

Dispositional Trust and Distrust Distinctions in Predicting High- and Low-Risk Internet Expert Advice Site Perceptions

D. Harrison McKnight, Michigan State University
Charles J. Kacmar, University of Alabama
Vivek Choudhury, University of Cincinnati

ABSTRACT

This study examines whether some types of dispositional trust/distrust concepts are better than other types at inducing consumers to trust a Web advice provider. We propose and test a model in which dispositional trust and distrust concepts are given separate roles. This unique approach is based on the growing, but untested theoretical consensus that trust and distrust are separate concepts that co-exist yet differ in terms of their emotional makeup. While trust concepts tend to be calm and collected, distrust concepts embody significant levels of fear and insecurity. Based on this difference, we propose that dispositional distrust concepts will be better predictors of high-risk Internet legal advice site perceptions, while the corresponding trust concepts will be better predictors of low-risk Internet legal advice site perceptions. As proposed, the study finds that dispositional trust better predicts low-risk perceptions, while dispositional distrust better predicts high-risk perceptions. For e-commerce advice site research, the findings of this article suggest that perhaps scholars should not only study dispositional *trust* but also dispositional *distrust*.

Keywords: Trust, distrust, disposition, risk, Internet perceptions.