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ncerpa@utalca.cl

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Bewsell, Glenn Robert

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# Distrust, Fear and Emotional Learning: An Online Auction Perspective

**Glenn Robert Bewsell**

University of Wollongong, School of Information Systems and Technology, Wollongong, Australia,  
gbewsell@uow.edu.au

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## Abstract

This exploratory research explores the emotional perspective of online distrust, where distrust is a fear. Fear is one of the negative emotions where the situational state is motive-inconsistent and uncertainty is present. A review of literature explores distrust as a fear, emotions, emotional learning and identifies cognitive dimensions consistent with fear. These cognitive dimensions are motive-inconsistent situational state, uncertainty, goal-path obstacle, effort, and agency/control. Textual data is collected from an online auction community website to support this research. The dimensions consistent with fear are identified within the data collected and analyzed using qualitative analysis. Goal-path obstacles are identified within the data as; value incongruence, user isolation, user inefficacy, and financial. The goal-path obstacles identified are consistent with types of fear. The research findings are discussed in terms of the theory and offers suggestions to practitioners to improve the design of online auctions by reducing the effects of fear and emotional learning.

**Keywords:** Fear, Distrust, Emotional learning, E-commerce, Online auction, Community website

## 1 Introduction

Users make decisions to form online transactions based on incomplete information, such as dubitable online histories and a lack of personal knowledge. The placement of trust online is problematic, and the lack of trust is regarded as a major barrier to transacting online [15]. Current research mainly focuses on efforts to understand and improve online trust [13], [29].

Research into distrust is limited [14] and distrust may be even harder to define than trust [6]. Previous research into distrust investigates distrust as a construct [6], [8], [11], [14], [19], the relationship between distrust and trust [19], fears related to e-marketplace adoption [11], and fears related to economic loss and social harm [8]. The emotional perspective of distrust is worthy of research. A better understanding of people's emotions, fear and distrust can help address people's concerns with transacting online.

When compared with other transactional domains, online auction is a good domain to explore and address these gaps. At online auctions, buyers and sellers are virtually anonymous, not expected to have personal knowledge of each other, and form transactions based on incomplete information.

This research considers distrust as a motive-inconsistent situational state that is consistent with fear. This research attempts to address the questions: what factors are consistent with the negative emotional state of fear, what are the main obstacles when transacting online, what are the main types of fear when transacting online, and what builds fear when transacting online? Qualitative research and content analysis of data collected from the user community is used to identify factors related to fear and distrust at online auctions. The contribution of this exploratory research is to expand the emotional perspective of distrust. This research explores key cognitive dimensions to emotion and fear, explores emotional learning and provides practitioners with a better understanding of distrust as a fear.

## 2 Theoretical Perspective

This section discusses trust, the main perspectives of distrust, trust and distrust, emotions and fear, emotional learning, distrust building in eCommerce, and the motivation to study distrust at online auctions.

### 2.1 Trust

The two main perspectives of trust are trust as a psychological state and trust as choice behavior [16].

Trust as a psychological state relates to cognitive processes and "perceived vulnerability or risk" [16] p. 571 and relates to "motives, intentions and prospective actions of others on whom they depend" [16] p. 571. Trust is forward looking and is normally considered as an expectation prior to the formation of a transaction [8], [19]. Trust is "favorable expectations about what other people will do" [10] p. 726 and to be willing to rely on the other person based on those favorable expectations [10]. The main trust beliefs relate to: benevolence and caring about the others welfare; and credibility, competence, honesty and integrity [2], [8], [11], [15].

Trust as choice behavior is where "individuals are presumed to make rational, efficient choices (i.e. to maximize expected gains and minimize expected losses from their transactions)" [16] p. 572. The benefit of studying trust as choice behavior is the ability to observe the decisions made. There is a growing body of literature to support that choices are made within a social structure and relational environment and these choices are not always based on a rational calculation [16].

Current trust research focuses on the logical and cognitive aspects of trust. However, online transactions do not always behave as expected, trust can be betrayed and trust once placed is difficult to rescind.

### 2.2 Main Perspectives of Distrust

Distrust beliefs are negative expectations [8], [11], [12], [19], and distrust can be viewed as a psychological state or as a choice behavior.

Distrust as a psychological state is a feeling or a perception just as trust is a feeling or a perception. Distrust concerns confident negative expectations or things feared [17], or an "expectation of injurious action" [18] p. 72. Distrust is a suspicion, a doubt, a lack of certainty or a lack of confidence [8], [19]. Distrust is a belief and a fear, "with feelings of relative certainty or confidence" [20] p. 885. In-flight service monitoring links fear and distrust as "flight attendants came to fear and distrust their passengers" [16] p. 591. In an integration of previous distrust literature, distrust is an "unwillingness to be vulnerable" [8] p. 367 on the other party due to expectations of reckless behavior, violation of obligations, not caring, intended harm and ineptness [8]. Distrust is linked to areas of the brain associated with negative emotions [8].

Distrust as choice behavior is where an individual makes a rational choice to avoid or minimize expected losses and harm. An individual may choose to distrust and be unwilling to rely on the object of focus due to *confident negative expectations* or *things feared*, and an individual may decide that better options are available to maximize one's interest. Distrust-related behaviors minimize the dependence on others by being less cooperative, distorting information, introducing or increasing controls, formalizing agreements and an unwillingness to transact [19].

Previous research indicates a range of distrust beliefs based on expectations, refer Table 1. McKnight & Chervany [19] present a typology of distrusting beliefs and fears where expectations relate to a lack of competence, benevolence, integrity and predictability. Dimoka [8] presents an experimental behavioral study where expectations relate to fears of economic loss and social harm. Hsiao [11] investigates e-marketplace adoption where expectations relate to task-specific reliability and an incompatibility between employees' expected values and organizational values. Lewicki et al. [17] define distrust in terms of fears, whereas Hsiao [11] in their model of e-marketplace adoptions suggest that reliability-related distrust and value-oriented distrust impact reliability related fears and value-oriented fears respectively.

Table 1: Distrust beliefs based on expectations

Distrust Beliefs	Description of Belief	Study
Distrusting belief-competence	related to an inability or lack of power to do for one what one needs done.	[19] p. 44
Distrusting belief-benevolence	lack of motivation to act in one's interest.	[19] p. 44
Distrusting belief-integrity	does not make good faith agreements, does not tell the truth, and does not fulfill promises	[19] p. 44
Distrusting belief-predictability	inconsistency of another person's actions	[19] p. 44
Discredibility (fear of economic loss)	concerns about competence, honesty, and reliability	[8] p. 376 & p. 390
Malevolence (fear of social harm)	concerns about commitment to the trustor's welfare	[8] p. 376 & p. 390
Reliability-related distrust	people's expectations about task-specific reliability is reduced	[11] p. 174
Value-oriented distrust	incompatibility of employees' beliefs with the organization's cultural values appeared to be in conflict that contradicts employees' expectations	[11] p. 174

The main distrust expectations identified from previous research relate to competence, benevolence, integrity, predictability, discredibility (economic loss), malevolence (social harm), reliability and values.

## 2.3 Trust and Distrust

Current research mainly considers trust and research into distrust is limited [14]. One explanation for this imbalance is the ongoing uncertainty related to trust and distrust as constructs. Literature typically defines trust and distrust as the opposite of each other [19], [20]. However, it is an assumption to consider that designs that build trust will decrease distrust [5], [14]. One should not assume that distrust is the antithesis of trust.

Is trust and distrust opposite ends of the same construct or two separate and distinct constructs [17], [19]? The two conflicting views of trust and distrust as constructs are that an online user may: i) either trust or distrust the object; or ii) trust and distrust the same object at the same time. In an attempt to resolve these conflicting views of trust and distrust, Komiak & Benbasat [14] empirically tested recommendation agents and McKnight, Kacmar & Choudhury [21] empirically tested dispositional trust and distrust. Empirical evidence to date is insufficient to support either view.

The main concern with trust and distrust as opposite ends of the same construct is the definitive relationship between trust and distrust and the drastic change between trust and distrust around the mid point of the continuum. Distrust, fears, doubts and suspicions may be more persistent and not easy to change around a mid point. A doubt means that one is not sure if something is true or not, and a suspicion is where one doubts or suspects without clear grounds. So, either distrust can exist on both sides of a theoretical mid point or the theoretical mid point is difficult to define. For example, a person can face fear, doubt and suspicion and still be willing to bungee jump from a platform, bridge, balloon or helicopter.

The main concern with the co-existence of trust and distrust is the conflict between the two (2) psychological states [14]. The conflict between the two psychological states can be explained as states of tension that arise and are not easy to resolve in multifaceted and multiplex relationships [17]. Researchers consider trust as a cognitive construct [17], [19], [20], whereas researchers define and research distrust in terms of fears and emotions [8], [17], [20]. Trust is fragile [16], whereas distrust is frenzied and fiery [20]. Frenzied and fiery are terms that convey emotion.

A growing body of evidence from cognitive neuroscience and information systems supports that trust and distrust are different and separate constructs. Studies into online banking and the use of ATM machines support the co-existence of trust and distrust [3], [28]. Trust and distrust as separate constructs is supported by a four quadrant framework of trust and distrust as: high trust/low distrust; high trust/high distrust; low trust/low distrust; and low trust/high distrust [17]. High trust and low distrust is where one forms an eCommerce transaction on a particular website [17]. Low trust and low distrust is where one is willing to use a website for information gathering [17] and there is no intent to bid or to buy via that website. Low trust and high distrust is where one fears the transaction is ill-defined or the incentives to defect are high and the potential buyer is not willing to bid or to form a transaction on the website [17]. High trust and high distrust is where one is willing to form a transaction on the website and the person continually requests the seller for assurances or the buyer continually fears a particular aspect to the transaction [17]. For example, the buyer may have ongoing fears related to the type of payment required such as payment by money order.

This research takes the perspective that trust and distrust are two separate and distinct constructs, and processes that build trust are different to processes that build distrust. Trust is more cognitive and distrust is more emotive.

## 2.4 Emotions and Fear

The study of emotions dates back to Aristotle and is based on the common sense idea that people have emotional experiences [27]. The Oxford English Dictionary Online describes an emotion as “an agitation of mind; an excited mental state. Subsequently: any strong mental or instinctive feeling, as pleasure, grief, hope, fear, etc., deriving esp. from one’s circumstances, mood, or relationship with others”. People experience different emotions.

Researchers found a cognitive aspect to emotion where cognition is heated up and colored emotionally [4]. Emotional experiences are linked to one’s cognitive appraisal of the environment [27]. This cognitive aspect to emotion is termed hot cognition [1]. Smith and Ellsworth [27] find a strong relationship between a person’s circumstances and their emotional state along six (6) different dimensions: pleasantness; anticipated effort; certainty; self-other responsibility/control; attentional activity; and situational control. Smith and Ellsworth [27] consider the dimension of *goal-path obstacle* and combine items from this dimension with pleasantness and effort. Roseman et al. [24] consider dimensions of situational state, motivational state, probability, power, legitimacy, and agency. Roseman et al. [24] find empirical support to link one’s appraisals of cognitive dimensions to one’s emotions. The author posits goal-path obstacle is more salient and better differentiated in goal related events such as eCommerce transactions.

Researchers have shown support that people experience emotions when they recall a past emotional event or read information that elicits emotions. Subjects can recall past experiences to enable researchers to study emotion [24], [27]. Dimoka [8] uses functional neuroimaging and manipulated online auction seller feedback to study; distrust, fear, and emotion.

Fear is one of the emotions. The Oxford English Dictionary Online describes fear as “to apprehend; to frighten; to feel alarmed or uneasy lest (something should happen); to be afraid of (a person or thing as a source of danger, an anticipated event or state of things as painful or evil); to have an uneasy sense of the probability of (some unwelcome occurrence in the future)”.

There are two (2) components to fear, dispositional fear and situational fear [9]. Dispositional fear is one’s tendency to react with fear and situational fear is fear one actually experiences during an episode [9]. One’s fears might be moderated by self-efficacy where one believes they have the ability to cope with a fearful situation [9]. This suggests that users will develop less fear where processes and technology allows a user to be responsible for and maintain control over negative situations that do arise and the user is able to resolve their concerns.

Uncertain outcomes lead to emotions such as hope and fear [24], perceiving oneself as weak can lead to fear [24] p. 902, and fear draws attention to the source [27]. An unpredictable situation draws and demands more attention than a predictable situation. Fear is described as an unpleasant state that demands extreme amounts of effort and is associated with maximal uncertainty [27]. Fear is also associated with situational control and other responsibility control [27]. Fear relates to unpleasantness, uncertainty, effort and control.

Roseman et al. [24] support that appraisals of higher uncertainty leads to fear and hope and appraisals of motive-inconsistent situational states compared with motive-consistent situational states distinguish between fear and hope. Emotions such as fear and hope are produced when attention focus is on an “event rather than its agent” [24] p. 911. For instance one fears the event of being attacked or bitten by a dog rather than the dog. The attribution of causes to agents elicits different types of emotions such as love, anger and dislikes [24].

The distinction between an event focus and an agent focus is relevant for eCommerce transactions where one generally does not know the agent. The focus of fear is related to possible events related to the transaction or the transaction itself. The emotion of surprise relates to events that are so unlikely as to be unknown [24].

Of interest to this research are cognitive dimensions consistent with one experiencing negative emotions and fear. The cognitive dimensions of interest to this research are appraisals of: motive-inconsistent situational states, goal-path obstacle, uncertainty, effort, and agency/control. Motive-inconsistent situational states are states that are unpleasant and elicit negative emotions. Goal-path obstacles are the obstacles and events surrounding the problematic states. Uncertainty relates to probability and indicates the uncertainty of events and event outcomes. Uncertain outcomes lead to fear [24]. Effort relates to the time and effort to achieve a desired result. Agency/control is the location of responsibility and control; self, other, and environmental.

## 2.5 Emotional Learning

Emotional reactions in animals and humans can be conditioned such as pairing a tone or a foot shock with an aversive event [22]. The tone or foot shock acts as a stimulus. Once the stimulus is linked to an aversive event, the stimulus by itself can bring on the emotional response associated with that event. The responses are learned and the learned responses can include heart rate increases, blood pressure increases, startle responses and stress hormones [22].

In humans, people learn fear by; experiencing the aversive event, conditioning where a stimulus is linked to the aversive event, instruction where one hears about the aversive event, or observation where one sees an aversive event [22]. Even pictures of spiders, snakes and angry faces have been used to demonstrate fear conditioning [22]. Fears are learned through real and imagined experiences. Fears and fear reactions can be learned and maintained even though the person never experiences the aversive event [22]. Fear learned through experience impacts one's disposition to fear [9]. Fears are continuously learned and one's disposition to fear changes over time. The more one experiences the fear the more likely the impact on one's disposition to fear.

Encoding, retention and recall are more likely for stimuli and events that arouse an emotional response than for stimuli and events that are more neutral [22]. Emotional arousal such as fear is thought to enhance the consolidation of episodic memory [22]. Intense and highly emotional events impact *flash-bulb* memory and enhance the subject's confidence with their remember judgments [22]. The magnitude and duration of the learned links are due to episodic memory, *flash-bulb* memory, and repetition. Users learn fear over time or more quickly where events, images and instruction are more intense. Malevolence is one of the intense negative emotions [8] and is likely to trigger *flash-bulb* memory.

## 2.6 Distrust Building in E-commerce

Suspicious, doubts and fears can arise during e-commerce transactions. Distrust is built when expectations are not met or the compatibility of beliefs and values are called into question [26]. The disconfirmation or violation of expectations builds distrust [8], [14], [19]. The author posits that a person only needs to perceive that expectations will be disconfirmed or violated to build distrust.

Komiak & Benbasat [14] studied distrust building in recommendation agents and argued that a process view of building distrust relies on a disconfirmation of a user's expectations. The main evaluations relate to awareness of the unknown, incompetence and expectation disconfirmation, refer Table 2.

Table 2: Distrust building

Distrust Building Processes	Evaluation Description	Study
Awareness of unknown	an awareness of and subjective interpretation of what one does not know that builds suspicion and uncomfortability	Based on [14] p. 733 & p. 745
Incompetence attribution distrust	concerns that the target is incompetent based on observable evidence. The target's intrinsic and untrustworthiness related characteristic based on an observable lack of competence, benevolence, and integrity	Based on [14] p. 735 & p. 745
Expectation disconfirmation evaluation	concerns that the target's behavior is below or contrary to expectation. The behavior is in terms of options, choices and expected output of a target	Based on [14] p. 735 & p. 745

Prior to an e-commerce transaction, individuals form expectations, and place trust to form a transaction. During a transaction, trust can be betrayed, disconfirmed or violated and this violation of trust can build distrust [8], [19]. Once distrust is engendered an individual's choices and behaviors can be impacted. Distrust related behaviors include a reduction in the dependence on others by being less cooperative, a provision of distorted information, an introduction of or increasing the level of controls, and to change or formalize agreements [19]. The author posits that individuals may exhibit distrust behavior to cease, change, curtail or minimize fears and expected losses.



## 2.7 Motivation to Study Distrust Related Behavior at Online Auctions

Online auctions contain a number of characteristics that make them suitable for this research. The number of buyers and sellers that operate within online auctions tend to be large [2], [8]. User anonymity provides an environment of greater uncertainty than environments where buyers and sellers are known to each other [2]. The norms, rules and regulations at online auctions tend to be less known and more variable than other trading environments where users are more experienced [2]. User knowledge gained from other environments may not be readily applied to online auctions and actual trading patterns may not meet user expectations. Current feedback mechanisms provided at online auctions are not ideal and there is a need for alternative reputation mechanisms [2], [8]. Online auction is a suitable domain for this research.

## 3 Method

Archival information was captured from an online auction community website. This website allowed people to post and share real life information and experiences about 'fraudulent auctions'. This website was available to anyone globally with Internet access. The website was not named here for anonymity and was described as independently operated [25]. The phrase *fraudulent auctions* was not defined on the website and each user decided what information to post. Fraudulent is wronging another person by false representation, cheating, dishonesty and deceitful means (Oxford English Dictionary Online).

The website provided a more natural online setting where information is posted in the form of a case and shared with the user community. Each posting was called a case. Each case contained a unique number or case identifier, information about the poster of the case (posted by and email details), information about the other party (screen name, name, email, phone and address details), free format case textual information provided by the case poster, and free format textual additional comments. The additional comments were added to a case after the initial case was raised and allowed online textual interactions between the case poster, the other party and community members. The additional comments could include; questions to the case poster, advice or comments from community members, rebuttals or denials from other parties, and additional information from the case poster. The case information available on the website was less structured or unstructured.

Cases captured from the website were entered into NVivo8 [23] in preparation for qualitative analysis. The primary researcher checked the suitability of the cases to be included in the data set for this research. Each case was checked to ensure the case related to online auctions, the case information was legible, each case related to distrust, the case information was sufficient for analysis, the same case number was not duplicated, and the case information was not duplicated across case numbers. 370 cases out of the initial 452 captured cases were found suitable for analysis, and the balance of this research was based on those 370 cases.

The primary researcher reviewed each case and identified and named each concern and linked that concern to the appropriate text with each case. Each type of concern was reviewed for similarity, accuracy, consistency and to avoid overlap. The number of cases that supported each concern was counted. In this way, NVivo8 supported this research for the analysis, to gain insights into and to make sense of the textual information collected as part of this study.

The concerns were arranged into concept maps to group concerns into major themes based on the dimension of interest to this research. The dimensions of interest were motive-inconsistent situational states, goal-path obstacle, uncertainty, effort, and agency/control. The research method supported the identification and understanding of concerns that build fear at online auctions.

## 4 Data and Results

This section presents the analysis and results of the data collected from the online auction user community website. Of the 370 qualified cases, 91.4% of cases named only one online auction site, 1.4% of cases named more than one online auction site and 7.3% of cases did not specifically name an online auction site. Based on the address details, the predominant countries were 82.4% from the United States of America, 6.2% from the United Kingdom, and 3.0% from Canada.

Even though every transaction required a buyer and a seller, there was an imbalance of cases logged across buyers and sellers. 87.3% of cases were logged by buyers, 9.5% of cases were logged by sellers and 3.2% of cases were logged by other parties, such as potential buyers, investors and traders. The imbalance indicates more obstacles were experienced by buyers than sellers.

118 cases (31.9% of cases) contained one or more additional comments and 377 additional comments were added to cases in total. Of the 118 cases that included additional comments, 84.8% of cases included additional comments from community members, 36.6% of cases included additional comments from the case poster, and finally 20.3% of

cases included additional comments from the other party. The data collected was rich textual information from complainants, online auction community members and the other party. Only one case indicated that the problem was resolved to the case poster's satisfaction, albeit slowly.

The textual data included emotive words and formatting. Formatting that conveyed emotions were capitalized text, exclamation marks and other emotive indicators. Words that conveyed emotion were words such as; beware, suspicious, stay away, bad experience, ripped-off, cheated, fraud, fake, thief, liar, scam, scammer, rotten, manipulates, unhappy, dishonest, victimized, upset, dislike, help me and fear. Overall the postings conveyed a range of emotions.

Based on the analysis, the data fitted the dimensions of fear identified: motive-inconsistent situational state, uncertainty, goal-path obstacle, transactional effort and agency/control responsibility. The data supported that the probability of achieving the transactional goal during the transaction was uncertain. The data supported the presence of other emotions as well as fear. Other emotions supported may include; dislike, disgust, surprise, frustration, and anger. Each dimension of fear found within the data will now be presented and discussed in more detail, refer to Table 3. A contextual perspective of fear emerged and major themes were identified within goal-path obstacle.

Table 3: User dimensions of fear supported based on website analysis

Fear Dimensions	Beliefs Related to Expectancy Violation	No. of Cases
Motive-inconsistent	Absent or incomplete reward (370 qualified cases less 10 unassigned cases)	370
Situational state	Threats of negative feedback (punishment present)	9
Uncertainty	Uncertainty existed in the events and outcomes of the transactions. Uncertainty exists until a transaction is satisfactorily completed or a user accepts a different outcome as certain	370
Goal-path obstacle	Communication is non-responsive	134
	Transactions is for certain brands or precious stones	74
	Auction listing is inaccurate, dishonest or does not match the physical item	71
	Transactions are for high value items	38
	Lack of validation across User Identities and new users ids.	37
	Auction listing contains false advertising	30
	Sudden user changes in the types of items being auctioned, the value of items being auctioned, the number of items being auctioned and increases in negative feedback rating	28
	Transparency of user activities was identified as problematic	28
	Ineffective controls by authorities and mediation	25
	Transparency of actions taken by auction sites	22
	Communication channel stops working	19
	Transaction requires shipment of large item/s	17
	User identity address differences between physical and online	16
	Returned item to seller and no exchange or refund provided	15
	Ineffective mediation	14
	Weak payment authority network	12
	As is or <i>buyer beware</i> transactions	11
	No. of cases required to get effective action	9
	Linkages across online User Identities	8
Effort	Time and effort to log case	370
	Time and effort explicitly identified within case logged	25
	Effort returning item to seller	15
	Effort required to identify sufficient cases to get effective action	9
Agency/control	Seller identified as the other party	323
	Authority, auction site, mediator, escrow agent, postal service or payment authority responsibility	77
	Buyer identified as the other party	35
	Authorities and mediation have ineffective controls	25
	Police	22

Motive-inconsistent situational states related to expected rewards that were absent or incomplete or unexpected punishments that were present. The absent or incomplete rewards were: i) auction items that did not meet expectation such as specifications and assurances; ii) retracted bids; iii) non-payment; and iv) non-return of items after a refund was provided. Punishments were: i) threats of negative feedback such as *for fear of negative backlash*; ii) being reported to the auction house; and iii) threatening and vulgar emails.



Uncertainty related to the uncertainty or the probability of events and outcomes. This dimension included uncertain transactional outcomes and uncertainty in the steps to resolve transactions. During transactions, buyers were uncertain that: items were shipped; items would be received; received items would meet specifications; transactional assurances would be supported; replacement items would be forthcoming; refunds would be provided; replies would be received; correct information would be received; recourse would be productive; sufficient cases were accessible and available to obtain recourse; the other party was still operational; the other party would be physically identified; or the other party would disappear such as *fear this seller maybe disappearing*.

Uncertainty existed until a transaction; was resolved (only 1 case), or refunded (3 cases). Where transactions were unresolved, events and outcomes were uncertain and the actions of auctions sites were uncertain. Users expected auction sites to punish or ban others and to improve their auctions site processes. Users and community members identified the non-actioning of events as a concern especially where the same user was found to continue trading under the same or different user identifiers. Uncertainty appeared to reduce over time especially where the expressed emotions were consistent with more certainty such as anger.

Goal-path obstacle relates to the difficulty to acquire auction items that meet expectations. The obstacles are non-responsive communication, types and values of items auctioned, poor auction listings, inability to identify users, lack of validation across users, changes in user behavior and transparency of user behavior. One hundred and thirty-four (134) cases contain non-responsive communication, such as "Seller has refused to call me back, and his email address quit working. Beware", and "She never replied. I've emailed her 20+ times, phoned her twice". Seventy-four (74) cases relate to problematic brands and precious stones found to be copied, fake and falsely advertised, such as: "4 rings tested, they are fake gold plate and glass". Seventy-one (71) cases contain inaccurate and dishonest auction listings, such as "used description of higher quality unit but shipped totally different item", and "claims the picture he posted...was sufficient to tell me what it was". Thirty-eight (38) cases relate to high value items, such as: "builds up positive feedback by selling many less expensive items; when she changes to more costly items". Items of high value increase the financial gain for opportunistic sellers. Thirty-seven (37) cases relate to a lack of validation of users, such as: "I filed complaints for fraud, shill bidding, using multiple IDs with [auction site]. Nothing happened to the [user account] they are still using it" and "I'm sure they have a new ID already". Thirty (30) cases contain false advertising, such as "failed to provide a clear valid title to the vehicle". Twenty-eight (28) cases relate to sudden users changes in the types, values, numbers of items being auctioned and feedback. Twenty-eight (28) cases relate to the transparency of user activities, such as "They were pretty slick, and managed to list several of these BUY IT NOW auctions in a 30 day period, before the [negative] feedback started to show". Twenty-five (25) cases relate to ineffective controls. Twenty-two (22) cases relate to the transparency of actions taken by auction sites, such as "I also found out the seller was suspended from [auction site]". Nineteen (19) cases relate to communications channels that stop working. Seventeen (17) cases relate to the shipment of large items. Fifteen (15) cases contain no exchange or refund provided for items returned to sellers, such as "told me to return it to them...I never heard back, never got the promised shirt". Sixteen (16) cases relate to linkages between physical and online identities, such as: "IP address and physical address should be available to buyers who were ripped off"; and "make sure you get confirmation on address and home phone as it is amazing how far someone will go to rip you off". Fourteen (14) cases concern the efficiency and effectiveness of mediation, such as "I filed with [the mediator]...he responded and said he would refund some of the money or send the item...I got nothing".

The obstacles relate to transactional events, the other party or a combination of the two. Words such as *lair* and *scammer* indicate people oriented obstacles, whereas words such as *scam* and *fraud* indicate event oriented obstacles. Many cases contain both event and people oriented obstacles. This suggests that even though other users cause an obstacle the impacted user can change their focus from the other user to the event. This supports that users fear both events and the other party's ability to cause more events. The user may consider a motive-inconsistent situation many times and from different perspectives.

The goal-path obstacles can be grouped into four (4) main groups as; value-incongruence, user isolation, user inefficacy, and financial.

Value incongruence obstacles are undesirable, unprofessional and unacceptable activities, such as unsupported assurances, deceptive listings, and unwarranted reputations. Inadequate qualification of and cross-referencing of users allows users to possess multiple and independent online identities to support concerning activities. Users regenerate themselves by moving from one online identity to another.

User isolation obstacles include: technology isolation; role isolation; and informational isolation. Technology isolation is where the technology is problematic. Technology can allow a user to hide their physical identity or provide inadequate links between online users and physical locations. Transactional communication channels can become unresponsive, become problematic or stop. Role isolation relates to socially constructed roles where a user becomes isolated from mediators, police, arbitrators and payment authorities. Inadequacies in payment and mediation networks isolate and distance users by: i) leaving the user to prove and/or resolve their own problems; or ii) creating barriers to users such as requiring a certain number of cases prior to actioning a complaint. Information isolation is where access to information about user activities is not transparent or hidden. The transparency of user information is problematic especially where: i) other users do things out of the ordinary such as the other user suddenly changes

the quantities, types and values of items being auctioned; ii) the other user receives recent negative feedback; or iii) the other user's account becomes suspended.

User inefficacy obstacles are where the user does not have the power to adequately address and resolve obstacles. User interactions with the acquisition network, the auction site or the mediator do not provide acceptable results. The user lacks the power to resolve the obstacle and user inefficacy and self-efficacy are impacted.

Financial obstacles result in sunk costs and irrecoverable costs. Costs expended by users are sunk and can be unrecoverable such as payments for items won at auction, cost of shipping, and cost of returning goods for exchange.

Effort relates to the users time and effort. User effort is required to access and verify transactional information, identify potential courses of action, to resolve transactional problems and to complete transactions. The effort is salient to the user in terms of the current impact or future impact. The user expends effort logging and tracking cases on the community website. Twenty-five (25) cases relate to the time and effort used, such as "incredibly hard to get legal help...be persistent and make a lot of phone calls...a lot of research online". Fifteen (15) cases contain items returned to sellers, such as "told me to return it to them...I never heard back". Nine (9) cases concern the number of cases required to obtain effective recourse, such as "If you are filing a claim against [this seller] please contact me".

Agency/control responsibility relates to the agency or location responsible to resolve an inconsistent state and a problematic event. Who or what causes the situation and subsequent responsibility for and control of the situation. The seller is identified as the responsible party in the vast majority of cases primarily because the transaction is linked to the seller and the seller initiates or causes the goal-path obstacle. Three hundred and twenty-three (323) cases identify the seller. In 29.6% of cases the responsible party clearly moved from the seller to other parties involved in the transaction. Seventy-seven (77) cases refer cases to authorities, auction site, mediator, escrow agent, postal service or payment authority, such as "Police have been notified", and "filing complaints with the FBI, Postal Service". Thirty-five (35) cases identify the buyer as the responsible party because the transaction is linked to the buyer and the buyer initiates or causes the goal-path obstacle. Twenty-five (25) cases relate to mediators and authorities experiencing similar difficulties as users in communicating with the other party. The responsible parties within the data set are auctions sites, authorities, mediators, agents, technology and processes used by these parties. These parties often place responsibility back onto the user to provide more adequate proof, to trace the other party or provide sufficient problems for prosecution.

The environment has agency/control responsibility in some cases. The online auction environment includes the Internet, remote transactional environment, technological environment and legal environment. At online auctions, the transactional environment is remote whereas the legal environment is more local, regional and country oriented. The legal environment includes the police and twenty-two (22) cases refer cases posters to the police and specifically police local to the other party.

## 5 Discussion

This research supports that online auction users and community members experience negative emotions such as fear, dislike and anger. The dimensions of user experiences are consistent with the emotion fear and users use the word fear in some cases. This section discusses the implications of this research for theory and practice.

### 5.1 Implications for Theory

This research considers distrust as a fear and provides an alternative way to consider distrust. This research better considers and integrates extant literature on emotions and the dimensions of emotions into Information Systems (IS) research. This research considers and integrates the broader literature on fear into distrust and supports the dimensions of interest as motive-inconsistent situational states, goal-path obstacle, uncertainty, effort, and agency/control. This research provides new insights into distrust as a fear where fear is a belief, a feeling and a tendency to react with fear. One's tendency to react is dispositional fear [9] and includes reactions of fight or flight.

This research supports four (4) main goal-path obstacles perceived by online auction users and community members prior to and during online auction transactions. These obstacles are; value-incongruence, user isolation, user inefficacy, and financial obstacles. These goal-path obstacles are consistent with fears: i) fear of incongruent values is where the values of the parties differ; ii) fear of user isolation is where users are distanced by technology, socially constructed roles and a lack of information; iii) fear of inefficacy is where the user is powerless to fight and obtain satisfactory actions and results; and iv) financial fears is where users perceive sunk costs and irrecoverable costs.

The author suggests that financial obstacles and financial fears include opportunity costs or the cost of lost opportunities such as where opportunities are missed due to unresponsive systems and technology. Opportunity costs are relevant to the manual bidding and purchasing of shares online where the cost of shares varies rapidly over short periods of time.

This research supports that online auction users learn from fear and fearful experiences. Users experience, share and discuss with others events that convey negative emotions and the cognitive dimensions of these events are consistent with fear.

This research also supports that unsatisfactorily resolved events that contain motive-inconsistent situational states support emotional learning. Users' experience events consistent with fear, the users posit text online about the events experienced and the events are discussed online. Emotional learning occurs where a user links a stimulus or stimuli to a fear either through direct experience or vicariously. The conditions support the existence of emotional learning, however the magnitude of the links between the stimuli and fear are unknown.

The stimuli supported by this research are the goal-path obstacles perceived by users consistent with motive-inconsistent situational states such as blurred images, copied listings, communication problems, high value items, precious stones, lack of transparent information, changes in the types and value of items auctioned. Theory indicates that users can link these stimuli to fear through direct experience and vicariously. Once a stimulus is linked to a fearful event, the fear is learned, the actual fearful event does not need to be re-experienced, and the stimulus is sufficient to reinvoked the fear [22]. Experiencing a stimulus prior to a transaction can reinvoked fear and a reluctance to participate in an online transaction. The author suggests that a stimulus learnt from other domains can trigger fear at an online auction. For example, a fear of buying second hand items offline is expected to transfer to the online auction environment.

Fears are more likely to develop and increase one's disposition to fear where responsibility and control is transferred to other parties and users perceive value incongruence, are isolated, feel inefficacy, expend effort and incur costs. Fears learned through these mechanisms can be re-experienced through real and imagined situations.

## 5.2 Implications for Practitioners

This research supports the need for practitioners to consider distrust as a fear and to improve the focus on the hot cognitive and emotional aspects of distrust. The intensity and repetition of a user's direct and vicarious experiences impacts the user's ability to recall previously learned responses.

Practitioners can focus on efforts to reduce goal-path obstacles that relate to value incongruence, user isolation, user inefficacy and financial obstacles. There are two levels of isolation that practitioners should be aware of; the first level is transactional isolation, and the second level is systemic isolation where the user becomes isolated from system improvements that are directed to improve online auctions. Practitioners who allow users to become isolated run the risk of user fear which can permeate online auction sites. Practitioners can improve user involvement in the resolution of transactional disputes and keep users better informed of and more involved with system improvements.

This research does not support that practitioners should educate users to expect distrust-related behavior [17]. This research supports that fears relate to stimuli and events as well as people. Educating users to expect more deviant behavior from another user is expected to increase the likelihood of a fearful event, and increase that user's disposition to fear. Increasing a user's disposition to fear impacts that user's fear and distrust. Educating users to expect more deviant user behavior may: i) reduce the user's uncertainty and the user becomes more certain of an unsatisfactory outcome; and ii) increase the likelihood of other negative emotions consistent with increased certainty. Negative emotions consistent with increased certainty include; distress, sorrow, frustration, dislike, and anger [24]. The impact of other negative emotions is outside the scope of this research.

Practitioners can provide technological solutions to allow users to feel powerful to overcome problems that do occur and to be in control of problematic events through to problem resolution. Easy to use and useful [7] controls should allow users to resolve problems with less effort. User efficacy and self-efficacy are expected to increase, and increased user efficacy and self-efficacy are expected to reduce fear. Users are expected to feel more powerful where the user has access to technology, processes and information to improve their capability to: i) recover their transactional consideration and transfer the burden of proof to others; ii) physically identify problematic parties; and iii) identify sufficient problematic cases to trigger socially constructed roles to take action. For example, practitioners could automatically refund parties who receive incorrect items, practitioners could improve user access to online intelligence and authorities could have access to information that makes it easier for users to initiate action.

Practitioners can provide more stringent responsibilities and controls to increase user efficacy. However, more stringent responsibilities and controls can isolate other users, increase the distance between the two (2) original parties to a transaction and increase a user's fear of isolation. The preferable approach is to be able to increase user efficacy, increase user responsibility and control and at the same time reduce distance between the two (2) parties concerned. A more novel approach for practitioners is to introduce and integrate social networking concepts and socially based interests within online auction sites. Such a novel approach may reduce social distance, reduce the fear of isolation and foster more cooperative remote working relationships between the parties concerned.

Practitioners can reduce the impacts of emotional learning: i) by avoiding intense events, images and text that are likely to trigger a user's *flash-bulb* memory, for example, malevolence is an intense value incongruence fear that is likely to trigger a user's *flash-bulb* memory; ii) by reprogramming and cognitive reappraisal to reduce negative

unforgiving responses [30], or iii) by providing positive reward based controls rather than negative punishment based controls that are likely to trigger a user's negative emotions. For example, practitioners could avoid, reduce or minimize users' feelings of malevolence by better managing user-to-user communications or by helping users to reappraise malevolent events. Malevolent events could be reappraised into events that: create learning; trigger beneficial system responses; lead to system improvements; and provide community benefits.

## 6 Limitations and Future Research

The representation of online auction users, data reduction and the magnitude of effects are potential limitations for this research.

Data and information used within this research may not represent all online auction users. There was a higher representation of buyers than sellers, and certain types of users may not have been aware of the community website or may have been unwilling to place information on the website. There may have been other ways to view the rich textual data contained in the long narratives rather than to reduce the rich and detailed collected as part of this research.

This research identified goal-path obstacles consistent with fear rather than measured the magnitude of effects of these obstacles on fear and distrust. Quantitative research could develop and test a model of fear and distrust based on this research. This study focused on distrust as a fear whereas, other negative emotions could be salient and investigated such as doubt and dislike. Further research could consider additional factors such as age, level of education and experience.

## 7 Conclusion

There is growing evidence that trust and distrust are separate constructs, and current research into fear and distrust is limited. If this is correct, distrust and the antecedents of distrust need to be better understood in order to properly manage websites on the Internet.

This exploratory research considers cross disciplinary literature to extend the consideration of fear within online distrust research, to investigate factors that affect fear and to identify the main types of fear at online auctions. The dimensions of fear supported by the data collected are: motive-inconsistent situational state, uncertainty, goal-path obstacle, transactional effort and agency/control responsibility. New insights into fear and online distrust are supported with four (4) high level goal-path obstacles and fears as; value incongruence, user isolation, user inefficacy, and financial.

This research supports that fears do exist in the online environment and that fears are learned through direct experience and vicariously. There is a need for a richer theoretical understanding of online fear and distrust to help practitioners better manage fear and distrust, and to reduce the impacts of emotional learning.

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