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A validation of affective trust construct in B2C e-commerce

Wei Sha, *Pittsburg State University, wsha@pittstate.edu*

Abstract

This research investigates whether affective trust can influence consumer intentions to engage in business-to-consumer ecommerce beyond cognitive trust and cognitive risk beliefs. This research based its conceptualization of affective trust on the need-to-belong theory, which emphasizes people's fundamental motivation to form and to maintain social bonds, and their subsequent striving tendency to satisfy this motivation. Data were collected through a field study, and the findings supported the convergent and discriminant validities of affective trust and found that affective trust were significant determinants of behavioral intentions.

Keywords: affective trust, B2C e-commerce, cognitive trust, intentions

Introduction

IS research on trust and risk in B2C ecommerce mostly anchored on customers' salient cognitive beliefs generated from their experience with a web vendor. Research on customers' affective reactions from the same experience are still scarce. The concentration of current research on the examination of the roles of cognitive components of trust in determining behavioral intentions without appropriate consideration of potential affect components may limit the scope and depth of the analysis and subsequent implication of the research. The theory of affect emphasizes the importance of affect in human behaviors and proposes that affective responses could have significant or even primary influence on behavioral intentions (Crites, Fabrigar and Petty, 1994; Loewenstein, Weber, Hsee and Welch, 2001). People's trust could have both cognitive and affective components (Bhattacherjee, 2002; Featherman and Pavlou, 2003; Gefen et al., 2003). Bhattacherjee treated trust as a truster's domain-specific psychological state and proposed such a psychological state could have both affective and cognitive components. Gefen et al. (2003) also noticed evidence from the supporting literature indicating the influence of affective trust.

The current study aims to fill the gap by examining and validating the role of the affective components of trust in determining behavioral intentions in B2C ecommerce. This research labels the affective components of trust as affective trust. Affective trust is defined as a truster's anticipatory emotional feelings of bond or attachment between that truster and a trustee. Built on the need-to-belong theory, this research explores the origin and nature of affective trust feelings, investigates whether these feelings could influence behavioral intentions beyond that of salient cognitive beliefs, and probes whether design features would be effective in eliciting affective trust feelings in B2C ecommerce. The results from this examination and validation would fill the gap of existing IS research and could depict a more complete picture of consumer behaviors in B2C ecommerce.

The paper would first introduce the construct of affective trust and present a research model based on the theory of affect and the need to belong theory. Second, results from the analysis of data gathered through a

survey is presented, and the nomological network validity of affective trust will be analyzed. Last, discussion and contributions of the research will be presented.

Literature Review

The construct of trust is mostly examined in two parts, trusting beliefs and trusting intentions (Demiray, et al, 2021; Gefen, Karahanna and Straub, 2003; McKnight, et al, 2002a; Zhang, et al, 2020). Trusting beliefs are defined as a truster's specific beliefs about a trustee's "competence (ability of the trustee to do what the truster needs), benevolence (trustee caring and motivation to act in the truster's interests), and integrity (trustee honesty and promise keeping)" (McKnight, et al., 2002a, p. 337). These beliefs reflect the truster's salient, subjective assessments of the situation and his or her interaction with the trustee (Ba and Pavlou, 2002). Trusting intentions is defined as a truster's behavioral dispositions to depend on the trustee (Bhattacherjee, 2002; McKnight, et al., 2002a). If a web vendor demonstrates its ability, benevolence and integrity, a customer would be willing to engage in business relationships with the vendor, such as online banking (Bhattacherjee, 2002), online auction (Ba and Pavlou, 2002), online purchase (Gefen, 2002b; Gefen, et al., 2003; Jarvenpaa, et al., 2000; Lee and Turban, 2001), following legal advice (McKnight, et al., 2002a, b) or participation in virtual teams (Kanawattanachai and Yoo, 2002). Different dimensions of cognitive trust, i.e., ability, integrity and benevolence, could also have their unique impact on consumer intentions (Gefen, 2002b).

Customers' online experiences could have emotional components besides the transactional components. Many design features are used to elicit affectionate feelings toward a web vendor. These affective reactions could play a vital role in determining their next steps of action. The lack of research interests in affective trust could be due to the incorrect conceptualization of affective trust. For example, Bhattacherjee (2002) believed the affect component of trust was already captured "within the benevolent and integrity dimensions of trust" which were already defined and measured as parts of the cognitive trust typology (p. 220). Gefen et al. (2003) argued that affective trust was about feelings of friendship and love which would be irrelevant in B2C ecommerce. Riegelsberger, Sasse and McCarthy (2003) believed that "strong affective trust is based on benevolence" (p. 772). These conceptualizations lead to the exclusion of affective trust from existing studies. The exclusion of affective trust leaves the examination of the interaction between consumers and a web vendor's online storefront incomplete, which could hinder further understanding of consumer cyber behavior, and subsequently diminish the efforts of creating long term relationships between customers and web vendors. Therefore, it is necessary to examine the nature of these constructs and their influence on behavioral intentions.

The theoretical sources of affective trust can be traced to the theory of affect which emphasizes the importance of affect in human behaviors. Affect, a categorical construct (Bagozzi, Gopinath, and Nyer, 1999), is one of three components of people's attitudinal responses (Crites, Fabrigar and Petty, 1994), i.e., affect, cognition, and conation, which are antecedents of behavioral intentions and actual behaviors. This tripartite separation of people's attitudinal responses argues that people's behavior is determined not only by their cognitive evaluations of the situation but also by their current feelings. The latest examination of affect indicates that affect could "rise without cognitive mediation (probabilities, outcomes, and other factors can directly give rise to feelings)" (Loewenstein, Weber, Hsee and Welch, 2001, p. 271). Generally, the theory of affect proposes that affect could have its unique influence on people's intentions beyond cognitive beliefs.

The need-to-belong theory (Baumeister and Leary, 1995), which explains the fundamental motivation drive to form relationships, can serve as the theoretical basis for this construct since purchasing from an online

vendor would actually form a relationship between a customer and the online vendor. The need-to-belong theory proposes that human beings have a fundamental, innate drive to pursue and to maintain interpersonal relationships (Baumeister and Leary, 1995). The satisfaction of this fundamental innate drive could provide both survival and reproductive benefits, such as food, mates, caring for offspring, hunting for large animals, and defense and competition for limited resources. People who are alone will be in disadvantageous positions when competing with other people who belong to groups. Baumeister and Leary (1995) proposed that people invest time and effort to seek out social contacts and to cultivate possible relationships to satisfy their fundamental need of belonging. Additionally, the social bonds or relationships, such as friendships or group allegiance, could be formed spontaneously and readily with little efforts. Mere proximity and/or sharing adverse consequences could be sufficient in forming relationships. This demonstrates the fundamental nature of this motivation. The relationships or bonds should be significant, mutually beneficial, lasting, positive affect laden, and/or free from conflict or negative affect. People who are lacking in these kinds of relationships will exhibit pathological consequences beyond mere temporary distress. Once a bond or relationship formed, the need-to-belong theory proposes that people are reluctant to break their social bonds. People usually try to hold on to their social bonds even after their relationships are formally ended. For example, people promise to maintain contacts with their neighbors when they move away even though their relationships with neighbors could be trivial, and there is no chance of future contact.

In general, the need-to-belong theory emphasizes the universal motivation behind human beings' drive to form relationships. This makes it a suitable candidate to explain the psychological basis for affective trust. It would be reasonable to suspect that this fundamental, innate need to belong could also have influence in B2C ecommerce. Customers could develop feelings of belonging with web vendors and the existence of these feelings could influence customers' behaviors. These feelings of belonging, or emotional bond, are the essential characteristics of affective trust. The forming of these emotional bonds can be possible because of the social presence of these vendors in cyber space. A web vendor could exhibit social characteristics through its website appearance, reliability in delivering products, responsiveness to customer concerns, assurance about its ability, credibility and security, and empathy toward customers (Gefen, 2002a). These characteristics and the subsequent social presence of web vendors have stronger influence on purchase intentions than perceived utility values from using the vendor, such as perceived usefulness and perceived ease of use (Gefen and Straub, 2000). Furthermore, the projected cyber social presence of a firm may present the necessary condition for the creation of an enduring long-term relationship between customers and a web vendor, which then might be the driving force behind repeated Internet shopping and customer satisfaction (Lee, Pi, Kwok, and Huynh, 2003).

Difference between Affective trust and cognitive trust

First, existing theoretical and empirical evidence about the separation of affect and cognition provides support for the separation of affective trust from cognitive trust. Fishbein and Ajzen (1975) proposed that cognition is about people's salient expectancy-based beliefs, which reflect people's analytical thinking and reasoning processes. Affect, on the other hand, consists of the primary emotional states of people in a specific situation (Zajonc, 2000). Crites, Fabrigar and Petty (1994) provided empirical evidence for the tripartite model of people's behavioral responses. Bodur, Brinberg and Coupey (2000) also found evidence to support the distinct nature of affect and attitude. Furthermore, they found that affect had its unique, significant influence on attitude, regardless of subjects' cognitive structure. Cognitive trust is about the truster's salient beliefs or expectations about the trustee's specific innate traits (i.e., integrity and ability) and outward behavior tendency, such as benevolence toward the truster. Therefore, cognitive trust belongs to the cognition category. Affective trust is about a truster's feelings of bond or relationship between the

trustee and the truster and belongs to the affect category. The classification of the two constructs into different domains makes it possible for them to demonstrate discriminant validity with each other.

Second, limited empirical evidence suggests affective trust can be separated from cognitive trust. McAllister's (1995) measurement model with affect-based trust, a construct similar to affective trust, and cognitive trust as separate constructs exhibited adequate model fit indices. More importantly, affect-based trust had its unique position in the nomological network of interpersonal relationship in organizations. McAllister found that affect-based trust could be induced once there was some kind of cognitive trust, a track record for reliability and dependability, existing beforehand. As time passes by, affect-based trust would mature and the distance between affect-based trust and cognitive trust would grow larger. McAllister further proposed that people may base their intention solely on affect-based trust instead of cognitive trust. Even faced with conflicting evidence with their cognitive beliefs, people may use their affective affiliation to diffuse the impact and discount the evidence. Under these conditions, cognitive trust may no longer be needed. Interaction frequency and peer affiliate citizenship behavior served as the causal indicators of affect-based trust, while cognitive trust had a different set of causal indicators (McAllister). Kanawattanachai and Yoo (2002) extended McAllister's conceptualization of affect-based trust and cognitive trust into the virtual team context. They defined cognitive trust as trustees' individual characteristics such as reliability, integrity, competence, and responsibility. They followed McAllister's conceptualization of affect-based trust and defined it as the emotional elements and social skills of the trustee. Kanawattanachai and Yoo's two-dimension trust model, cognitive and affective, received adequate support from the data. Their results showed that virtual teams could develop higher cognitive trust than affect-based trust. However, there was no difference between the high-performance team and low performance team on affect-based trust. High performance teams can maintain a higher level of trust in both dimensions compared to low performance teams.

Difference between Affective trust and risk constructs

Affective risk is another affective feeling that could arise from an online purchasing experience. It is defined as a person's negative feelings of loss, vulnerability or threat in a risky environment (Sha, 2017, 2018). These constructs are designed to capture different feelings and beliefs. Affective trust and affective risk measure different aspects of people's emotional feeling when they interact with other entities. Affective trust captures the extent of the emotional relationship between a truster with no particular emphasis on the consequences of the relationship. Affective risk, however, ties negative feelings explicitly with potential risky outcomes. Cognitive risk is about a person's subjective assessment of the severity and likelihood of risks or uncertainties embedded in the decision-making process. It does not capture whether any relationship exists, the extent of the relationships, or more importantly, any feelings of potential relationships. Additionally, the separation of affective trust and affective risk can also be explained by the affect circumplex models designed to position different affects along the dimension of valence and activation.

To summarize, based on the above theoretical justification about affective trust, this study proposes the following hypotheses:

Hypothesis 1: Affective trust will demonstrate discriminant validity against cognitive trust in B2C e-commerce.

Hypothesis 2: Affective trust will demonstrate discriminant validity with affective risk in B2C e-commerce.

Hypothesis 3: Affective trust will demonstrate discriminant validity with cognitive risk in B2C e-commerce.

Hypothesis 4: A customer's affective trust feelings will be positively correlated with his/her behavioral intentions in B2C e-commerce.

Hypothesis 5: A customer's cognitive trust beliefs will be positively correlated with his/her behavioral intentions in B2C e-commerce.

Hypothesis 6: A customer's affective risk feelings will be negatively correlated with his/her behavioral intentions in B2C e-commerce.

Hypothesis 7: A customer's cognitive risk beliefs will be negatively correlated with his/her behavioral intentions in B2C e-commerce.

Methodology

The proposed construct and research model was validated through a survey study. A sample of 219 undergraduate students from the same Midwestern university participated in this study. These participants have a mean age of 22, and 58% of them are male. Their average online experience is 7.5 years. Their average online purchases are about 10 times per person per year. These students usually visit popular websites, such as Amazon.com, Best Buy and other apparel websites. The scale for affective trust was developed with items selected either based on its definition or from existing instruments for related constructs. Domain experts examined the item wordings to make sure the items were written properly so that participants could understand the items correctly while the intended domain areas of the items were still intact. Established scales were used to measure affective risk, cognitive trust, cognitive risk and behavioral intentions. All the items were adapted to reflect the online shopping context. The following Table 1 contains measurement items for the constructs examined in this study.

Table 1 Measurement Items

Constructs	Items
Affective Trust	I feel attached to this web store.
	I would feel a sense of loss if this store went out of business.
	There is a connection between me and this web store.
	I can go "the extra mile" to remain a customer of this web store.
Cognitive trust	This web store is honest.
	Overall, this web store is trustworthy.
Affective Risk	I feel tense when I am going to purchase from the web store.
	I am concerned about possible privacy violations from this web store.
	I worry about my order if I purchase from this web store.
	I feel uneasy about the quality of the health products offered by this store.

Cognitive Risk	This web store might ship me products that do not function properly.
	I might receive wrong products from this store.
Behavioral Intentions	I can rely on this web store to purchase to purchase my product.
	I trust this web store completely.
	I am very likely to provide the web store with my personal information.
	I intend to purchase the product from this web store.

Results

Survey results were first analyzed using SPSS to find evidence of the construct validity. A principal component analysis with maximum likelihood rotation was used to examine the item loadings for each of the constructs. The item loadings, standard errors and their corresponding t-values are listed in Table 2. All but one item loadings are greater than 0.70. There were no significant cross loadings. The results show that convergent validity is demonstrated.

Table 2 Measurement Item Statistics

Constructs		Loadings	Standard Error	Critical Value	P Value
Affective Trust	AT1	0.862	0.092	15.74	***
	AT2	0.846	0.105	15.277	***
	AT3	0.915	0.086	17.369	***
	AT4	0.881	0.091	16.301	***
Affective Risk	AR1	0.756	0.068	12.739	***
	AR2	0.77	0.085	13.087	***
	AR3	0.901	0.069	16.645	***
	AR4	0.826	0.069	14.521	***
Cognitive Trust	CT1	0.782	0.064	12.514	***
	CT2	0.853	0.062	13.908	***
Cognitive Risk	CR1	0.842	0.088	12.541	***
	CR2	0.819	0.087	13.908	***
Behavioral Intentions	PI1	0.761	0.063	9.311	***
	PI2	0.805	0.066	9.619	***
	PI3	0.586	0.062	7.548	***
	PI4	0.7	0.056	8.754	***

AMOS, a structural equation modeling software, was used to further examine the validity of the results. The results show that instruments fit the data reasonably well with appropriate fit indices such as the discrepancy ratio (1.525), the adjusted goodness-of-fit (0.89), the comparative fit index (.98), Tucker-Lewis Index (0.97), the incremental fit index (0.98) and the root mean square error of approximation (0.049). Average variance extracted (AVE) values for each construct were used to further demonstrate the convergent and discriminant validity. The convergent validity can be established if AVEs of each construct exceed the criteria (0.5) set by Fornell and Larcker (1981). Discriminant validity can be shown if the AVEs are greater than the cross correlations among constructs. As shown in Table 3, most of the constructs met

the criteria suggested by Fornell and Larcker, except behavioral intentions and cognitive trust. The correlation between behavioral intentions and cognitive trust exceeds the squared AVE value for behavioral intentions. A separate chi-square test was conducted by restraining the correlation between behavioral intentions and cognitive trust to 1. The test shows that affective trust is a different construct from cognitive trust, affective risk and cognitive risk. Therefore, hypotheses 1, 2, and 3 are supported.

Table 3 Correlations, AVE and Reliability Values

	Affective trust	Cognitive trust	Affective risk	Cognitive risk	BI
Affective trust	**0.77**				
Cognitive trust	0.50	**0.67**			
Affective risk	- 0.17	- 0.56	**0.67**		
Cognitive risk	- 0.18	- 0.46	0.54	**0.69**	
BI	0.59	0.76	- 0.44	- 0.46	**0.52**
Composite reliability	**0.93**	**0.80**	**0.89**	**0.82**	**0.81**

The predictive validities of the constructs were assessed by associating the affective trust, affective risk, cognitive trust and cognitive risk with consumer behavioral intentions. The joint influence of affective trust, affective risk and cognitive risk explained 67% of the variance of behavioral intentions. Affective trust (H4) indeed was significant when cognitive trust was controlled. Affective risk was also significant when cognitive risk was controlled (H6). Cognitive trust had the biggest influence on behavioral intentions (H5). Affect constructs had significant, direct influence on behavioral intentions beyond that of cognitive constructs. Cognitive risk is not significant when affective risk, affective trust and cognitive trust are added in the model (H7). RMSEA is 0.054 which is lower than the recommended guidelines (0.08) for a good fit. Given that some of the correlations were higher than 0.70, multicollinearity was checked by calculating variance inflation factor scores (VIF) when regressing behavioral intentions onto the risk and trust constructs. The highest VIF is smaller than 2.0, which indicates a very low level of multicollinearity. The regression model is shown in Figure 1.

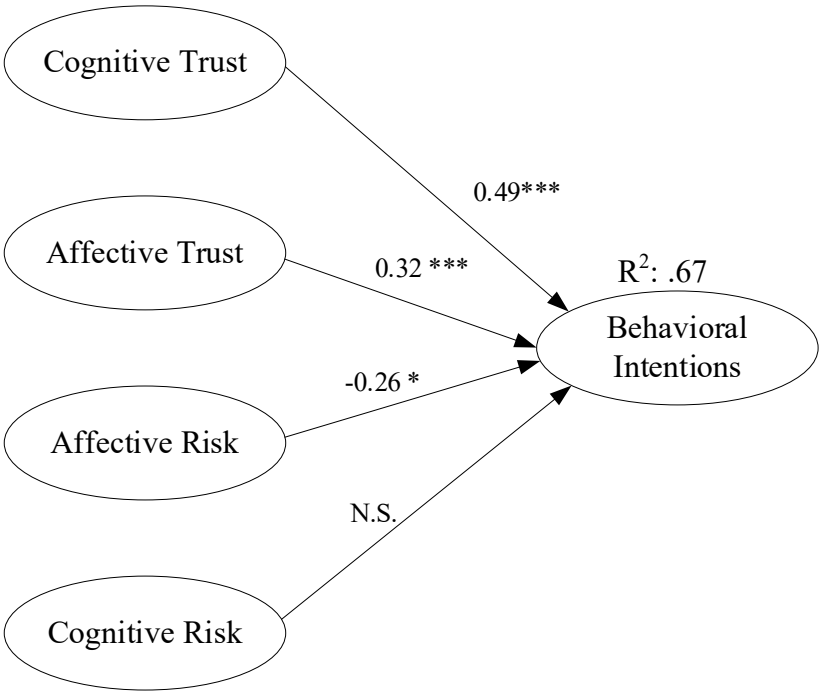

Figure 1 Research Model Testing Results

Discussion and Contribution

The measurement instruments developed for affective trust demonstrated appropriate internal consistency, convergent validity and discriminant validity. The scale for affective trust consists of items about customers' current feelings about their emotional attachment with the vendor. This is a significant improvement over the widely used McAllister (1995) scale. There are five items in the affect-based trust scale developed by McAllister. However, three out of the five items actually measure either sincerity or benevolence of the trustee. Only two out of five items are concerned with the emotional investment made by a truster to a trustee. The new affective trust scale improved the affect-based trust scale by having all the items solely anchored on the emotional investment from a truster to a trustee.

The data also demonstrated that customers' behavioral intentions with web vendors can be influenced by the customers' emotional relationship with the web vendors. The nomological validity of affective trust was examined by linking the constructs to behavioral intentions for the examination of their significant influences in explaining the variance of behavioral intentions when cognitive trust and cognitive risk were controlled. The hypotheses were supported across the studies. Affective trust and affective risk showed consistent significant influence on customers' intentions to conduct business with a web vendor across different studies and settings when the influences of cognitive trust and cognitive risk on behavioral intentions were controlled. Cognitive trust beliefs also had consistent significant influence on intentions across the models. These findings also corroborate the finding of previous studies on the importance of cognitive trust (Gefen, et al., 2003; McKnight, et al., 2002a, b). Surprisingly, cognitive risk was not significant in explaining the variance of behavioral intentions across the studies. A post hoc analysis shows a significant relationship between cognitive risk and behavioral intentions. However, when other constructs were present in the regression model, the influence of cognitive risk on behavioral intentions was no longer significant.

Conclusion

This paper examined the nature of affective trust and its construct validities in B2C ecommerce environment. Drawing on the need-to-belong theory and the affect theory, this research provided the definitions for affective trust and developed measurement items for affective trust. Data were collected through a survey study, and the findings supported the conceptualization of affective trust and its convergent and discriminant validities. The results also found that affective trust, affective risk and cognitive trust were significant determinants of behavioral intentions. The findings from this research provide another step toward further our understanding of the nature and mechanisms of consumers' experience of trust in B2C ecommerce environment. Practitioners can benefit from this study in terms of shifting their attention from solely focusing on increasing trusting beliefs to attempting to build long lasting relationships with customers.

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