

# **An Investigation into the Factors that Influence Sustainable Trust in Third-Party Payment Services Providers**

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## **ABSTRACT**

It is clear that online commercial transactions are continuing to increase with the evolution and proliferation of Internet-enabled technology over time. As a result of the continuing expansion in online transactions involving electronic payments for goods and services, there are enormous opportunities for fraud and abuse, particularly when consumers provide credit card numbers and other personal information. There are several well-known payment processing services which have appeared as “third parties” (i.e., they were not parties involved in the direct transaction, but instead existed to facilitate the direct parties’ transactions) that are entrusted with secure and confidential information. For example, a report from Forrester says that seventy-four percent of online shoppers used alternative payment methods like Pay Pal, Bill Me Later, or Google Checkout for online shopping [8].

Given the emergence and continuing expansion of these third-party payment service providers, the following key questions have emerged: (a) will these payment processing services continue to play a major role in online transactions as web-based purchasing continues to expand, and (b) what role will “Sustainable Trust” play in the future with regard to the success of these third-party payment service providers?

This paper presents an instrument to help address the latter question by making it possible to measure the emerging construct of Sustainable Trust, along with results of a pilot study that demonstrates the efficacy of the instrument. The conceptual model developed in this paper draws upon the literature related to brand equity, risk avoidance, service quality, and reputation building in order to derive the key sub-constructs of Sustainable Trust.

References and a full copy of the paper will be furnished upon request. Please address all correspondence to [breithel@bus.olemiss.edu](mailto:breithel@bus.olemiss.edu).