. Besides, most of the past researches are focusing on oversea countries. There are interests on putting the study to Hong Kong people.

The objective of this project is to design a research model for studying Hong Kong people's trust in internet airline reservation. After this research, the results can be used to recommend airlines how they can increase the level of trust of the existing customers and attract more potential customers to use the internet airline reservation in Hong Kong.

2. Literature Review:

2.1 Definition of Trust

For the word Trust, it has been defined in so many ways by so many different researchers across disciplines that a typology of the various types of trust is sorely needed (McKnight & Chervany, 2000). In different aspects, there are different meanings for the word trust.

Dictionary defines trust as a belief or willingness to believe that one can rely on the goodness, strength, ability, etc of something or somebody. (Oxford, 1989) In sociology, trust is defined as a feature of social organization that makes possible coordination and cooperation between people (Putnam, 1995). In psychology, trust is a way to decrease complexity in a complex world since it allows people to reduce the number of live options in situations (Barber, 1983).

In management field, trust trust enables people to live in risky and uncertain situations (Driscoll, 1978; Mayer, Davis & Schoorman, 1995). Marketing researchers demonstrate that trust leads to long-term exchange relationships which are important in today's world of relationship marketing (Ganesan, 1994). In terms of economics, trust has economic value since exchange would not occur without it (Creed & Miles, 1996; Koehn, 1996).

Trust has also been used in the studies of online shopping (Chang & Cheung, 2005) and It is important to online business (Nelson & Cooprider, 1996; Jarvenpaa, Tranctinsky & Vitale, 1998). In the context of online business, Gefen (2002) defines trust as a single dimension constructs dealing with a customer's assessment that the vendor is trustworthy.

In this study, trust is defined here as "willingness of party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor (a trusting party), irrespective of the ability to monitor or control that other party" which is derived from Mayer & Davis (1995) and Mayer & Norman (2004). This is used as it is applicable to a relationship with another identifiable party who is perceived to act and react with volition toward the vendor.

2.2 Description of internet airline reservation system

The Internet airline reservation system is a Web-based online computerized reservation system that is intended to provide information needed to reserve seat(s) on certain flights (Panayotova, 2002). This kind of reservation system also enabled people to check the flight information and reserve a ticket by themselves online, without interaction with other people, so that time can be saved from lengthy queues by phone. People do not have to adhere to any operating times. They can make their airline ticket reservation at any time of the day or night, and from the comfort of their own home, so they don't have to try and snatch time off work or waste their lunch hour waiting in queues.

By using the system, customers can have total control over the booking (which is different from the traditional reservation such as phone call that needs others for inputting the information), so there is less chance of mistakes occurring. They are the one that puts in all of the information, so they can enjoy the peace of mind that all the necessary information is accurate and correct.

The first example of online usage by airlines in the early 1990s saw the implementation of essentially asynchronous applications, with low degrees of inter-activity between the sender and receiver message. However, these early systems were used mainly by carriers, not public, to obtain the dominance on a new medium platform. In mid-1990s, seeing an increasing number of people began to purchase in online environment, airlines aimed at developing distributing channel bookings and sales for people. Nowadays, internet airline reservation system has been developed for public to reserve a ticket online by themselves through the use of internet airline reservation system. (Jarach, 2002)

In Hong Kong, there are internet airline reservation systems done by different parties, i.e. airline company (such as Cathay Pacific), travel agents (Wing On Travel, Morning Star Travel), or online travel agents (such as Priceline, Zuji.com) etc.

For the operation of internet airline reservation system, people just need to enter the date, time place and number of people that they want to have a flight, then result will be shown on the screen. And if they want to purchase, simply just need to enter their personal information and credit card information to the system, then the process will be done.

2.3 Trust in online shopping by past researches

Trust has been posited as the most important element of successful online shopping (Corritore, Kracher & Wiedenbeck, 2001). It is a key concept in business, particularly in online shopping (Kracher & Corritore, 2005).

To study trust in online business, we are going to study some of the past researches about trusting intention, factors of trustworthiness and other factors.

2.3.1 Trusting intention

It is the result of customer online trust assessment (Tan & Sutherland, 2004). It is the willingness of the customer to trust the vendor (McKnight & Chervany, 2002; Papadopoulou, Kanellis & Martakos, 2003). It is also the willingness for the customers to make themselves vulnerable to particular vendor after they have taken into account the factors of trustworthiness in 2.3.2 and other factors which have been discussed in 2.3.3.

If the customer does not have the intention to trust a particular vendor, he or she may have the opportunity to find other vendors who get higher level of trust. Therefore, trusting intention will lead to the customers' behavior on a particular vendor.

2.3.2 Factors of trustworthiness

Although past researches have different agreement on the meaning of trust as an alternative to rules and customs, it should be noted that the factors that affect trust are very similar. In fact,

three factors are utilized most often: ability (sometimes called competence), benevolence and integrity (sometimes called honesty) Table 1 summarizes some of the researches that use ability, benevolence and integrity as the factors of trustworthiness. Each contributes a unique perceptual perspective from which to consider the trustee (party to be trusted), while the set provides a solid foundation for the empirical study of trust for another party. (Mayer, Davis & Schoorman, 1995)

Table 1: Researches that use Ability, Benevolence and Integrity as the factors of trustworthiness

Source	**Factors of trustworthiness**
Blaknet (1986)	Ability, benevolence and integrity
Blau (1964)	Ability, benevolence and integrity
Crosby et al. (1990)	Benevolence and integrity
Cummings & Bromiley (1996)	Benevolence and integrity
Gefen (2002)	Ability, benevolence and integrity
Giffin (1967)	Ability, benevolence and integrity
Jarvenpaa & Leidner (1998)	Ability, benevolence and integrity
Larzelere & Huston (1980)	Benevolence and honesty (integrity)
Lieberman (1981)	Competence (ability) and integrity
Luhmann (1979)	Benevolence and integrity
Kasperson et al. (1992)	Competence (ability) and benevolence
Koller (1988)	Ability, benevolence and integrity
Kumar et al.(1995)	Benevolence and honesty (integrity)
Mayer, Davis & Schoorman (1995)	Ability, Benevolence and integrity
McKnigh, Choudhury, & Kacmar (2002)	Competence (ability), benevolence and honesty (integrity)
McLain & Hackman (1995)	Ability and benevolence
Moorman, Deshpande, & Zaltman (1993)	Ability, benevolence and integrity
Ridings and Gefen (2001)	Ability, benevolence and integrity

Integrity, sometimes called honesty, depends on the principles applied by the vendor such as maintaining confidentiality of information. (Marie, Olivier & Benoit, 2001) It is the belief that the Internet vendor will act in an honest fashion and adhere to an accepted set of principles and standards (Tan & Sutherland, 2004). If the vendor fails to get the integrity, it may make

inappropriate use of the customers' information such as credit card information. Then, it will loss the trust from the customers and make the customers less willing to depend on or make purchase on the vendor. (Gefen & Straub, 2004)

Benevolence is used as the factor of trustworthiness because it is related to the willingness to establish mutually satisfying exchanges rather than to simply seek profit maximization. (Marie, Olivier & Benoit, 2001) Some researchers believe that benevolence deals with the belief that the vendor actually cares about the customers. Caring as an aspect of emphatic good service of vendor make it increase concentrating on customers' interest generally increases customer trust as high level of benevolence means vendor is concentrating on customers' interest. (Gefen & Straub, 2004)

Ability, sometimes called competence in some researches, has been measured as a factor of trustworthiness by many researchers which can be seen from Table 1. Ability is the competencies and characteristics of the vendor that permits it to have a certain influence and authority in a specific area. (Marie, Olivier & Benoit, 2001) If vendor do not get ability to make actual performance similar to customers' expectation, then customers are less willing to depend or lower probability to depend on the vendor (Gefen & Straub, 2004)

Ability, benevolence and integrity together are very important for causing the high level of trust and each may vary independently of the others. In fact, lack of any one of these three factors of trustworthiness will decrease vendor's trust from the customers.

When a vendor promises the customers for the expected performance and care about the interest of the customers but lack of the ability to do so, it can still cause lower trust level as the customers feel that the vendor is not helpful (Mayer & Norman, 2004). Lack of benevolence makes the vendor to act with short-term opportunistic profit while neglecting to behave for the long-term orientation of the customers. This will decrease the level of trust

from the customers (Gefen & Straub, 2004). Even the vendor gets enough ability and has good intentions towards customers but no integrity to keep the information of the customers in a confidential way, customers will still not trust the vendor as the vendor cause the customers' concerns of being vulnerable to other parties (Mayer, Davis & Schoorman, 1995). Therefore, for the vendor, one of these three factors itself or lack of any one of these three factors may cause to the result of not achieving the high level of trust from the customers (Mayer, Davis & Schoorman, 1995; Mayer & Norman, 2004).

2.3.3 Other factors

Some past researches also suggest that the following factors also have the influence on the people's trust online shopping.

Customer satisfaction has been identified to have influence on trust in online shopping (Wu, 2001; Ribbink, van Riel, Liljander & Streukens, 2004). Customer satisfaction means whether the actual performance can satisfy the customer expectation. If customers feel that the actual performance is equal to the expectation, they will get higher, they are more likely to get higher level of trust and therefore higher intention to shop on that store.

Attitude is also found to have impact on trust. If people have more positive attitude, it means they have good feeling towards buying from the internet vendor. With good feeling towards buying, it will lead to their trust towards the vendor. According to Kim & Kim (2005), the more positive the people's attitude is toward an online transaction, the more likely they are to trust a certain web vendor.

Ease of use is considered to be positively related to trust in online shopping because using the website provides the first experiential taste of the vendor's presence, solidifying initial impressions (McKnigh, Choudhury, & Kacmar, 2002). Therefore, if people perceive that the web site is easy for them to use, they will assume that the internet vendor has positive

attributes and will form trusting intentions.

Reputation is identified to have positive effect on the level of trust in online shopping (Zucker, 1986; Lane, 1998; Chang & Cheung, 2005). People without experience usually find the sites of familiar brands or brands with goodwill (Quelch & Klein, 1996). Sometimes, they may try to get the opinion from others on the particular website. In fact, if they get more positive opinion from others or if the vendor is famous, they will have the thought that the vendor is trustworthy. (Chang & Cheung, 2005).

Privacy is considered by people as a factor affecting their trust towards online shopping (Daignault, 2001). Statistical Research Inc.(2001) has done a research to show that at least 50% of the Internet users are very concerned misuse about credit card information they give to the store. If the internet vendor does not treat the customers' information properly, then people will surely lose their confidence on the store and cannot generate trust and therefore will not make purchase on that online store.

Security is positively related to trust in online shopping as it will affect people's willingness to provide their personal information (such as customer's address, credit card number) during transaction (Lee & Turban, 2001; Ratnasingam & Pavlov, 2003; Kracher, Corritore & Wiedenbeck, 2005). If the vendor can provide a safety environment for the whole transaction process to lower the risk involved, people will be more assured to give their information to the vendor and place the trust on the vendor (Yoon, 2002, Monsuwe, Dellaert & Ruyter, 2004).

Service quality is important in affecting people's trust in online shopping (Daignault, 2001; Tan & Sutherland, 2004; Chang & Cheung, 2005). If the vendor can provide people with good quality of service such as refund policy. If refund policy is provided, people will feel relieved even they got some problems with the products. Therefore, this will increase their trust to that site.

Usefulness of the internet vendor also has some influences on people's trust according to some researches. (Lee & Turban, 2001; Suh & Han, 2002) In online shopping, usefulness is defined as the extent to which a customer believes that online shopping will provide access to useful information, facilitate comparison shopping, and enable quicker shopping (Vijayasarathy, 2004). If the vendor get high level of usefulness, people will have a assumption that this vendor is helpful and trust can be built by this..

3. Research Model and Hypothesis

In this study, two similar models designed for studying the trust of users and non-users separately. Users here means those Hong Kong people whose have used internet airline reservation system at least once for doing a transaction. For non-users, they mean the people who have visited at least one reservation system but no transaction is made. In fact, the models are built up based on literature review about trust in online business in order to test whether they are also applicable in the study of Hong Kong people's trust in internet airline reservation system.

Figure 1, 2 show that the factors of trustworthiness including integrity, benevolence and ability are the antecedents that influence trusting intention in internet airline reservation for both users and non-users. Customer satisfaction is the one that affect integrity, benevolence and ability directly for user in Figure 1. Attitude is the one that affect integrity, benevolence and ability directly for non-user Figure 2. For ease of use, reputation, privacy, security, and service quality, they will be the variables affecting customer satisfaction of users or attitude of non-users in two models.

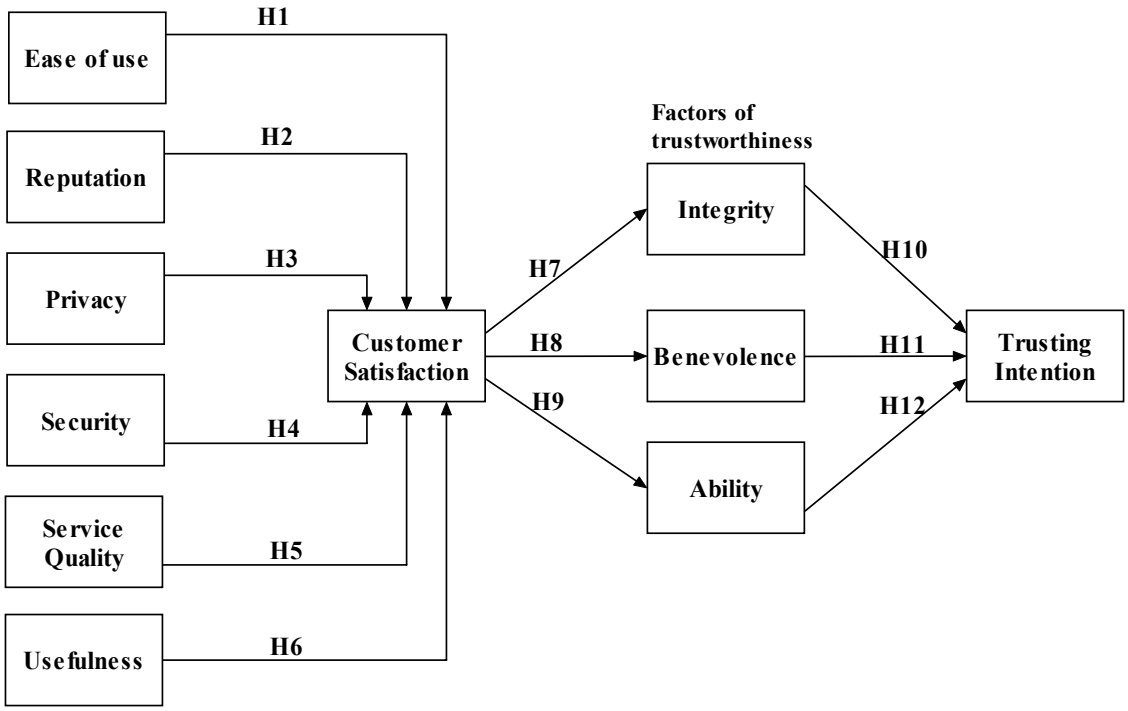


Figure 1: Research Model for users

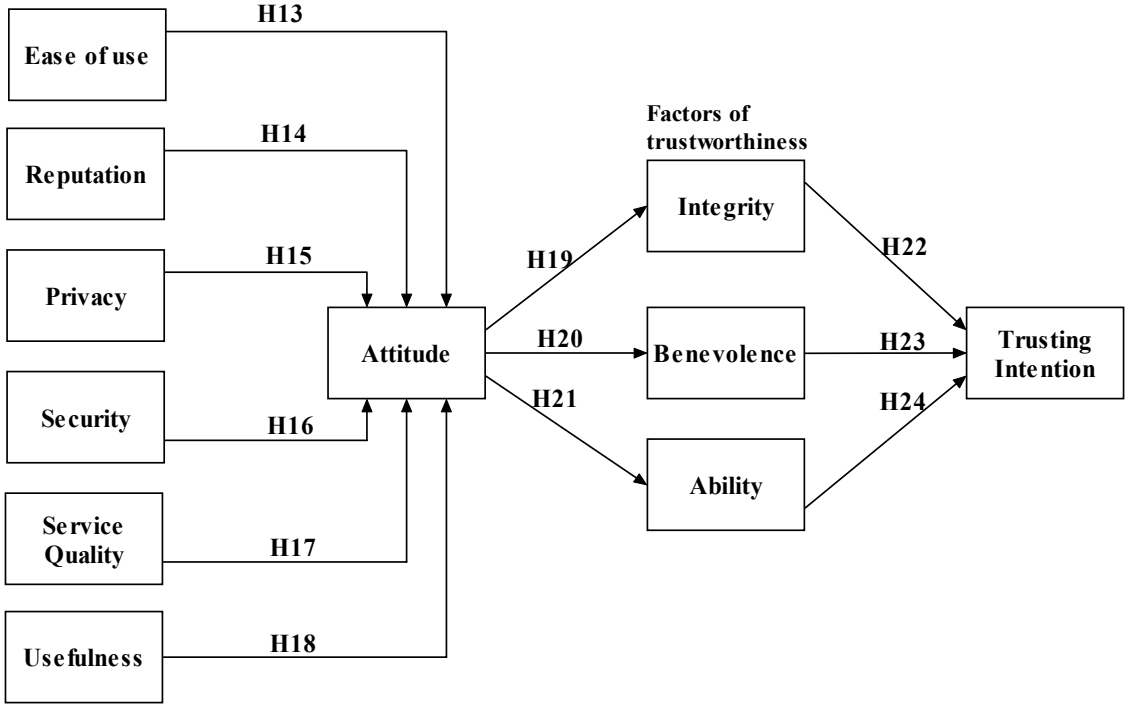


Figure 2: Research Model for non-users

3.1 Trusting intention

According to McKnigh, Choudhury, & Kacmar (2002), trusting intention in this research means that users and non-users are willing to depend or intend to depend on the vendor. It includes two parts, i.e. willingness to depend and subjective probability of depending. Willingness to depend is people's volitional preparedness to make themselves vulnerable to the system. Subjective probability of depending means the perceived likelihood that people will make purchase and give information to the system. (McKnight & Chervany, 2000)

3.2 Factors of trustworthiness

Integrity: The relationship between integrity and trust involves the reservation system' perception that the system adheres to a set of principles that the people finds acceptable. (Mayer, Davis & Schoorman, 1995) It means that users and non-users believe that the system makes good faith agreement, tells the truth, acts ethically, and fulfills promises (McKnight & Chervany, 2002, Suh & Han, 2003).

H1: Higher level of integrity increases users' trusting intention

H13: Higher level of integrity increases non-users' trusting intention

Benevolence: It is the extent to which people are believed to want to do good to the system, aside from an egocentric profit motive. Benevolence suggests that people have some specific attachment to reservation system. (Mayer, Davis & Schoorman,1995) When looking into benevolence, users and non-users make judgment on whether the system is making the focus on making a fast profit or has the people's best interest in mind. (Tan & Sutherland, 2004)

H2: Higher level of benevolence increases users' trusting intention

H14: Higher level of benevolence increases non-users' trusting intention

Ability: It is that group of skills, competencies and characteristics that enable a party to have influence within some specific domain. This is an important factor of trustworthiness because

the system may highly competent in some technical, affording that users and non-users trust on tasks related to that area. (Mayer, Davis & Schoorman, 1995)

H3: Higher level of ability increases users' trusting intention

H15: Higher level of ability increases non-users' trusting intention

3.2 Other factors

Customer satisfaction: It means whether the actual performance of the system can satisfy the people expectation before using the system. If people have higher satisfaction (i.e. actual performance is more similar to their expectation) towards an internet airline reservation system, then they will judge the system positively (Mathwick, Malhotra & Rigdon 2002) and tends to increase the level of factors of trustworthiness towards that system more. As this requires the comparison of actual performance and expectation, this is limited to users who have gain the experience of actual performance of the system.

H4: Higher level of customer satisfaction increases level of integrity of the system by users

H5: Higher level of customer satisfaction increases level of benevolence of system by users

H6: Higher level of customer satisfaction increases level of ability of the system by users

Attitude: It is characterized as a person's inclination to exhibit a certain response or feeling towards internet airline reservation system (Doob, 1947). Attitude in this research is limited to non-user who had the experience of browsing reservation system but making no transaction as the attitude measure the people's feeling towards using the reservation system before using it. If a person has a positive attitude towards internet airline reservation system, it is more likely that they are to have higher level of factors of trustworthiness. (Kim & Kim, 2005)

H16: Higher level of attitude increases level of integrity of the system by non-users

H17: Higher level of attitude increases level of benevolence of system by non-users

H18: Higher level of attitude increases level of ability of the system by non-users

Ease of use: It is the extent to which a customer believes that using internet airline reservation system is free of effort (Vijayasarathy, 2004). Providing easily accessible search engine and help for people to use, easily for people to get the needed information are some of the examples of ease of use. People make trust-related assumptions about others based on whatever they know (McKnight Cummings, & Chervany, 1998). If the system is perceived to be easy to use, users will get higher satisfaction while non-users will get better attitude.

H7: Higher level of ease of use increases customer satisfaction of users

H19: Higher level of ease of use increases positive attitude of non-users

Reputation: It is the general opinion about the character of the reservation system and is related its past exchange history (Zucker, 1986; Chang & Cheung, 2005). Some people may think that reputation will be a thing that they can depend on as reputation means there are good comments for the site provided by others. With better reputation, users tend to get higher level of satisfaction while non-users get positive attitude and in turns trust the system more.

H8: Higher level of reputation increases customer satisfaction of users

H20: Higher level of reputation increases positive attitude of non-users

Privacy: In internet airline reservation, people usually need to provide their personal information if they want to reserve a seat. Nowadays, they are more concerned about misuse, disclosure of their personal information they give to the system (Brendon, 2002). If there are good privacy policy (such as keeping the customers' information confidential and not disclosing their information to other parties) done by the internet airline reservation system, users tend to satisfy with the system more or non-users tend to have more positive attitude.

H9: Higher level of privacy increases customer satisfaction of users

H21: Higher level of privacy increases positive attitude of non-users

Security: It refers to the methods that use to protect the people' information securely during the transaction. It is the system's institutional status on its payment system and people's

perceived extent risk involved (Yoon, 2002). One of the security examples is the encryption technology provided by the website. With better encryption technology, customers' personal information provided during transaction is protected more securely and less likely to be obtained by the third party (such as access to credit card or bank account details). Then, users will satisfy more and non-users will have better attitude toward the system.

H10: Higher level of security increases customer satisfaction of users

H22: Higher level of security increases positive attitude of non-users

Service quality: It is "the conscious undertaking of an action that changes the incentive structure, and that is meant to reveal the consequences of the future actions" (Snijders, 1996). Some examples of the service quality are recommendation for people's flight, returns policy, refund policy. Take refund policy as an example. It means if the flight is canceled, people are guaranteed to get back the money. Higher service quality tends to make users satisfy the reservation system more and non-users think it is a good idea of using the system.

H11: Higher level of service quality increases customer satisfaction of users

H23: Higher level of service quality increases positive attitude of non-users

Usefulness: It can be stated as how effective the internet airline reservation system helps people accomplish their task. If the system enables the people to accomplish the shopping task they set out to perform, then they will judge the system performance positively (Mathwick, Malhotra and Rigdon 2002). Thus, they feel that system is useful. They are then expected to have a more positive impact on customer satisfaction for user and increase the level of attitude towards using the system of the non-user.

H12: Higher level of usefulness increases customer satisfaction of users

H24: Higher level of usefulness increases positive attitude of non-users

4. Methodology

4.1 Questionnaire Design

Two types of questionnaires, paper-based questionnaire and Internet-based questionnaire, are distributed to the Internet user in Hong Kong. Chinese version of questionnaire is prepared because using only one version of questionnaire can provide consistence for the result.

First part of the questionnaire, asked respondents about their experience for visiting and using the internet airline reservation system. Purposes are to know about the usage of the internet airline reservation system and to screen out those who have never visited the system.

Part 2 to part 10 were used to ask about ease of use, reputation, privacy, security, service quality, usefulness, customer satisfaction, attitude and trust (factors of trustworthiness and trusting intention). The design of the question were generally adapted from the previous researches and then modified and translated into Chinese. Seven-point Likert scale were used for the questions ranging from (1)Very Unimportant, (2)Unimportant, (3)Slightly Unimportant, (4) Neutral, (5)Slightly important, (6) Important and (7)Very important.

The last part is the about the demographic of the respondents including the age, gender, educational level, occupation and average monthly income.

4.2 Measurement

Measurements for each variable are developed after the review and modification of some past researches. Table 3 from Appendix C summarizes all the items and the source of items used for measurement. The following describes the items used for measurement of each variable.

Ease of use of the internet airline reservation system was measured by using 2 items adapted from Kim and Tadisina (2005), 2 items adapted from Park and Kim (2003), 1 item adapted from Roy, Dewit and Aubert (2001) while 2 items were self-constructed.

Reputation of the internet airline reservation system was measured by using 3 items adapted

from Papadopoulou, Kanellis and Martakos (2003) while 3 items were self-constructed.

Privacy done by the internet airline reservation system was measured by using 2 items adapted from Papadopoulou, Kanellis and Martakos (2003), 2 items adapted from Torkzadeh and Dhillon (2002), 1 item adapted from Liu, Marchewka and Ku (2004) while 2 items were self-constructed.

Security of the internet airline reservation system was measured by using 1 item adapted from Liu, Marchewka and Ku (2004), 1 item adapted from Ribbink et al. (2004), 1 item adapted from Park and Kim (2003)) while 2 items were self-constructed.

Service quality of the internet airline reservation system was measured by using 1 item adapted from Papadopoulou, Kanellis and Martakos (2003) while other 5 items were self-constructed.

Usefulness of the internet airline reservation system was measured by using all 5 items which were self-constructed.

Customer satisfaction towards the internet airline reservation system was measured by using 2 items adapted from Lee and Overby (2004), 1 item adapted from Chellappa (2004), 1 item adapted from Torkzadeh and Dhillon (2002) while 1 item was self-constructed.

Attitude towards the internet airline reservation system was measured by using 2 items adapted from Papadopoulou, Kanellis and Martakos (2003), 1 item adapted from Jaevenpaa, Tractinsky and Vitale (2000) while 1 item was self-constructed.

Integrity of the internet airline reservation system was measured by using 3 items adapted from McKnigh, Choudhury, and Kacmar (2002).

Benevolence of the internet airline reservation system was measured by using 2 items adapted from McKnigh, Choudhury, and Kacmar (2002) and 1 item adapted from Gefen and Straub (2004).

Ability of the internet airline reservation system was measured by using 2 items adapted from

Gefen and Straub (2004) and 1 item adapted from McKnigh, Choudhury, and Kacmar (2002).

Trusting intention towards the internet airline reservation system was measured by using 5 items adapted from McKnigh, Choudhury, and Kacmar (2002), while 1 item was self-constructed.

4.3 Subjects and Data Collection

Population of interest for this study are Hong Kong people who are users of internet airline reservation system with making transaction at least one time or non-users of internet airline reservation system but have the experience of visiting the system at least one time because the respondents should have at least some knowledge in internet airline reservation system to provide their opinions on a number of constructs related to this study. All data collected from the respondents will treated as confidential and used for academic purpose only.

A total of 284 usable questionnaires were collected while 223 were paper-based and 61 were web-based. 232 of the respondents are the non-user and 52 of them are the users.

Appendix B Table 1 summarizes demographic statistics of respondents. For users, 71.2 % were male. Over 40% were 26-35 year-old and about 30 % were 18-25 year-old. The result shows that around 63% user attained university education level. About 34 % of them were clerical workers and about 32% were management level in occupation. Over 63% of the users had monthly income between $10000-$19999. About 75% of users only use the reservation system once in 1 year while about 63% of them visit reservation system one time in 1 month.

For non-users, 54.7 % were male. The result shows that 40% were 26-35 year-old and about 23.7 % were 18-25 year-old. Around 54% user attained university education level and over 35 % get secondary level. About 40 % of them were workers and about 21% were students. About 51% of the users had monthly income between $10000-$19999. About 51% of users visit the reservation system once in 1 month.

5. Findings and Result

To analyze the data, Statistical Package for Social Science (SPSS) 13 for Windows is used.

Cronbach's Alphas is used to assess the internal reliability of the scales. Alpha coefficient ranges in value from 0 to 1. According to Nunnally (1978) and Mayer and Davis (1999), if Cronbach's Alpha of the models is or higher than 0.7, it is said to be reliable.

Multiple regression analysis is used to investigate the effect of two or more independent variables on a single dependent variable. For direct effect, if the p-value is less than the significant level, the independent variable is significant related to and affect the dependent variable. For indirect effect, the beta coefficients (β) of each independent variable are multiplied to calculate for the indirect effect of one variable to a dependent variable is done. The higher the sum, the higher is the indirect effect.

5.1 Reliability

Cronbach's Alphas is used to assess the internal reliability of the scales. Alpha coefficient ranges in value from 0 to 1. According to Nunnally (1978) and Mayer and Davis (1999), an acceptable reliability was recommended to be equal to or larger than 0.7.

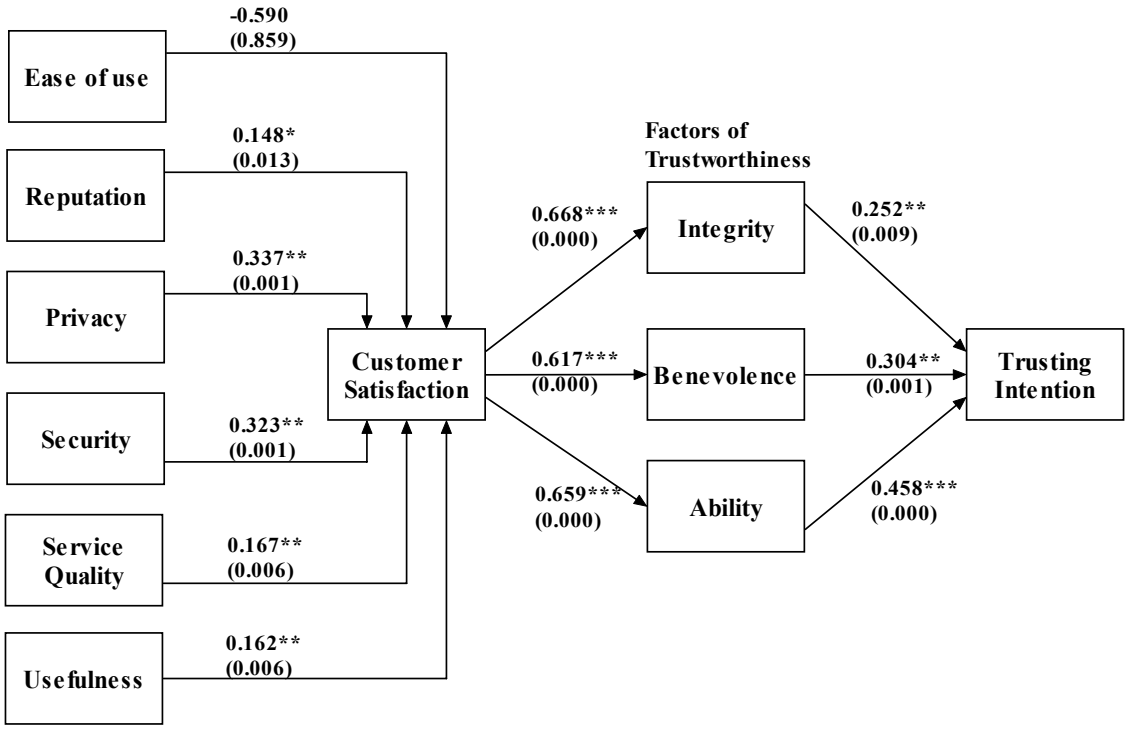
Table 2 summarizes Cronbach's Alpha for all scales and the SPSS result is shown in Appendix D. From table 2, we can see that all variables for user and non-user are reasonably internally reliable. And the most reliable one is trusting intention for both users (Alpha= 0.920) and non-users (Alpha=0.905).

Table 2: Cronbach's Alpha Reliability Analysis (Significant Level: Alpha >= 0.7)			
Variables	Items	Reliability	
		Users	Non-Users
		Alpha	Alpha
Ease of Use	EOU1, EOU2, EOU3, EOU4, EOU5, EOU6, EOU7	.792	.741
Reputation	REP1, REP2, REP3, REP4, REP5, REP6	.792	.827
Privacy	PRI1, PRI2, PRI3, PRI4, PRI5, PRI6, PRI7	.899	.892
Security	SEC1, SEC2, SEC3, SEC4, SEC5	.813	.826
Service Quality	SQ1, SQ2, SQ3, SQ4, SQ5, SQ6	.814	.817
Usefulness	USE1, USE2, USE3, USE4	.795	.728
Customer Satisfaction	CS1, CS2, CS3, CS4 CS5	.881	Not Applicable
Attitude	ATT1, ATT2, ATT3, ATT4	Not Applicable	.766
Integrity	INT1, INT2, INT3	.821	.860
Benevolence	BEN1, BEN2, BEN3	.833	.834
Ability	ABI1, ABI2, ABI3	.816	.802
Trusting Intention	TI1, TI2, TI3, TI4, TI5, TI6	.920	.905

5.2 Multiple Regressions

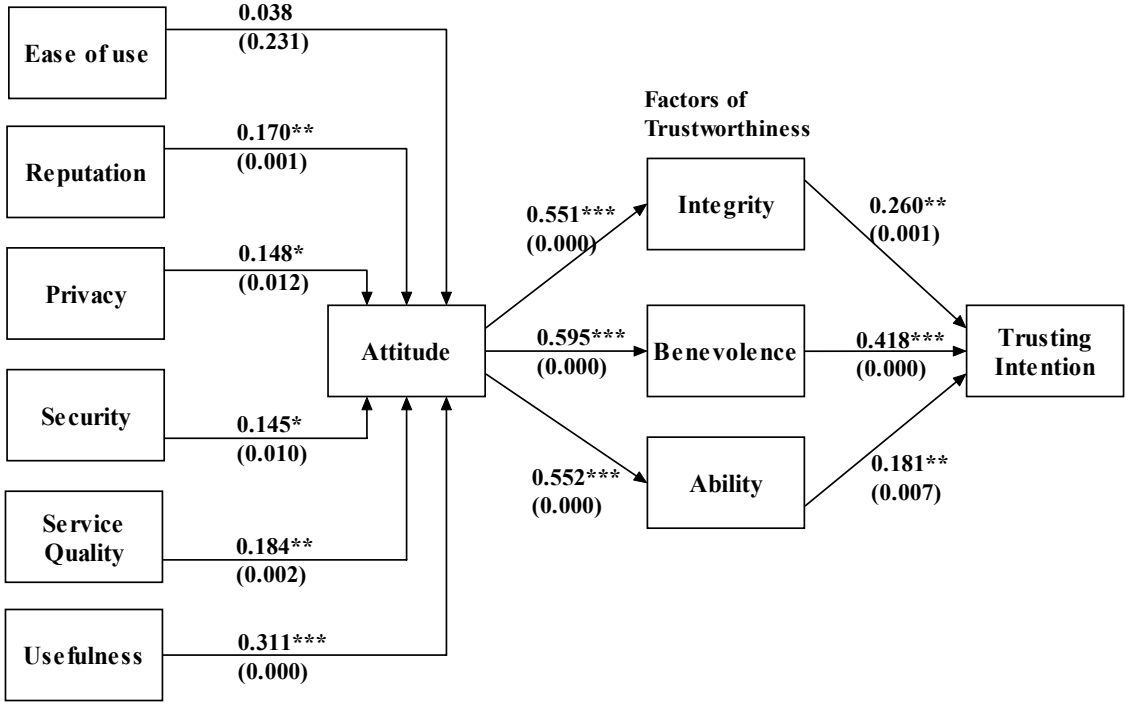
Multiple regressions is used to test about the relationship between two or more independent variables and a dependent variable by estimates the coefficients of the linear equation. Using it enable us to observe if a factor have any direct effect on its dependent variables. It is used to show the validity of the hypothesis in this research. Multiple regressions also help us know the indirect effect on one variable toward the dependent variable.

The results are shown in Figure 3 and Figure 4 respectively. The SPSS statistical results are shown in Appendix E.



*Significant at 0.05 level, **Significant at 0.01 level, ***Significant at 0.001 level

Figure 3: Results of Research Model of users



*Significant at 0.05 level, **Significant at 0.01 level, ***Significant at 0.001 level

Figure 4: Results of Research Model of users

Table 3, 4 summarize the results of direct effect on dependent variables for users and non-users respectively were obtained from regression analysis in Appendix E.

Table 3: Direct Effect on dependent variables for users					
	Dependent				
Independent	**Customer Satisfaction**	**Integrity**	**Benevolence**	**Ability**	**Trusting Intention**
Integrity	/	/	/	/	0.252**
Benevolence	/	/	/	/	0.304**
Ability	/	/	/	/	0.458***
Customer Satisfaction	/	0.668***	0.617***	0.659***	/
Ease of Use	-0.590	/	/	/	/
Reputation	0.148*	/	/	/	/
Privacy	0.337**	/	/	/	/
Security	0.323**	/	/	/	/
Service Quality	0.167**	/	/	/	/
Usefulness	0.162**	/	/	/	/
	R^2=0.914	R^2=0.446	R^2=0.381	R^2=0.435	R^2=0.733

Table 4: Direct Effect on dependent variables for non-users					
	Dependent				
Independent	**Attitude**	**Integrity**	**Benevolence**	**Ability**	**Trusting Intention**
Integrity	/	/	/	/	0.260**
Benevolence	/	/	/	/	0.418***
Ability	/	/	/	/	0.181**
Attitude	/	0.551***	0.595***	0.552***	/
Ease of Use	0.038	/	/	/	/
Reputation	0.170**	/	/	/	/
Privacy	0.148*	/	/	/	/
Security	0.145*	/	/	/	/
Service Quality	0.184**	/	/	/	/
Usefulness	0.311***	/	/	/	/
	R^2=0.584	R^2=0.303	R^2=0.353	R^2=0.304	R^2=0.616

Table 3, 4 reveal the direct effects of factors of trustworthiness on trusting intention for users (H1, H2, H3) and non-users (H13, H14, H15).

Besides, table 3, 4 also shows the direct effect of customer satisfaction for users (H4, H5, H6) and attitude for non-users (H16, H17, H18) on factors of trustworthiness including integrity,

benevolence and ability.

Finally, table 3, 4 tells the direct effect of other factors including ease of use, reputation, privacy, security, service quality and usefulness on customer satisfaction for users(H7, H8, H9, H10, H11, H12) and on attitude for non-users (H19, H20, H21, H22, H23, H24).

Direct effect on trusting intention for users

From Table 3, the results showed that for users, ability got the most significant direct effect on trusting intention at (Beta=0.458, p=0.000). It also showed that benevolence had a significant direct effect on trusting intentions at (Beta=0.304, p=0.001). For integrity, it also had a significant direct effect on trusting intention at (Beta=0.252, p=0.009) but less significant when comparing to ability and benevolence. Therefore, in research model for users, H1, H2, H3 were accepted.

Direct effect on trusting intention for non-users

Table 4 results showed that for non-users, benevolence got the most significant direct effect on trusting intention at (Beta=0.418, p=0.000). It also showed that integrity had a very significant direct effect on trusting intention at (Beta=0.260, p=0.001). For ability, it also had a significant direct effect on trusting intention at (Beta=0.181, p=0.007) but less significant when comparing to benevolence and integrity. Therefore, in research model for non-users, H13, H14, H15 were accepted.

Direct Effect on Factors of trustworthiness for users

From table 3, we can see that for users, customers satisfaction had a very significant effect on all three factors of trustworthiness including integrity (Beta=0.668, p=0.000), benevolence (Beta=0.627, p=0.000) and ability (Beta=0.640, p=0.000). Therefore, for the research model, H4, H5, H6 were accepted.

Direct Effect on Factors of trustworthiness for non-users

For non-users, table 4 show that attitude also had a very significant direct on all three factors

of trustworthiness including integrity (Beta=0.551, p=0.000), benevolence (Beta=0.595, p=0.000) and ability (Beta=0.552, p=0.000). Therefore, for the research model, H16, H17, H18 were accepted.

Direct Effect on Factors of customer satisfaction for users

For users, table 3 results present that ease of use had no significant direct effect on customer satisfaction at (Beta=-0.590, p=0.859). However, for reputation, it had significant direct on customer satisfaction at (Beta= 0.148, p=0.013). Besides, the results show that both privacy and security had the most significant direct effect on customer satisfaction at (Beta=0.337, 0.001) and (Beta=0.323, p=0.001) respectively. For service quality, it had direct effect on customer satisfaction at (Beta=0.167, p=0.0062). The results also show that usefulness had direct effect on customer satisfaction at (Beta=0.162, p=0.006).

Therefore, for the research model of users, H7 was rejected while H8, H9, H10, H11 and H12 were accepted.

Direct Effect on Factors of attitude for non-users

For non-users, table 4 results told us that ease of use did not have significant direct effect on attitude at (Beta= 0.038, p=0.231). However, for reputation, it had a significant direct effect on attitude at (Beta=0.170, p=0.001). Besides, the results revealed that privacy had a significant direct effect on attitude at (Beta=0.148, p=0.012) while security also had significant direct effect on attitude at (Beta=0.145, p=0.010). For service quality, it had a significant direct effect on attitude at (Beta=0.184, p=0.002). The results showed that usefulness got the most significant direct effect on attitude at (Beta=0.311, p=0.000).

Therefore, for the research model of non-users, H19 was rejected while H20, H21, H22, H23 and H24 were accepted.

Indirect effect on trusting intention

Table 5 summarizes result of indirect effect on trusting intention for users and non-users.

SPSS statistical results are shown in Appendix E.

Table 5: Indirect Effect on Trusting Intention of Users and Non-users			
Users		**Non-users**	
	Dependent		**Dependent**
Independent	**TI**	**Independent**	**TI**
EOU→CS→INT→TI	#	EOU→ATT→INT→TI	#
EOU→CS→BEN→TI	#	EOU→ATT→BEN→TI	#
EOU→CS→ABI→TI	#	EOU→ATT→ABI→TI	#
REP→CS→INT→TI	0.148*0.668*0.252=0.025	REP→ATT→INT→TI	0.170*0.551*0.260=0.024
REP→CS→BEN→TI	0.148*0.617*0.304=0.028	REP→ATT→BEN→TI	0.170*0.595*0.418=0.042
REP→CS→ABI→TI	0.148*0.659*0.458=0.045	REP→ATT→ABI→TI	0.170*0.552*0.181=0.017
PRI→CS→INT→TI	0.337*0.668*0.252=0.057	PRI→ATT→INT→TI	0.148*0.551*0.260=0.021
PRI→CS→BEN→TI	0.337*0.617*0.304=0.063	PRI→ATT→BEN→TI	0.148*0.595*0.418=0.037
PRI→CS→ABI→TI	0.337*0.659*0.458=0.102	PRI→ATT→ABI→TI	0.148*0.552*0.181=0.015
SEC→CS→INT→TI	0.323*0.668*0.252=0.054	SEC→ATT→INT→TI	0.145*0.551*0.260=0.021
SEC→CS→BEN→TI	0.323*0.617*0.304=0.061	SEC→ATT→BEN→TI	0.145*0.595*0.418=0.036
SEC→CS→ABI→TI	0.323*0.659*0.458=0.097	SEC→ATT→ABI→TI	0.145*0.552*0.181=0.014
SQ→CS→INT→TI	0.167*0.668*0.252=0.028	SQ→ATT→INT→TI	0.184*0.551*0.260=0.026
SQ→CS→BEN→TI	0.167*0.617*0.304=0.031	SQ→ATT→BEN→TI	0.184*0.595*0.418=0.046
SQ→CS→ABI→TI	0.167*0.659*0.458=0.050	SQ→ATT→ABI→TI	0.184*0.552*0.181=0.018
USE→CS→INT→TI	0.162*0.668*0.252=0.027	USE→ATT→INT→TI	0.311*0.551*0.260=0.045
USE→CS→BEN→TI	0.162*0.617*0.304=0.030	USE→ATT→BEN→TI	0.311*0.595*0.418=0.077
USE→CS→ABI→TI	0.162*0.659*0.458=0.049	USE→ATT→ABI→TI	0.311*0.552*0.181=0.031
CS→INT→TI	0.668*0.252=0.168	ATT→INT→TI	0.551*0.260=0.143
CS→BEN→TI	0.617*0.304=0.188	ATT→BEN→TI	0.595*0.418=0.249
CS→ABI→TI	0.659*0.458=0.302	ATT→ABI→TI	0.552*0.181=0.100
Keys: EOU: Ease of Use, REP: Reputation, PRI: Privacy, SEC: Security, SQ: Service Quality, USE: Usefulness CS: Customer Satisfaction, ATT: Attitude INT: Integrity, BEN: Benevolence, ABI: Ability # Not Applicable			

Indirect effect on trusting intention of users

From table 5, the results showed that all factors except ease of use for users had indirect effect on trusting intention. Factors include reputation (REP→CS→INT→TI: Beta=0.025, REP→CS→BEN→TI: Beta= 0.028, REP→CS→ABI→TI: Beta=0.045), privacy (PRI→CS→INT→TI: Beta=0.057, PRI→CS→BEN→TI: Beta= 0.063, PRI→CS→ABI→TI: Beta=0.102), security (SEC→CS→INT→TI: Beta=0.054, SEC→CS→BEN→TI: Beta= 0.061, SEC→CS→ABI→TI: Beta=0.097), service quality (SQ→CS→INT→TI: Beta=0.028, SQ→CS→BEN→TI: Beta= 0.031, SQ→CS→ABI→TI: Beta=0.050), usefulness (USE→CS→INT→TI: Beta=0.027, USE→CS→BEN→TI: Beta= 0030, USE→CS→ABI→TI: Beta=0.049) and customer satisfaction (CS→INT→TI: Beta=0.168, CS→BEN→TI: Beta= 0.188, CS→ABI→TI: Beta=0.302).

For this research, customer satisfaction (CS→ABI: Beta=0.302) through ability has the most significant indirect effect on trusting intention.

Indirect Effect on trusting Intention of Non-Users

From table 5, the results showed that all factors except ease of use for non-users had indirect effect on trusting intention. Factors include reputation (REP→ATT→INT→TI: Beta=0.024, REP→ATT→BEN→TI: Beta= 0.042, REP→ATT→ABI→TI: Beta=0.017), privacy (PRI→ATT→INT→TI: Beta=0.021, PRI→ATT→BEN→TI: Beta= 0.037, PRI→ATT→ABI→TI: Beta=0.015), security (SEC→ATT→INT→TI: Beta=0.021, SEC→ATT→BEN→TI: Beta= 0.036, SEC→ATT→ABI→TI: Beta=0.014), service quality (SQ→ATT→INT→TI: Beta=0.026, SQ→ATT→BEN→TI: Beta= 0.046, SQ→ATT→ABI→TI: Beta=0.018), usefulness (USE→ATT→INT→TI: Beta=0.045, USE→ATT→BEN→TI: Beta= 0.077, USE→ATT→ABI→TI: Beta=0.031) and attitude (ATT→INT→TI: Beta=0.143, ATT→BEN→TI: Beta= 0.249, ATT→ABI→TI: Beta=0.100).

For this research, attitude (ATT→BEN→TI: Beta=0.249) through benevolence has the most significant indirect effect on trusting intention.

6. Discussion and Implications

There are many past researches studying on people's trust in online shopping. However, few researches study on people's trust in a specific type of online shopping, i.e. internet airline reservation. The primary objective of this research is to apply some of the past researches results on online shopping to study Hong Kong People's (users and non-users) trust in internet airline reservation system. This includes studying the importance of trusting intention, factors of trustworthiness and other factors. Through the results in findings and analysis part, many of the constructs are significant.

In this part, how factors of trustworthiness including integrity, benevolence and ability

increase the trusting intention for users and non-users respectively will be discussed. Besides, how customer satisfaction of users increase the level of factors of trustworthiness and how attitude of non-users increase the level of factors of trustworthiness will also be discussed. Finally, how other factors including ease of use, reputation, privacy, security, service quality and usefulness affect customer satisfaction of users and affect attitude of non-users will be talked

Effect of factors of trustworthiness on trusting intention

Similar to the past researches for online shopping (Mayer, Davis & Schoorman, 1995; McKnigh, Choudhury, & Kacmar, 2002), integrity, benevolence and ability of internet airline reservation system had significant direct effect on trusting intention. That means the higher level the factors of trustworthiness, the higher level of trusting intention. This happens in both users and non-users research models. But, there are some differences between users and non-users model.

For users, ability is the most important factor that affects trusting intention. In fact, one reason is that Hong Kong people are realistic (Chung, 2005). That means they paid money to reserve a ticket as they expected the system have the ability to provide them with the same value or higher value of output back. They want the system to have ability to meet their expectation by the performance. And ability is the factors of trustworthiness that enabled users to get similar actual performance by system while comparing to their expectation as ability is that group of skills, competencies and characteristics that enable the system to have influence within some specific domain and to get the actual performance done (Mayer, Davis & Schoorman, 1995; Marie, Olivier & Benoit, 2001). Therefore, ability got the highest significant direct effect on trusting intention for users.

However, for non-users, they consider benevolence as the most important factor that affects trusting intention. The reason is that since the economic downturn in 1998, Hong Kong

people had become very careful on their purchase planning especially for those purchases that have higher value. Before purchasing an item, what they consider is whether they can get the greatest benefit from the vendor. In fact, this include benevolence because if a vendor get high level of benevolence, it's intention toward the customers will be very well and it will also try its best to perform according to the customers' interest which will lead to provide customers with the greatest benefit. With benevolence, the system can bring the put greatest care on the people which is the most important part of non-users for their trusting intention.

Effect of customer satisfaction on factors of trustworthiness for users

Customer satisfaction had very significant influence on factors of trustworthiness which is revealed by past researches for online shopping (Charla, Malhotra & Rigdon, 2002). This is because customer satisfaction means whether the actual performance of the internet airline reservation system can satisfy the customer expectation before using the system. When the users have the experience of making transaction on the internet airline reservation system, they can compare the actual performance with their expectation. Through this judgment, users can identify whether one reservation system is helpful, caring and honest. After the comparison, if they think that the system is helpful, caring and honest, they will consider that system can meet their satisfaction and level of factors of trustworthiness towards the system will also increase.

Effect of attitude on factors of trustworthiness for non-users

Attitude also showed to be significantly affecting factors of trustworthiness for internet airline reservation system non-users. It is similar to the past researches on online shopping (Kim & Kim, 2005). As they are not the users, they cannot compare the actual performance with the expectation. Then, they need to depend on their own expectation and feeling towards the system. If they have better expectation they will more likely to have a higher inclination to exhibit a certain response or feeling towards internet airline reservation system (Doob, 1947)

and also willing to place higher level of trustworthiness towards the internet airline reservation system.

Effect of customer satisfaction on factors of trustworthiness of users

To users, customer satisfaction had a very high significant direct effect on factors of trustworthiness including integrity at (Beta=0.668, p=0.000), benevolence at (Beta=0.617, p=0.000) and ability at (Beta=0.659, p=0.000) which support the past researches (Wu, 2001; Mathwick, Malhotra and Rigdon 2002; Ribbink, van Riel, Liljander & Streukens, 2004). The main reason for this is that if users got higher satisfaction, they tend to judge the system in a more positive way (Mathwick, Malhotra & Rigdon 2002) and tends to get higher level of factors of trustworthiness.

In fact, with high direct effect on factors of trustworthiness by customer satisfaction and high direct effect on trusting intention on trusting intention by factors of trustworthiness, customer satisfaction also had high indirect effect on trusting intention while customer satisfaction through ability had the highest indirect effect on trusting intention at (Beta=0.302).

Effect of attitude on factors of trustworthiness of non-users

For non-users, attitude had a very high significant direct effect on factors of trustworthiness including integrity at (Beta=0.551, p=0.000), benevolence at (Beta=0.595, p=0.000) and ability at (Beta=0.552, p=0.000) which support the past researches (Kim & Kim, 2005). The main reason for this is that positive attitude means a better feeling towards the system. With this better feeling, it is more likely for them to possess higher level of factors of trustworthiness towards the system.

In fact, with high direct effect on factors of trustworthiness by attitude and high direct effect on trusting intention on trusting intention by factors of trustworthiness, attitude also had high indirect effect on trusting intention while attitude through benevolence had the highest indirect effect on trusting intention at (Beta=0.249).

Effect of ease of use, reputation, privacy, security, service quality and usefulness on customer satisfaction of users

For users of internet airline reservation system, reputation, privacy, security, service quality and usefulness, they did have significant direct effect on customer satisfaction and indirect effect on trusting intention. The results are quite similar with past researches on online shopping (Daignault, 2001; Tan & Sutherland, 2004; Vijayasarathy, 2004; Chang & Cheung, 2005; Corritore & Wiedenbeck, 2005). However, users did not think ease of use had direct effect on customer satisfaction and it is quite different to other researches (McKnigh, Choudhury, & Kacmar, 2002).

In fact, for users, they thought that privacy and security are the most important to generate their satisfaction. According to Szymansbi and Hise (2000), Zeithaml (2000), Yoo and Donthu (2001) and Liljander (2002), they thought that the perception of protection involving one's financial and personal information play a major role in determining customer satisfaction and the behaviors followed. Therefore, for the users, they also thought when they provide their personal and credit card information to the system for making the transaction, it is very important for the system to protect those information and the factors involving the protection of those information are security and privacy. Privacy and security are then create a high indirect effect on trusting intention at Beta=0.102 and Beta=0.097 respectively.

The most important thing for users is to protect their information. For ease of use, even the system is very easy for users to use, this does not imply that the system will protect their information well. Therefore, ease of use did not have direct effect on their satisfaction in this research.

Effect of ease of use, reputation, privacy, security, service quality and usefulness on attitude of non-users

Similar to the concepts of some previous researches, non-users thought that reputation,

privacy, security, service and usefulness have significant direct effect to increase their positive attitude toward the system. (Brendon, 2002; Mathwick, Malhotra and Rigdon 2002)

To non-users, as they did not need to disclose their personal information and credit information for no transaction made, then they will not consider privacy and security as the most important factors to generate better attitude at this moment.

Also, as the non-users did not need to reserve the ticket, they will not read the information from the system in a very detailed way. In fact, all they want is to find some travel or flight information needed quickly and with the little effort. Therefore, usefulness is the most important to them to generate better attitud as usefulness can deliver them with the useful information in the short time and easily. And it is very similar to the concepts of Madu and Madu (2002), Nah and Davis (2002). Usefulness also then an indirect effect on trusting intention at (Beta=0.077)

To them, they did not consider ease of use to have direct effect on their attitude. According to the demographic statistic from Appendix B Table 1, most of non-users got the university education level. Maybe many of them got enough computer knowledge for them to use any systems. That means even the system is difficult to use, they have enough knowledge to use the system properly and without problems. Therefore, even the system is easy for them to use, it will not affect their attitude to use the system.

7. Limitation and Further Research

There are some limitations for the research. Firstly, sample size is a limitation as it is not large enough to represent the whole population of Hong Kong. For further research, there should be a much larger sample size which is more sufficient to reflect the whole and real situation.

Secondly, time is also a limitation. As time is limited, model of the research cannot be very large in order to complete the whole research within one year. For further research, more time

can be used as it can allow the research to be broader and find more respondents for the questionnaires.

Thirdly, although some of the elements are discussed in this study as others factors that affect people's level of factor of trustworthiness. In fact, other than these other factors discussed, there may be more other factors in fact. Therefore, for further research, it can be expanded by adding some more other factors that affect people's level of factor of trustworthiness.

Fourthly, the distribution channel of the questionnaire is limited. It will affect the sample size. For further research, more channels can be used such as do interview on street.

Further research can also study about the effect of people's disposition of trust towards their levels of trust in internet airline reservation system as disposition 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. It has been found in some researches for influencing people trust in online shopping. (Mayer, Davis & Schoorman, 1995; McKnight, Choudhury & Kacmar, 2002; Gefen & Straub, 2004)

For further research, more in-depth part can be done on the demographic part as different age, gender, etc may have different perception towards trust and online shopping including internet airline reservation.

8. Conclusions

The aim of this research is to study on trusting intention, factors of trustworthiness and other factors affecting factors of trustworthiness in Hong Kong. From the result, factors of trustworthiness that affect trusting intention and other factors that affect the level of factors of trustworthiness toward internet airline reservation system had different effects on users and non-users. This implied that different groups of people have different concern about trust. Therefore, it is important for the system to notice about the concern for different groups of

people in order to attract users for making continues purchase and to attract non-users to start purchase.

The result showed that for the factors of trustworthiness, users considered ability to be the most significant factor on trusting intention while non-users thought benevolence to be the mist important factor.

For users, they think that customer satisfaction does have a very great effect on the level of factors of trustworthiness. In fact, the customer satisfaction is very significantly affected by privacy and security, while followed by service quality, usefulness and reputation. Nevertheless, this research showed that ease of use did not have significant direct on customer satisfaction for users.

To non-users, they believed that attitude is very important on the level of factors of trustworthiness. For the attitude, it is the most greatly influenced by usefulness, followed by reputation, service quality, privacy and security. It also showed that ease of use did not have significant direct on attitude for non-users

This research identified a study on Hong Kong People's trust in airline reservation system. The results can be used to recommend airlines how they can increase the level of trust of the existing customers and attract more potential customers to use the internet airline reservation in Hong Kong.

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10. Appendices

10.1 Appendix A

Questionnaire Sample

有關香港顧客對網上訂機票系統的信任調查

本人是香港浸會大學資訊管理系統學系三年級生，現正進行一項**有關香港顧客對網上訂機票系統的信任調查**，是次調查所得的資料只供學術用途，希望閣下能抽出數分鐘，完成這份問卷，在此非常感謝閣下之協助。

第 1 部份 網上訂機票系統使用狀況

		從來未曾瀏覽	一年瀏覽一次	一年瀏覽幾次	每月瀏覽一次	每月瀏覽幾次	每星期瀏覽一次	每星期瀏覽幾次
1.	你瀏覽網上訂機票系統的頻率	1 (問卷完，謝謝!)	2	3	4	5	6	7

		從來未曾使用	一年用一次	半年用一次	每季用一次	每月用一次
2.	你使用網上訂機票系統訂票的頻率	1 (請繼續問題 4)	2	3	4	5

3. 請你列舉 1 個你有訂票經驗的網上訂機票系統，然後根據該網上訂機票系統回答以下的問題
_____ (請繼續第 2 部份)

4. 請你列舉 1 個你瀏覽過的網上訂機票系統，然後根據該網上訂機票系統回答以下的問題
_____

		非常不重要		略爲不重要		略爲重要		非常重要
第 2 部份 容易使用程度								
該網上訂機票系統……								
5.	設計是方便顧客的	1	2	3	4	5	6	7
6.	是容易操作的	1	2	3	4	5	6	7
7.	文字簡單易明	1	2	3	4	5	6	7
8.	有提示功能	1	2	3	4	5	6	7
9.	容易使用檢索引擎	1	2	3	4	5	6	7
10.	容易搜尋到所需的資料	1	2	3	4	5	6	7
11.	總括來說，該系統是容易使用的	1	2	3	4	5	6	7
第 3 部份 信譽								
該網上訂機票系統……								
12.	是由出名的旅行社運作	1	2	3	4	5	6	7
13.	是由出名的航空公司運作	1	2	3	4	5	6	7
14.	對顧客誠實	1	2	3	4	5	6	7
15.	關心顧客	1	2	3	4	5	6	7
16.	對顧客負責	1	2	3	4	5	6	7
17.	總括來說，該系統有良好的信譽	1	2	3	4	5	6	7

	非常不重要	不重要	略爲不重要	中立	略爲重要	重要	非常重要
第 4 部份 私隱							
該網上訂機票系統能夠做到……							
18. 不會濫用個人資料	1	2	3	4	5	6	7
19. 不會在未經授權下使用信用卡資料	1	2	3	4	5	6	7
20. 保證所有資料只供該次交易使用	1	2	3	4	5	6	7
21. 保障我的信用卡資料，不落入其他人手中	1	2	3	4	5	6	7
22. 有私隱保障的承諾	1	2	3	4	5	6	7
23. 有保障私隱的管理程序	1	2	3	4	5	6	7
24. 總括來說，該系統能保障顧客的私隱	1	2	3	4	5	6	7
第 5 部份 交易的安全程度							
該網上訂機票系統……							
25. 運作穩定	1	2	3	4	5	6	7
26. 提供我的個人及信用卡資料予該系統是安全的	1	2	3	4	5	6	7
27. 加密、密碼能保障存送資料時的安全	1	2	3	4	5	6	7
28. 不會丟失客戶資料	1	2	3	4	5	6	7
29. 總括來說，與該系統進行交易是安全的	1	2	3	4	5	6	7
第 6 部份 服務質素							
該網上訂機票系統保證……							
30. 解答顧客的旅行問題	1	2	3	4	5	6	7
31. 給顧客建議路線	1	2	3	4	5	6	7
32. 給顧客提供不同的選擇	1	2	3	4	5	6	7
33. 提供退機票服務	1	2	3	4	5	6	7
34. 提供退款服務	1	2	3	4	5	6	7
35. 總括來說，該系統提供良好服務	1	2	3	4	5	6	7
(如你曾經使用過該系統訂票，請繼續第 7 部份)							
(如你未曾使用過該系統訂票，請繼續第 9 部份)							
第 7 部份 效用							
該網上訂機票系統……							
36. 能找到合適的路線	1	2	3	4	5	6	7
37. 能訂到價格相宜的機票	1	2	3	4	5	6	7
38. 能很快確認機位	1	2	3	4	5	6	7
39. 總括來說，該系統是有用的	1	2	3	4	5	6	7
第 8 部份 滿意程度							
40. 該系統的表現達到我的期望	1	2	3	4	5	6	7
41. 我喜歡用該系統訂票	1	2	3	4	5	6	7

	非常不重要	不重要	略爲不重要	中立	略爲重要	重要	非常重要
42. 我對該系統的表現有正面的評價	1	2	3	4	5	6	7
43. 我滿意整個交易過程	1	2	3	4	5	6	7
44. 總括來說，我對該系統感到滿意 (請繼續第 10 部份)	1	2	3	4	5	6	7

第 9 部份 使用態度

45. 使用該系統是一個明智的決定	1	2	3	4	5	6	7
46. 我喜歡使用該系統訂票的決定	1	2	3	4	5	6	7
47. 我對該系統的感覺良好	1	2	3	4	5	6	7
48. 總括來說，我對該系統的使用態度是正面的	1	2	3	4	5	6	7

第 10 部份 對該系統的信任程度

A. 該網上訂機票系統是否誠實？

我相信該網上訂機票系統……

49. 進行業務時是誠實的	1	2	3	4	5	6	7
50. 是可信賴的	1	2	3	4	5	6	7
51. 能做到對顧客的承諾	1	2	3	4	5	6	7

B. 該網上訂機票系統是否善意？

我相信該網上訂機票系統……

52. 會爲我最大的利益而行	1	2	3	4	5	6	7
53. 能會顧及我的利益	1	2	3	4	5	6	7
54. 意向是善意的	1	2	3	4	5	6	7

C. 該網上訂機票系統是否有能力？

我相信該網上訂機票系統……

55. 能精通其業務	1	2	3	4	5	6	7
56. 了解市場需要	1	2	3	4	5	6	7
57. 知道如何提供最好的服務給顧客	1	2	3	4	5	6	7

D. 對網上訂機票系統的信任意向

58. 每當我需要訂機票時，我將會使用該系統	1	2	3	4	5	6	7
59. 我將繼續使用該網上訂機票系統	1	2	3	4	5	6	7
60. 我願意提供我的旅遊行程資料	1	2	3	4	5	6	7
61. 我願意提供我的個人資料	1	2	3	4	5	6	7
62. 我願意提供信用卡資料	1	2	3	4	5	6	7
63. 總括來說，我相信該系統	1	2	3	4	5	6	7

第 11 部份 個人資料

64. 性別

□男 □女

65. 年齡

□< 18 □18-25

□26-35 □36-45

□46-55 □56-65

□> 65

66. 教育程度

□小學 □中學

□文憑/高級文憑 □大學

□研究院或以上

67. 職業

□學生 □文職

□管理階層 □專業人士

□技工 □自僱人士

□其他(請列出): _____

68. 每月平均收入

□< $5000 □$5000-$9999

□$10000-$19999 □$20000-$29999

□$30000-$49999 □$50000-$99999

□≧$100000

問卷完，謝謝參與是次調查！

10.2 Appendix B
Demographic Statistic of Respondents

Table 1: Demographic Statistic of Respondents

Measure	Value	User		Non-User	
		Frequency	Percent	Frequency	Percent
Gender	Male	37	71.2	127	54.7
	Female	15	28.8	105	45.3
Age	<18	0	0	22	9.5
	18-25	16	30.8	55	23.7
	26-35	22	42.3	88	40
	36-45	12	23	46	19.8
	46-55	2	3.9	15	6.5
	56-65	0	0	6	2.6
	>65	0	0	0	0
Education Level	Primary	0	0	0	0
	Secondary	9	17.3	81	35
	Diploma/High Diploma	4	7.7	11	4.7
	University	33	63.5	127	54.7
	Postgraduate or above	6	11.5	13	5.6
Occupation	Student	8	15.4	50	21.6
	Clerical worker	18	34.7	95	40.9
	Management level	17	32.7	37	15.9
	Professional	5	9.6	20	8.6
	Technical worker	0	0	2	0.9
	Self-employed	1	1.9	10	4.3
	Others	3	5.7	18	7.8
Average Monthly Income	<$5000	8	15.4	49	21.1
	$5000-$9999	5	9.6	41	17.7
	$10000-$19999	33	63.5	119	51.3
	$20000-$29999	5	9.6	20	8.6
	$30000-$49999	1	1.9	2	0.9
	$50000-$99999	0	0	1	0.4
	≧$100000	0	0	0	0

10.3 Appendix C

Measurement

Table 2: Measure variables in Research Model

Variables	Item No.	Keywords of question	Source
Ease of use	EOU1	1. User-friendly	Park & Kim, 2003
	EOU2	2. Simple to navigate	Park & Kim, 2003
	EOU3	3. Easily understood words	Kim & Tadisina, 2005
	EOU4	4. Provide assistance to customers	Self-constructed
	EOU5	5. Easily accessible search engine	Roy, Dewit & Aubert, 2001
	EOU6	6. Easy to find needed information	Kim & Tadisina, 2005
	EOU7	7. Overall speaking, easy to use	Self-constructed
Reputation	REP1	1. Run by famous travel agents	Self-constructed
	REP2	2. Run by famous airline	Self-constructed
	REP3	3. Famous for honest to customers	Papadopoulou, Kanellis & Martakos, 2003
	REP4	4. Famous for caring to customers	Papadopoulou, Kanellis & Martakos, 2003
	REP5	5. Famous for meeting obligation to customers	Papadopoulou, Kanellis & Martakos, 2003
	REP6	6. Overall speaking , good reputation	Self-constructed
Privacy	PRI1	1. No misuse of customers' information	Torkzadeh & Dhillon, 2002
	PRI2	2. No unauthorized use of customers' credit card information	Torkzadeh & Dhillon, 2002
	PRI3	3. Customers' information is guaranteed for transaction use only	Papadopoulou, Kanellis & Martakos, 2003
	PRI4	4. Making effort to protect customers' information	Liu, Marchewka & Ku, 2004
	PRI5	5. Have protecting privacy promise	Self-constructed
	PRI6	6. Have privacy protection management	Papadopoulou, Kanellis & Martakos, 2003
	PRI7	7. Overall speaking, sufficient privacy	Self-constructed

Variables	Item No.	Keywords of question	Source
Security	SEC1	1. Stable operation	Self-constructed
	SEC2	2. Secure for providing customers' information	Ribbink et al., 2004
	SEC3	3. Safety encryption and password features	Liu, Marchewka & Ku, 2004
	SEC4	4. Will not loss customers' information	Park & Kim, 2003
	SEC5	5. Overall speaking, secure for transaction	Self-constructed
Service quality	SQ1	1. Answer customer's question	Papadopoulou, Kanellis & Martakos, 2003
	SQ2	2. Recommend flight for customers	Self-constructed
	SQ3	3. Provide different choices to customers	Self-constructed
	SQ4	4. Provide return policy	Self-constructed
	SQ5	5. Provide refund policy	Self-constructed
	SQ6	6. Overall speaking, good service quality	Self-constructed
Usefulness	USE1	1. Can find suitable flight	Self-constructed
	USE2	2. Can have reasonable pricing reservation	Self-constructed
	USE3	3. Confirm the site quickly	Self-constructed
	USE4	4. Overall speaking, system is useful	Self-constructed
Customer Satisfaction	CS1	1. Meet customers' expectation	Torkzadeh & Dhillon, 2002
	CS2	2. Like to use this system	Lee & Overby, 2004
	CS3	3. Positive rating towards the system	Lee & Overby, 2004
	CS4	4. Satisfy with whole transaction process	Chellappa, 2004
	CS5	5. Overall speaking, satisfy with the system	Self-constructed
Attitude	ATT1	1. Good idea for using this system	Jaevenpaa, Tractinsky & Vitale, 2000
	ATT2	2. Like using this system	Papadopoulou, Kanellis & Martakos, 2003
	ATT3	3. Feel good towards the system	Papadopoulou, Kanellis & Martakos, 2003
	ATT4	4. Overall speaking, positive attitude towards the system	Self-constructed

Variables	Item No.	Keywords of question	Source
Integrity	INT1	1. Honest in doing the business	McKnigh, Choudhury, & Kacmar, 2002
	INT2	2. Trustful in dealing with customers	McKnigh, Choudhury, & Kacmar, 2002
	INT3	3. Truly sincere in keeping promise made to customers	McKnigh, Choudhury, & Kacmar, 2002
Benevolence	BEN1	1. Act in customers' best interest	McKnigh, Choudhury, & Kacmar, 2002
	BEN2	2. Interested in customers' well being, not just the system its own	McKnigh, Choudhury, & Kacmar, 2002
	BEN3	3. Intentions are benevolent	Gefen & Straub, 2004
Ability	ABI1	1. Competent and effective in providing internet airline reservation	McKnigh, Choudhury, & Kacmar, 2002
	ABI2	2. Understand the market that it works for	Gefen & Straub, 2004
	ABI3	3. Know how to provide excellent services	Gefen & Straub, 2004
Trusting intention	TI1	1. Depend on this system whenever need to have internet airline reservation	McKnigh, Choudhury, & Kacmar, 2002
	TI2	2. Continue to use this system	McKnigh, Choudhury, & Kacmar, 2002
	TI3	3. Willing to provide my travel information	McKnigh, Choudhury, & Kacmar, 2002
	TI4	4. Willing to provide my personal information	McKnigh, Choudhury, & Kacmar, 2002
	TI5	5. Willing to provide my credit card information	McKnigh, Choudhury, & Kacmar, 2002
	TI6	6. Overall speaking, trust the system	Self-constructed

10.4 Appendix D

Reliability

Reliability – Users

Ease of use

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.792	7

Item Statistics

	Mean	Std. Deviation	N
EOU1	3.10	1.125	52
EOU2	3.71	1.226	52
EOU3	3.71	1.160	52
EOU4	4.02	1.093	52
EOU5	5.00	1.120	52
EOU6	4.19	1.067	52
EOU7	3.96	.969	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EOU1	24.60	20.873	.466	.776
EOU2	23.98	19.980	.496	.771
EOU3	23.98	20.294	.505	.768
EOU4	23.67	19.205	.681	.735
EOU5	22.69	22.100	.339	.799
EOU6	23.50	20.686	.525	.765
EOU7	23.73	20.122	.674	.741

Reliability – Users

Reputation

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.792	6

Item Statistics

	Mean	Std. Deviation	N
REP1	4.81	.864	52
REP2	4.98	.779	52
REP3	4.58	.801	52
REP4	4.42	.893	52
REP5	4.50	.918	52
REP6	4.60	.774	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
REP1	23.08	10.033	.306	.815
REP2	22.90	9.344	.526	.765
REP3	23.31	9.002	.586	.751
REP4	23.46	8.646	.574	.753
REP5	23.38	8.437	.595	.748
REP6	23.29	8.601	.718	.722

Reliability – Users

Privacy

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.899	7

Item Statistics

	Mean	Std. Deviation	N
PRI1	5.63	.908	52
PRI2	5.27	.717	52
PRI3	5.35	.861	52
PRI4	5.13	.793	52
PRI5	5.12	.832	52
PRI6	5.00	.863	52
PRI7	4.98	.804	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRI1	30.85	14.799	.758	.878
PRI2	31.21	16.915	.592	.897
PRI3	31.13	14.825	.808	.872
PRI4	31.35	15.799	.713	.884
PRI5	31.37	15.962	.642	.892
PRI6	31.48	15.588	.673	.888
PRI7	31.50	15.510	.752	.879

Reliability – Users

Security

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.813	5

Item Statistics

	Mean	Std. Deviation	N
SEC1	5.23	.831	52
SEC2	5.31	.919	52
SEC3	5.38	.796	52
SEC4	5.10	.846	52
SEC5	4.87	.864	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SEC1	20.65	7.760	.416	.828
SEC2	20.58	6.327	.694	.746
SEC3	20.50	7.118	.619	.772
SEC4	20.79	6.915	.617	.771
SEC5	21.02	6.647	.670	.755

Reliability – Users

Service quality

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.814	6

Item Statistics

	Mean	Std. Deviation	N
SQ1	3.83	1.232	52
SQ2	4.12	1.423	52
SQ3	3.85	1.447	52
SQ4	4.96	.949	52
SQ5	4.96	.907	52
SQ6	4.44	.978	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SQ1	22.33	18.264	.577	.785
SQ2	22.04	15.920	.697	.756
SQ3	22.31	16.296	.639	.773
SQ4	21.19	20.551	.512	.799
SQ5	21.19	21.962	.362	.823
SQ6	21.71	18.758	.725	.760

Reliability – Users

Usefulness

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.795	4

Item Statistics

	Mean	Std. Deviation	N
USE1	4.27	1.105	52
USE2	4.33	1.061	52
USE3	4.38	.889	52
USE4	4.48	.874	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
USE1	13.19	5.727	.514	.798
USE2	13.13	5.413	.633	.731
USE3	13.08	6.543	.513	.787
USE4	12.98	5.549	.814	.652

Reliability – Users

Customer Satisfaction

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.881	5

Item Statistics

	Mean	Std. Deviation	N
CS1	4.96	.885	52
CS2	4.75	.988	52
CS3	4.98	.874	52
CS4	4.96	.816	52
CS5	5.06	.802	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
CS1	19.75	9.093	.584	.886
CS2	19.96	8.273	.659	.873
CS3	19.73	8.201	.805	.835
CS4	19.75	8.779	.734	.852
CS5	19.65	8.466	.832	.831

Reliability – Users

Integrity

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.821	3

Item Statistics

	Mean	Std. Deviation	N
INT1	4.96	.685	52
INT2	5.17	.810	52
INT3	4.79	.848	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
INT1	9.96	2.116	.746	.701
INT2	9.75	1.995	.621	.809
INT3	10.13	1.805	.679	.754

Reliability – Users

Benevolence

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.833	3

Item Statistics

	Mean	Std. Deviation	N
BEN1	4.73	.952	52
BEN2	4.90	.869	52
BEN3	4.87	.817	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BEN1	9.77	2.377	.665	.803
BEN2	9.60	2.520	.710	.751
BEN3	9.63	2.668	.712	.754

Reliability – Users

Ability

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.816	3

Item Statistics

	Mean	Std. Deviation	N
ABI1	4.98	.779	52
ABI2	4.96	.713	52
ABI3	4.94	.698	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ABI1	9.90	1.579	.679	.739
ABI2	9.92	1.798	.633	.783
ABI3	9.94	1.742	.699	.719

Reliability – Users

Trusting Intention

Case Processing Summary

		N	%
Cases	Valid	52	100.0
	Excluded[a]	0	.0
	Total	52	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.920	6

Item Statistics

	Mean	Std. Deviation	N
TI1	4.90	.774	52
TI2	4.92	.837	52
TI3	4.88	.808	52
TI4	4.71	.915	52
TI5	4.58	.848	52
TI6	4.87	.817	52

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TI1	23.96	13.646	.644	.922
TI2	23.94	12.840	.731	.912
TI3	23.98	13.000	.733	.911
TI4	24.15	11.701	.860	.893
TI5	24.29	12.170	.850	.895
TI6	24.00	12.510	.821	.900

Reliability – Non-Users

Ease of Use

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.741	7

Item Statistics

	Mean	Std. Deviation	N
EOU1	3.73	1.040	232
EOU2	3.81	1.051	232
EOU3	3.63	.998	232
EOU4	3.97	.939	232
EOU5	4.42	2.090	232
EOU6	4.37	.827	232
EOU7	4.21	.638	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
EOU1	24.41	19.498	.603	.681
EOU2	24.32	20.073	.525	.697
EOU3	24.51	19.645	.619	.679
EOU4	24.17	20.490	.558	.694
EOU5	23.72	16.646	.300	.828
EOU6	23.77	21.842	.465	.714
EOU7	23.93	21.926	.634	.701

Reliability – Non-Users

Reputation

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.827	6

Item Statistics

	Mean	Std. Deviation	N
REP1	4.68	.990	232
REP2	4.60	.948	232
REP3	4.49	.837	232
REP4	4.36	.988	232
REP5	4.47	.832	232
REP6	4.65	.680	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
REP1	22.56	10.022	.660	.785
REP2	22.65	10.593	.591	.800
REP3	22.76	10.747	.672	.784
REP4	22.89	10.680	.540	.813
REP5	22.78	11.335	.556	.807
REP6	22.59	11.887	.595	.803

Reliability – Non-Users

Privacy

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.892	7

Item Statistics

	Mean	Std. Deviation	N
PRI1	5.14	.743	232
PRI2	5.17	.730	232
PRI3	4.97	.855	232
PRI4	5.02	.741	232
PRI5	4.97	.761	232
PRI6	4.79	.843	232
PRI7	4.90	.746	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
PRI1	29.83	13.716	.656	.880
PRI2	29.80	13.548	.707	.874
PRI3	30.00	13.022	.669	.879
PRI4	29.95	13.391	.727	.872
PRI5	30.00	13.251	.731	.871
PRI6	30.18	13.436	.605	.887
PRI7	30.07	13.259	.748	.869

Reliability – Non-Users

Security

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.826	5

Item Statistics

	Mean	Std. Deviation	N
SEC1	4.67	.925	232
SEC2	5.05	.769	232
SEC3	5.13	.737	232
SEC4	5.10	.805	232
SEC5	5.10	.802	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SEC1	20.38	6.824	.412	.860
SEC2	20.00	6.307	.718	.765
SEC3	19.92	6.638	.655	.784
SEC4	19.94	6.403	.643	.785
SEC5	19.94	6.114	.734	.759

Reliability – Non-Users

Reliability – Service Quality

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.817	6

Item Statistics

	Mean	Std. Deviation	N
SQ1	4.36	.804	232
SQ2	4.39	.910	232
SQ3	4.41	.848	232
SQ4	4.60	.755	232
SQ5	4.58	.746	232
SQ6	4.50	.645	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
SQ1	22.49	8.675	.502	.805
SQ2	22.45	7.842	.594	.787
SQ3	22.44	8.013	.618	.780
SQ4	22.24	8.582	.576	.789
SQ5	22.26	8.887	.507	.803
SQ6	22.34	8.530	.731	.764

Reliability – Non-Users

Usefulness

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.728	4

Item Statistics

	Mean	Std. Deviation	N
USE1	4.22	.837	232
USE2	4.31	.725	232
USE3	4.40	.719	232
USE4	4.30	.584	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
USE1	13.00	2.697	.434	.730
USE2	12.92	2.794	.525	.663
USE3	12.83	3.018	.422	.721
USE4	12.92	2.756	.769	.551

Reliability – Non-Users

Attitude

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.766	4

Item Statistics

	Mean	Std. Deviation	N
ATT1	4.43	.673	232
ATT2	4.33	.713	232
ATT3	4.43	.661	232
ATT4	4.44	.635	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ATT1	13.20	2.627	.529	.730
ATT2	13.29	2.710	.433	.784
ATT3	13.19	2.564	.583	.702
ATT4	13.19	2.371	.748	.615

Reliability – Non-Users

Integrity

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.860	3

Item Statistics

	Mean	Std. Deviation	N
INT1	4.90	.725	232
INT2	4.89	.770	232
INT3	4.86	.768	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
INT1	9.75	2.026	.704	.832
INT2	9.75	1.831	.758	.781
INT3	9.78	1.858	.744	.795

Reliability – Non-Users

Benevolence

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.834	3

Item Statistics

	Mean	Std. Deviation	N
BEN1	4.77	.753	232
BEN2	4.70	.711	232
BEN3	4.56	.915	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
BEN1	9.25	2.104	.747	.724
BEN2	9.33	2.239	.732	.746
BEN3	9.47	1.869	.638	.852

Reliability – Non-Users

Ability

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.802	3

Item Statistics

	Mean	Std. Deviation	N
ABI1	4.69	.810	232
ABI2	4.82	.761	232
ABI3	4.80	.729	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
ABI1	9.63	1.915	.548	.840
ABI2	9.49	1.740	.738	.634
ABI3	9.51	1.913	.672	.708

Reliability – Non-Users

Trusting Intention

Case Processing Summary

		N	%
Cases	Valid	232	100.0
	Excluded[a]	0	.0
	Total	232	100.0

a. Listwise deletion based on all variables in the proced

Reliability Statistics

Cronbach's Alpha	N of Items
.905	6

Item Statistics

	Mean	Std. Deviation	N
TI1	4.65	.680	232
TI2	4.66	.721	232
TI3	4.64	.731	232
TI4	4.35	.699	232
TI5	4.21	.763	232
TI6	4.49	.671	232

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
TI1	22.35	8.938	.731	.890
TI2	22.34	8.702	.741	.888
TI3	22.36	8.759	.712	.893
TI4	22.65	8.635	.791	.881
TI5	22.79	8.687	.689	.897
TI6	22.51	8.805	.783	.883

10.5 Appendix E

Regression

Regression – Users

Direct Effect on Trusting Intention

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_ABI, MEAN_BEN, MEAN_INT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_TI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.856[a]	.733	.717	.37549

a. Predictors: (Constant), MEAN_ABI, MEAN_BEN, MEAN_INT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	18.623	3	6.208	44.028	.000[a]
	Residual	6.768	48	.141		
	Total	25.390	51			

a. Predictors: (Constant), MEAN_ABI, MEAN_BEN, MEAN_INT

b. Dependent Variable: MEAN_TI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.431	.460		-.936	.354
	MEAN_INT	.265	.107	.252	2.472	.017
	MEAN_BEN	.281	.084	.304	3.359	.002
	MEAN_ABI	.517	.113	.458	4.579	.000

a. Dependent Variable: MEAN_TI

Regression – Users

Direct Effect on Integrity

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_CS[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_INT

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.668[a]	.446	.435	.50552

a. Predictors: (Constant), MEAN_CS

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.300	1	10.300	40.305	.000[a]
	Residual	12.777	50	.256		
	Total	23.077	51			

a. Predictors: (Constant), MEAN_CS

b. Dependent Variable: MEAN_INT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.894	.490		3.862	.000
	MEAN_CS	.623	.098	.668	6.349	.000

a. Dependent Variable: MEAN_INT

Regression – Users

Direct Effect on Benevolence

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_CS[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_BEN

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617[a]	.381	.368	.60623

a. Predictors: (Constant), MEAN_CS

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	11.291	1	11.291	30.723	.000[a]
	Residual	18.376	50	.368		
	Total	29.667	51			

a. Predictors: (Constant), MEAN_CS

b. Dependent Variable: MEAN_BEN

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.608	.588		2.734	.009
	MEAN_CS	.653	.118	.617	5.543	.000

a. Dependent Variable: MEAN_BEN

Regression – Users

Direct Effect on Ability

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_CS[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_ABI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.659[a]	.435	.423	.47461

a. Predictors: (Constant), MEAN_CS

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.660	1	8.660	38.448	.000[a]
	Residual	11.263	50	.225		
	Total	19.923	51			

a. Predictors: (Constant), MEAN_CS

b. Dependent Variable: MEAN_ABI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.137	.460		4.641	.000
	MEAN_CS	.572	.092	.659	6.201	.000

a. Dependent Variable: MEAN_ABI

Regression – Users

Direct Effect on Customer Satisfaction

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_USE, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI, MEAN_SEC[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_CS

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.956[a]	.914	.903	.22456

a. Predictors: (Constant), MEAN_USE, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI, MEAN_SEC

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.238	6	4.040	80.110	.000[a]
	Residual	2.269	45	.050		
	Total	26.507	51			

a. Predictors: (Constant), MEAN_USE, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI, MEAN_SEC

b. Dependent Variable: MEAN_CS

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	-.762	.280		-2.720	.009
	MEAN_EOU	-.058	.053	-.059	-1.086	.283
	MEAN_REP	.182	.079	.148	2.305	.026
	MEAN_PRI	.372	.103	.337	3.612	.001
	MEAN_SEC	.362	.105	.323	3.456	.001
	MEAN_SQ	.142	.054	.167	2.630	.012
	MEAN_USE	.150	.057	.162	2.623	.012

a. Dependent Variable: MEAN_CS

Regression – Non-Users

Direct Effect on Trusting Intention

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_ABI, MEAN_BEN, MEAN_INT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_TI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.785[a]	.616	.611	.36567

a. Predictors: (Constant), MEAN_ABI, MEAN_BEN, MEAN_INT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.902	3	16.301	121.907	.000[a]
	Residual	30.487	228	.134		
	Total	79.389	231			

a. Predictors: (Constant), MEAN_ABI, MEAN_BEN, MEAN_INT

b. Dependent Variable: MEAN_TI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.952	.190		5.007	.000
	MEAN_INT	.228	.067	.260	3.382	.001
	MEAN_BEN	.354	.053	.418	6.659	.000
	MEAN_ABI	.163	.065	.181	2.491	.013

a. Dependent Variable: MEAN_TI

Regression – Non-Users

Direct Effect on Integrity

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_ATT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_INT

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.551[a]	.303	.300	.55812

a. Predictors: (Constant), MEAN_ATT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	31.168	1	31.168	100.059	.000[a]
	Residual	71.644	230	.311		
	Total	102.812	231			

a. Predictors: (Constant), MEAN_ATT

b. Dependent Variable: MEAN_INT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.735	.317		5.480	.000
	MEAN_ATT	.714	.071	.551	10.003	.000

a. Dependent Variable: MEAN_INT

Regression – Non-Users

Direct Effect on Benevolence

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_ATT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_BEN

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.595[a]	.353	.351	.55715

a. Predictors: (Constant), MEAN_ATT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.032	1	39.032	125.740	.000[a]
	Residual	71.395	230	.310		
	Total	110.427	231			

a. Predictors: (Constant), MEAN_ATT

b. Dependent Variable: MEAN_BEN

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.155	.316		3.654	.000
	MEAN_ATT	.799	.071	.595	11.213	.000

a. Dependent Variable: MEAN_BEN

Regression – Non-Users

Direct Effect on Ability

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_ATT[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_ABI

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.552[a]	.304	.301	.54318

a. Predictors: (Constant), MEAN_ATT

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.698	1	29.698	100.656	.000[a]
	Residual	67.861	230	.295		
	Total	97.559	231			

a. Predictors: (Constant), MEAN_ATT

b. Dependent Variable: MEAN_ABI

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.701	.308		5.520	.000
	MEAN_ATT	.697	.069	.552	10.033	.000

a. Dependent Variable: MEAN_ABI

Regression – Non-Users

Direct Effect on Attitude

Variables Entered/Removed[b]

Model	Variables Entered	Variables Removed	Method
1	MEAN_USE, MEAN_SEC, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI[a]	.	Enter

a. All requested variables entered.

b. Dependent Variable: MEAN_ATT

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.764[a]	.584	.573	.33616

a. Predictors: (Constant), MEAN_USE, MEAN_SEC, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.723	6	5.954	52.686	.000[a]
	Residual	25.426	225	.113		
	Total	61.148	231			

a. Predictors: (Constant), MEAN_USE, MEAN_SEC, MEAN_EOU, MEAN_REP, MEAN_SQ, MEAN_PRI

b. Dependent Variable: MEAN_ATT

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.429	.227		1.892	.060
	MEAN_EOU	.027	.036	.038	.737	.462
	MEAN_REP	.135	.043	.170	3.105	.002
	MEAN_PRI	.126	.056	.148	2.265	.024
	MEAN_SEC	.120	.054	.145	2.235	.026
	MEAN_SQ	.166	.055	.184	3.015	.003
	MEAN_USE	.299	.057	.311	5.205	.000

a. Dependent Variable: MEAN_ATT