Why trust a start-up?

The importance and effects of trustworthiness and web design

for growing online businesses – strategy recommendations.

Student Name: Nickolay Penchev

Student Number: 408438

E-mail: 408438np@eur.nl

Supervisor: Dr. Ericka Menchen-Trevino

Second reader: Prof. Dr. Susanne Janssen

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Erasmus School of History, Culture and Communication

Erasmus University Rotterdam

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Abstract

The art of knowing how to present the idea of a recently started online business in a trustworthy way is a common challenge for many start-ups that are entering the market. Being active only in the online sphere, many start-ups rely mainly on the functionality of their web sites in order to attract customers and gain recognition and positive attitude towards their services. However, defining what a functional and a successful web site is, is a task that is related to a huge amount of subjectivity and a matter of individual perception and preferences. Therefore, the aim of this thesis is to observe which are the exact criteria that can make a web site trustworthy and successful. In order to illustrate this goal, this thesis was written with two already fast growing start-ups from Rotterdam – the mentoring exchange service Dwillo and the chef-hiring platform Chefplaza. Both companies still struggle to understand where and why exactly their users are leaving their web sites. Furthermore, in addition to finding out what makes a web site trustworthy, this thesis focuses on researching where the problematic stages in these two web sites are and then improve them based on the theoretical framework that provides specific factors for success and trustworthiness. In terms of structure, this thesis seeks to build a chronological line of arguments that is aiming to represent a media consultancy project - from the problem finding to its investigation and then recommendations how to improve it. Based on the actual statistics from the Google Analytics accounts of the both companies, an innovative research approach was designed in order to investigate the problems and provide recommendations. The most frequently left web pages were measured within an online survey and then discussed by two focus groups in order to help building a practical line of recommendations that could be implied in the strategies of the both online actors. The possible improvements were in the context of integrating a third-party review systems and focusing on a better information summary presented within an easy-to-use navigation layout.

Keywords:

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1. Introduction

1.1 Introduction and research questions

The Internet is often considered as a dangerous place – users nowadays are setting huge value on inner assurance and web security while browsing. Online spaces provide simultaneously possibilities and risks – in times of advanced technology, data is being stolen and cloud computing is raising the need of proper privacy systems (De Capitani di Vimercati, Foresti & Samarati, 2012). The implementation of such systems is highly relevant for online businesses in order to attract newcomers to their web pages. Overall, the increase of digitalization and the online presence of the companies have emerged as an essential factor for revenue growth and business strategy (Mithas, Tafti, & Mitchell, 2013). The online environment nowadays is creating perspective conditions especially for open-minded and creative entrepreneurs to realize their business ideas for a small amount of investments in a short period of time. The logical outcome from these conditions occurred in the rise and instant appearance of start-up businesses. However this possibility-enabling milieu raises the expectations from a consumers' perspective. The endless variety of online services has led to the need of a creative and innovative presentation of the ideas and products that these start-ups are offering. In order to address their value proposition and seriousness, many companies need to find alternative approaches to distinguish themselves from their rivals. In the online sphere such way is to establish a trustworthy interface and web design then also to convince people about the safety of the services that are offered. One of the most valuable aspects in the future of the Internet will be the trust - online trust has been and continues to be a relevant research topic in variety of fields like psychology, sociology and economics. From a business perspective it is of great importance for companies to generate consumer trust towards their brand – once a trust climate is established the success of the company will follow (Wang & Emurian, 2005).

The trust and trustworthiness concepts in the online field have been a highly relevant topic also for different academic fields like human-computer interaction (HCI) and Internet studies since, as mentioned, many businesses are shifting their performance mainly in direction World Wide Web. Despite the research in the past years, a field, which is constantly evolving, such as the online businesses still provides many options for empirical investigation in the context of trust and trustworthiness. This thesis will observe and analyze two existing start-ups based in Rotterdam, which will serve as the basis for the research. The two companies, Dwillo (https://www.dwillo.com/) and ChefPlaza (http://chefplaza.com/) are different in terms of the services and products offered, but still, have a lot in common – they

are relatively new players on this market and still need to do a research on the consumers' online behavior – why are they leaving certain web pages and what triggers their trust or mistrust in the businesses themselves. This challenge, which is also related to many recent start-ups, could be considered as relevant for an academic study as this research is aiming to provide optimization and recommendations of strategies for both companies – a task quiet common for the sphere of the media and business scholars.

The Rotterdam-based Dwillo, which was the winner of the "I WILL Award 2014" at Rotterdam School of Management, (Erasmus University Rotterdam) is an innovative platform that connects students and academic mentors. The online mentoring community that Dwillo develops is currently growing – their evolving business is highly relevant for this research. As a rather emerging player in the online market, the company that provides coaching experience is dealing with the trust issues of users as part from their improvement-agenda. The possible uncertainty of the customers derives mostly from their doubt of the coaching quality that they will obtain from a given mentor. Choosing the "right" mentor is a subjective task that sometimes can be affected by the ways it is being presented – trustworthiness and presentation of this mentor on the web site would play an essential role for the choice made by a mentee.

Similar in sense of platform that is providing connections, but different as a business type, Chefplaza is the second company that will be observed. The start-up is aiming to provide a whole new eating experience, whereas people can hire famous chefs from Rotterdam for their private events. However, there are many questionable aspects and concerns related to the trustworthiness of Chefplaza such as which chef is most suitable for the event, if it is safe having him or her around the private space or if the final product quality will meet the customers' expectations. The users receive an intangible experience by meeting a mentor in the first case and a chef in the second – both situations create doubts and therefore it is of great importance how they will be presented to the future customer. These circumstances create a particularly good context for understanding the already mentioned trust in web sites, as these sites are the only tools for representing the business idea.

The literature in this field and the previous research argue that trust is a factor that can be generated only in different occasions (Mayer,et. al.,1995; Corritore, Kracher & Wiedenbeck 2003; Colquitt, Scott, & LePine 2007; Cheshire, 2011). Scholars debate, that trust is existent only in times of risk (Cheshire, 2011), others add that trust can occur only when something is being trustworthy (Corritore, Kracher & Wiedenbeck 2003). In online businesses, one of the aspects that can be evaluated is the reasoning behind people's belief,

which web page is trustworthy. However trusting in an already established company is a task, related to the company's perception and reputation for example (Koufaris & Hampton-Sosa, 2002; McKnight & Chervany, 2002; Büttner & Göritz, 2008; Cheshire, 2011) but on the other hand it is still questionable what exactly drives people to trust in a start-up that recently entered the market. In the present literature there is no information provided of how trust is related to new companies and new online businesses. In this context, different studies found that a possibility to increase the credibility in the perceptions of the newcomers is to integrate an online review system for third-party opinions about the service or the product (Utz, Kerkhof & van den Bos, 2012; Nowak & McGloin, 2014). Such review systems have been a significant improvement-part for many start-up businesses that grew fast like AirBnB and BlaBlaCar. By giving the opportunity to people to submit their opinions, companies prove that they are setting a huge value on transparency and use this transparency as the company's value proposition.

Although there is scientific literature to be found that is connected to the overall issue of perceived trust in companies, it is believed that this research could contribute to the existing works as it will concentrate on small businesses and will use the data of two already successful start-ups. Furthermore, the methods that will be implemented are going to provide multi-level research designed information that will significantly improve the validity of the findings. The methods will include actual company data, in-depth exploration of focus groups and results from a survey. Having these two companies as a basis, this work could provide insights, which could be applicable for the online business strategies of emerging actors. Besides, investigating where the most frequent leaving point of the users is, could improve not only basic aspects like web design, but also the overall approach of the web page chronology - the order and ways in which the services are presented.

1.2 Problem statement

In order to explore the leaving points from a theoretical perspective, the research will position the trustworthiness of the web pages in the centre of the exploration perspective. The interdependence between the academic relevance and the interests from companies' side has led to the proposal of the following research questions:

RQ1: What role does trust play in user interactions with online businesses?

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RQ2: Which aspects of a web page can increase its perceived trustworthiness?

In order to investigate these questions, a mixed method research design will be implemented whereas the companies will be the basis of the examination. The significance of this research will be supported by the authenticity of the data that they will provide. Their actual web track insights about interaction of their users will be compared to browsing experience of two focus groups and results from an online survey. The reason behind integrating such great variety of approaches is the aim to investigate the companies' issues from different perspectives and combine these perspectives in order to achieve practical results based on more sources.

1.3 Practical and theoretical relevance of research

The purpose of this research is specifically to point out which exact factors can increase trustworthiness of a start-up's online presence. In order to investigate such subjective issue, the already functioning online businesses will be used as real examples of companies that operate mainly through their web sites. These web sites however, are perceived differently by the different online users in the context of content and design for example. Therefore, in order to understand what drives people to like a certain page, the actual problems of these web sites will be researched. These "problems" can be easily found, as they simply will represent the so-called leaving points, or the places where users are exiting these pages. Why a given user is closing a web site at a specific stage is a relevant question for many online active start-ups and needs to be deeply investigated. In a competitive market like the online one, companies need to establish a functional and trustworthy appearance of their web pages. Then, this thesis aims to present a strategy-plan of improving an already "successful" online company – from finding out where the problems are, to giving practical recommendations how to improve these problems.

In the context of the theoretical relevance, this thesis can be considered as academically relevant mainly because there is a lack of empirical researches in a field that is new and fast evolving- the start-up business environment. Furthermore, a little research has been conducted on what can be assumed as success-defining criteria for web pages. Different factors like trustworthiness, web design and web content have been measured by scholars (Koufaris & Hampton-Sosa, 2002; McKnight and Chervany, 2002; Gefen, Karahanna, & Straub, 2003; Gefen, Pavlou, & Fygenson, 2006; Cheshire, 2011), but as far as it is known,

these measurements were always based on randomly selected problematic stages from the web pages, whereas in this case, the exact weak points of the web sites will be investigated. This academic work aims to add new insights and practical solutions to the existing literature by integrating an innovative approach for gathering the empirical data and thus provide practical solutions for both start-ups.

1.4 Thesis outline

After presenting the main idea and the purpose of this master thesis, following a strict structure, this work will contain theoretical framework that will be directly connected to a methodological approach that will help develop a findings section. These findings will serve as an empirical evidence to support the possible recommendations that could be obtained by the two growing businesses.

The theoretical structure of the research will also support the relevance of the study, by addressing previous works in the field that need further investigation. The focus of the theory will fall on the trust factors in the context of web pages and online interaction. However, it is also important to mention other, more broad theoretical concepts that will provide the basis of the trust factors from a more psychological perspective. All in all, the theory part will follow a clear, reversed pyramid looking structure, which will start from a macro-theoretical perspective and go in direction micro, focusing namely on the online trust and trustworthiness in the context of online businesses. Mentioning not only research-specific literature, this theoretical section will introduce the reader easily to the concepts that will be addressed – therefore any possible relevant literature was mentioned. Then, a clear distinction between the terms "trust" and "trustworthiness" will be provided, but also the logical transition from trustworthy online content to generation of trust will be presented. Finally, after reviewing the already existing academic works on trust and trustworthiness, a theory of the success factors of online businesses that can generate trust in customers will be introduced. Previous research about successful web design and web page interface will be observed. The key-elements of an effective web page that are triggering the trust will be systematized and related to Dwillo and Chefplaza. This systematical approach will help develop success-measuring criteria that will be applied to the both start-ups. With these criteria the task of providing recommendations will be easier and the design of the methods will be created in a more structured way.

The next chapter that is the methodology is of high importance, since it will explain why exactly these methods are applicable for this research and why they are relevant. The

main components and their operationalization will be explained in detail in the context of preparation, conduction and analysis. Close investigation of the Google Analytics pages will be mixed with two focus groups and an online survey. The results will be presented in a further chapter and based on these findings recommendations will be proposed and linked with the overall discussion related to online businesses.

2. Theoretical framework and previous research

The following theoretical framework aims to review trust and trustworthiness from a broad to specific sense – from offline to online trust. The structure of the theoretical framework introduces the reader to the main concepts and then concentrates on previous empirical research that could be related to answering the research questions. This structure can be illustrated in the form of reversed pyramid – the basis of the pyramid presents a distinction between trust and trustworthiness, the central part of the figure addresses topics like perceptions and trustworthiness in the context of company reputation. Then the edge of the pyramid summarizes the most important theme in this research – the various success factors for online businesses and suggests specific four-component criteria for success that can be measured with the help of the empirical methods that will follow at a later point. This approach of conceptual model is proposed in order to explain the background behind the success of online businesses – in this case, the trustworthiness and the appearance of the web page in the online sphere. Furthermore, the concept of online reviews is addressed in the framework, as integrating such systems will be part from the recommendations sections at the end of the thesis.

2.1 From offline to online – trust and trustworthiness in the context of the individual

Trust has been a widely researched topic in the psychological and sociological academic fields in the past decades and still continues to be in the center of many academic investigations. A variety of disciplines in the context of organizational behavior or buyer-seller relations (Ganesan and Hess, 1997, as cited in Büttner & Göritz, 2008) examined this phenomenon in order to connect it with the success of the economy of different companies. Trust, which is a matter of personal and strictly individual definition in the academic fields, however contains three major basics as follows: (a) personal harm as a possible outcome of the interaction, (b) uncertainty about the outcomes of an interaction, and (c) lack of influence on the outcomes (Petermann, 1996, as cited in Büttner & Göritz, 2008). In addition to the definition of the trust as a concept, Mayer, Davis & Schoorman (1995) state that trust is a between-party relation complexity whereas the one side admits the willingness to be vulnerable towards the actions of the other one.

Since it is a matter of potentially boundless investigation, the personal perspective often overrides and takes over the research. Here, "personal" is observed in the context of

individual perception – what would make someone believe and trust something or another person? This perspective is the relevant one to this research, as it is important to see why the customers have trust towards the start-ups or not. Many scholars tend to believe that trust is a factor that can occur only in human-to-human interaction (Deutsch, 1962; Good, 1988). Controversially, with the emergence of the technologies and interactive machines, many researchers shifted their interest-agenda in direction of trust into relation between humans and machines (Muir, 1987; Nass & Moon, 2000). Muir (1987) researched the dynamics of this relation from a psychological perspective, thus: "…trust is oriented toward the future-future gratifications, behaviors or events" (p. 528). His definitions are applicable for the overall situation with the online businesses nowadays – one of the concerns that consumers have, while purchasing a product online is the delivery process and the quality of the product or service itself. Therefore, customers would tend to order only from "trusted" web pages. The term "trusted" has emerged as an important criterion for the wide variety of online platforms.

A questionable phenomenon is still how and why people would evaluate if certain web contents were trustworthy. Scholars have tried to answer this question from the beginning of the last century whereas the individuals' persona is considered to be the decision criterion. In order to understand how and why an individual would interact online, the offline aspect of trust should be observed as well. However, in order to investigate trust as an individual characteristic, first its concept needs to be related to a broader psychological distinction of the consumers. In his work on classifying the different personality traits, Thurstone (1934) was the first to distinguish clearly the psychological idiosyncrasies and provide a model of five factors that systematizes this distinction. Building upon his work, Norman (1963) summarizes the different characteristics of the person by arguing that there are five main factors that are shaping people's personality data. The characteristics model of Thurstone (1934) is defined on a further level by Goldberg (1990) whereas the author classifies it in the "Big Five" personality traits as follows: openness to experience, conscientiousness, extraversion, agreeableness, and neuroticism (Goldberg, 1990). One of these levels is highly connected to the trust issues of the individual and can be related to the online trust as well. The agreeableness is the factor that defines person's overall social harmony and willingness to trust and cooperate (Goldberg, 1990). The subjectivity of measuring a phenomena like trust lies namely in the individual perceptions - different people would perceive the trustworthiness of a content and an appearance differently. Therefore, based on these works on trustworthiness, the thesis will namely concentrate on individual perceptions of people and how they would judge an online content – only seen from their perspective.

Cheshire (2011) observes the topic from another angle – the author argues that online trust is a reaction, happening only when a given risk and uncertainty are provided. As already mentioned, the Internet provides a huge variety of sources and information with questionable origins. In order to measure if an individual would trust specific online system, a given risk has to be provided (Mayer, et. al., 1995; Cheshire, 2011). Such risk occurs in both cases of Dwillo and Chefplaza whereas people would feel uncertain about the output of the services therefore measuring the trust of their customers will have significant impact on the presentation of their services. Companies like these start-ups are not just providing a product – they are offering a service, whereas the output is a subjective aspect.

2.1.1 Distinction between trust and trustworthiness

Though the trust is a factor that is sometimes triggered by the trustworthiness of an appearance or information, a clear distinction between them should be provided when researching the online field. It is important to mention that trust and trustworthiness are connected but commonly mistaken as one concept – the literature often doesn't provide a clear differentiation. However, there is an existent interdependence between trust and trustworthiness – the trustworthiness could be rather considered as a representative of an individual whereas the trust is the product or the belief that we have in something that we find trustworthy (Cheshire, 2011). This statement is further demonstrated by Solomon & Flores (2001) as acknowledged by Corritore, et.al., (2003), saying that ''I trust in [an object] because it exhibits characteristics that signal its trustworthiness to me''(p.741). Nevertheless, the trustworthiness as a concept is something abstract however different from trust – Toma (2010) concludes that the phenomenon is rather a characteristic of something that is worthy of trust, which of course, means that there is a certain chronological process that emerges between establishing the trustworthiness from the trust.

Therefore, in order to assure customers about the safety of their online services, companies need to concentrate on specific factors that can cause and increase the trustworthiness. The literature about web design provides many examples of trustworthiness indicators that are in the context of the images, functionality and design of the web site. These aspects are highly relevant for smaller online businesses like Dwillo and Chefplaza that can only distribute their businesses through their websites – hence the work will present the success factors connected to these aspects. However it is still questionable what exactly would stimulate people to trust a web site and what the ways that this trust can be achieved in the consumer's perceptions are. Consequently, as a transition towards the web design

trustworthiness and as an addition to the first research question, a sub-question will be proposed, stating:

SQ1: In which ways can new online businesses enhance customer trust towards the business idea?

This sub-question will contribute to the specification and the further investigation of RQ1, whereas after the role of trust in the interactions with web pages is defined, the exact factors that drive this "trust" will be outlined.

2.1.2 Trustworthiness in the online field – what makes a page trustworthy?

The distinction of these two aspects opposes the main debate about the success factors of online start-ups - how to generate trustworthiness in order to trigger the trust of individuals towards their web page and business? Gefen, Karahanna, & Straub (2003) addressed the importance of trust towards online vendors and found different criteria which can generate trust, for instance: the technological aspects of the web site interface, the interaction and the ease-of-use (Gefen, et.al., 2003). Similarly to the findings of Gefen, Pavlou & Fygenson (2006) created a model that is addressing the significance of trust in technologies, whereas factors such as time and monetary resources, technological characteristics and information protection are the variables that may convince audiences to trust certain online space. Cheshire (2011) also found that a possible way to increase positive online reputation is connected with third-party opinions. Information such as reviews and rating systems about a given company could definitely improve the overall brand image but in the case of Dwillo and Chefplaza, which are new market players, the relevance of this method is questionable, because of the lack of awareness of both start-ups. Therefore, as newcomers, these companies still need to find a certain approach how to convince people to trust them.

Crucial for online spaces, trust needs to be triggered within the users' perceptions. Scholars have investigated mostly the trust towards online shops – as users need to submit personal information and details like bank accounts and address – trust towards the web page is essential for this registration process. This issue is highly related especially to the business models of Dwillo and Chefplaza. Both companies provide platforms that distribute subjective for the newcomers services that are connected to some kind of expectations – if the food experience will be positive and if the mentorship would contribute to the existing knowledge. These expectations are sometimes an obstacle for such businesses, as they need to prove to the customers that they are trustworthy in advance, which is something extremely

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complicated and is, as already mentioned, related to the individuals' perceptions (Büttner & Göritz, 2008).

2.2 Perceptions

2.2.1 Perceived company reputation

Perceptions are highly individual for consumers but simultaneously essential and important for the growth of new companies on the markets. How a company is being perceived could influence not only its success, revenue growth but also if it would appear trustworthy in front of the broad consumer audience. For example the size of the company is an influential factor when it comes to perceived trustworthiness as people would tend to believe that bigger companies can provide better quality of the services and products that would eventually meet their expectations (Chow and Holden, 1997, as cited in Koufaris & Hampton-Sosa, 2002). The perceived company reputation is a highly researched topic especially in the marketing fields, however in the case of Dwillo and Chefplaza it is questionable how existent literature will contribute towards explaining the ways their reputation is being built as both companies are currently growing. As both actors are only present in the cyberspace it is not their physical appearance, employees or salespersons that can influence the newcomer customers to trust their innovative business models, but their web pages (Koufaris & Hampton-Sosa, 2002). Thus, other factors that could influence the perceptions of how trustworthy these companies are, need to be taken into account. Previous research in the field showed that nicely designed, useful and easy to use website can significantly increase the consumer trust towards a page (Chow and Holden, 1997, as cited in Koufaris & Hampton-Sosa, 2002). In their work on developing trust typology model, McKnight and Chervany (2002) argue that usefulness of the website can increase significantly the perceptions on its trustworthiness – when the site has a positive perception on how useful it is, logically the user would trust it more as well. Furthermore, the authors develop their model by claiming that the perceived ease of use is directly connected to the usefulness, therefore to the trustworthiness - in other words – as easy one page to browse through is, as trustworthy in the perceptions of the users it gets (McKnight et. al., 2002).

Basing their hypotheses on the research about initial perceptions of trustworthiness, Koufaris and Hampton-Sosa (2002) raise an important point related to perceptions – with seeming ease of use and usefulness the users are encouraged to return to a specific web page. This point is highly related to the aspect of the companies' perceived reputation and should be taken into consideration in the context of building a web page of a start-up. The findings

presented in this section are relevant for small, growing businesses. Factors like ease of use, usefulness and trustworthiness appear to be one of the few cost-efficient tools for a business to be presented on the World Wide Web. However, as the topic of perceptions is extremely wide, one must take into account other related features, namely the perceived risk of interacting with such online businesses.

2.2.2 Perceived risk as a leading factor for interacting with online businesses

Indeed, when having an innovative business idea, it is of great importance how the online audience will perceive this idea. In the case of the two companies, the one offering a mentorship by a mentee and the other – bringing a chef in a private space, a huge uncertainty may occur about the "quality" of the provided services. A certain risk is available in such situations – customers need to trust in something uncommon that might either meet their expectations or the opposite. Likewise, Corritore et.al., (2003) argue that in the online sphere it is namely the creation of trust environment that can be considered as a key-factor for success of a website and decreases the expectations of risky situations. Following up Cheshire's observation about the generation of trust only in a situation of risk, the authors state that the trust is highly dependent on the fear of capitalization on users' information, for example: "…a website could include deceptive or biased information or falsely promise the delivery of goods or the security of personal information" (p. 742).

Especially fields like consumer behavior research have investigated the importance of the perceived risk in relation to purchases and trust towards an online vendor (Büttner & Göritz, 2008). The subjectivity of the customers towards a new service that is unknown to them relates directly to their perception of a possible risk and negative consequence that might happen when using this service (Jarvenpaa, Tractinsky, & Vitale, 2000). The perceived risks that may occur in the case of Dwillo and Chefplaza differ as circumstances but are similar as a risk-perception for the users. For the mentorship program of Dwillo, people would doubt the quality of the mentor that will be assigned to them. This type of risk is similar to the description given by Gürhan-Canli and Batra (2004) – it is the risk of malfunction of a specific type of product that influences the trustworthiness in a negative way (Büttner & Göritz, 2008). Similar is the case with Chefplaza – the most uncertain part is if the chef will meet the expectations of the customers and will cook the way the people presume.

Consequently, what is to be mentioned, is the fact, that both companies provide non-material services, which sets the expectations even higher, as the customer does not receive

any material subject at the exact moment. Therefore, it is only the web page that is left as a marketing and sales tool for both companies that can convince prospective users to use the services. The ways a web page can decrease the perceived risk within the users will be addressed in the next section, while special attention on web-site success criteria is given.

2.3 Integrated review systems as reputation enhancer

One of the most discussed and researched ways of decreasing the perceived risk perception in the recent literature is the integration of review systems directly in the web pages. Trustworthiness and trust in a web page are something directly related to the opinion of third parties especially in times of sharing economy whereas business models like airBnB and Uber are expanding on the market (Diamandis, 2013). As it was previously mentioned, the online review systems that can be integrated within the web page may play a crucial role towards generating trust in users' perceptions towards online business (Cheshire, 2011). In their studies of online store reviews, Utz, Kerkhof, & van den Bos, (2012) supported this statement by arguing that consumer reviews are the strongest variable affecting trustworthiness judgment in online spaces. In contrast to Chow and Holden's (1997) findings that the size of the company is the one that matters most in the context of companies' trustworthiness, Utz, et. al. (2012) found that the overall reputation of the store is no longer that important, compared to the existence of review systems. In addition to that, the authors found that it is mostly the reviews left by other consumers which have already purchased the service that influence newcomers the most. These reviews however, need to contain some additional information like, for example, an image and a background of the person that posted them. Nowak & McGloin (2014) support this statement by proving in their work on Electronic Word of Mouth, that the presence of a picture in combination with the comment of already existing customer can significantly increase the perception of the product that is being offered and its trustworthiness. Integrated systems that give options to review products or services are essential nowadays and can influence on the company's credibility and the purchase intention of the customers (Nowak & McGloin, 2014). The relevance of source identity for service credibility is seen as an important factor from Kusumasondjaja, Shanka & Marchegiani (2012) as well – positive EWOM leads to bigger trust towards the company once the identity of the one that posted the comment is disclosed. Such systems and options for individual and personalized comments on the services are not present on the pages of the both start-ups therefore implementing them would be a part of the recommendation strategies, that will be described in a further section of the thesis. Nevertheless there are other factors that can

increase the trustworthiness and the credibility of a web page's success and they will be described in the following section.

2.4 Indicators of trustworthiness - success factors for online start-ups

When the trustworthiness of an online business is being measured, its importance goes hand in hand with other external components that should be taken into account. Generally, the definition and the main understanding of the success of a web page are summarized in the extent to which this page is achieving the goals that it was designed for (Farhoomand & Drury, 1996 as cited in Liu & Arnett, 2000). To achieve this goal, especially in times of constant data privacy debates, pages need to appear trustworthy. Ang & Lee (2000) stated this in their research on people's perceptions about online trustworthiness: ''if the web site does not lead the consumer to believe that the merchant is trustworthy, no purchase decision will result'' (p. 3). Measuring how people perceive what is trustworthy is a subjective task, but also a compulsory requirement for online start-ups if aiming to generate revenue and address their value proposition. In his research on culture factors as influence aspects on trust, Cyr (2008) states that "perhaps more online than anywhere, consumer perceptions of trust and security are a necessary universal ingredient if online browsers are to turn into purchasers" (p.145).

Previous research in the field however, proposes some specific success-defining criteria for web sites when it comes to interface, information and web design. Indeed, a concept so complex is hard to be defined and observed from a more general perspective – nevertheless there are some basics that can construct it and guide marketers how to build their page. Still, before listing possible success-factors, it is important to point out that the individual perception will always be the decision-criteria when measuring variables like success, since it is all about individual's own perceptions. Hargittai, Fullerton, Menchen-Trevino, and Thomas, (2010) provide a real example of this statement by exploring how a diverse sample of young adults are evaluating and judging online content. The overall judgment is highly related to the trust and the exact ways in which information is being presented, but still – dependent on the personal background and the individuals' characteristics.

Consequently, based on user perspective, scholars have tried to measure what the key-elements of a successful web page are. However, defining such characteristic, as success is a subjective task too - in a research on the user experience in the e-commerce, Nielsen, Molich, Snyder & Farrell (2000) identify factors which can improve the trustworthiness and

credibility of web pages. Some of the essential points that the authors address are for example the first impressions that users obtain, the professionalism of the overall interface, the visual experience related to the proper implementation of pictures and reliability of the search function. Further, smaller details from the interface are seen as important factors as well – error free texts, easy navigation steps and fast transactions (Nielsen et. al., 2000). Building on the importance of these factors, Wang & Emurian (2005) develop an even more structured and detailed framework of trust inducing features, whereas graphics, structure, content and social cue designs are stated as success criteria. In the case of start-ups, it seems that the content design could be the most important part – the overall presentation of the information within the website could be helpful while examining the level of trust, that could be possibly gained. Shelat & Egger (2002) have found that the proper selection of the information content can increase extremely the trustworthiness of a web page. However, it is again a huge matter of subjectivity when defining what "proper" is, especially when describing information, as users differ in their needs of information – some expect fully detailed page, others – simply summarized.

One essential aspect regarding the content information is the privacy policy of the web site and the way it is enlisted and presented for example. In their work on measuring the possible success in the design of personalized interactive services Schonberg, Cofino, Hoch, Podlaseck, & Spraragen (2000) set a huge value on the proper selection of privacy policy scheme:

Gaining public trust is key to the success of the new marketplaces. This will be accomplished only by ensuring that strict privacy policies are enforced and by convincing the public that personalized services made possible by the gathering of visitor data are worth it in terms of improved services (p. 54).

Indeed, the correct selection of words and structure about the privacy policy can be an important factor, but the graphical navigation towards finding the privacy policy is crucial as well. In agreement with Schonber, et. al., Egger (2001) suggests that prominent links to the privacy policy should always be provided in the layout of a page. The required information and details for registration forms should be accessible and easily understandable, in order to have higher level of users' awareness (Egger, 2001). Overall, many success-measuring criteria could be listed when observing how a recently created online start-up is becoming more famous and trustworthy. However, for different types of online business, different factors could be the ones that are defining how successful the web page is. Therefore, in order

to find out what exactly the driving success-factors are, following the second research question, a further sub-question is proposed in order to guide the research and explore the specific factors for the case of these two start-ups:

> *SQ2: In which ways does the visual impression affect the trustworthiness of a web page?*

2.5 Measuring an online page – the role of the four main components

As it was discussed, the trustworthiness is the main factor that affects the overall success of a recently launched start-up. Next to this success-defining factor, there are also others that significantly contribute to the overall appearance of the online businesses and are directly related to the trustworthiness. As it was previously mentioned, good-looking web site that contains summarized information and is easy to navigate will make it appear more trustworthy (Liu & Arnett, 2000). The navigation of the web page, the information presented and the web design are the other three main components that will be measured in the further methods section, seen as important for the outcomes of the research as it can be seen in Figure 2.1. However, first the theoretical background of their relevance will be provided and then connected to the empirical findings from the three methods.
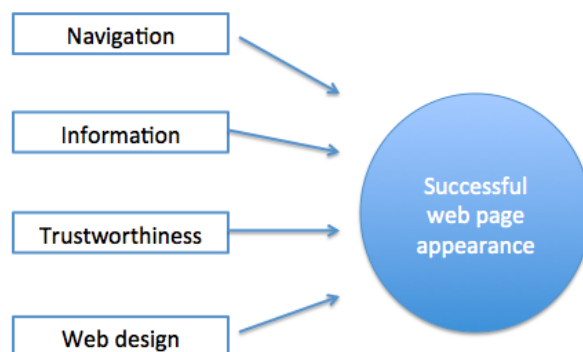
Figure 2.1: *Framework of the four main components related to web success.*

2.5.1 Navigation

The first of the four main components is the navigation of the web page. In his work on the "essentials" of the World Wide Web, Lazar (2003) sets huge value on the functionality of the navigation when it comes to web browsing experience. This experience is in other words, the first impression that the newcomer on the page gets. The main idea of the methods in this research – following the ideal path of the both companies, is highly related to the navigation

of the two web pages. In his research on improving library website content, Fang (2008) used a designed navigation tool in order to see if users will follow a certain path of the web page that is considered to be the ideal one. In the case of Dwillo and Chefplaza, this ideal path is similar. Both websites contain a simple, timeline-following layout. The simplicity of this layout is extremely important to users not to get lost on a web page – the structure needs to be transparent and to present a goal-directed way at first sight (Dieberger, 1995 as cited in Gwizdka & Spence, 2007).

All of the hyperlinks on the homepage lead to a further step on the same page, which can be found with scrolling down the page as well. In conclusion their ideal path follows a simple step-by-step structure and aims to finalize with registration of the user – whereas this user is submitting personal details. Similarly to this idea, Gwizdka & Spence (2007) measured the navigation of a page as a predictor of success – the optimal path that a user is taking is highly dependable on the way this path is offered. The overall navigation consists of logic and usefulness, which leads to either getting lost or succeeding in browsing (Gwizdka & Spence, 2007).

Nevertheless, it is to be mentioned that a logical navigation could differ in the perceptions of the individuals. Often this factor is related mostly and only to the banners and buttons that a web page provides, but not necessarily connects to the initial idea of the navigation that leads to the ideal path. As Nielsen et. al. (2000) stated, it is important in which ways the transactions of the web pages will be presented to the web audience – people want to go to the most relevant for them information in the fastest possible way. The navigation of the web page should not only be user-friendly and easy to use, but also should aim to provide a clear goal on a cognitive level and to be easy to be found as users would leave the page otherwise. Knowing how to position the navigation panels is essential for online businesses. How do the both start-ups navigate the consumers through their web sites will be described at a further point and possible recommendations will be given.

2.5.2 Information

The next main component that is considered to be one of the essential success-defining variables is the information on the web page and the ways it is being given. As a topic, that is focal point of many research fields, the information contains and represents the idea of the business within the text on the web page. The way this information is being selected, positioned and presented may have relevant outcomes if a user would stay on the web page and if this user will obtain the idea of the online business. The information is directly related

to the web design, which is one of the next main components in this research, therefore it is also of great importance how these two modules will be connected. Palmer & Griffith, (1998) researched this phenomenon in order to examine web site's design by providing a paradigm for understanding. Based on the pioneer works of Porter and Millar (1985), Palmer & Griffith, (1998) connect the importance of the information with the value proposition of the company and the value chain of the products. Three decades after this period, it is to be observed that information is still the key-variable for spreading businesses not only as a transmission tool but also as a cost-effective marketing instrument within the cyberspace. However, in order to use this tool in a functional and correct way, research in the field proposed some additional criteria for online information credibility and trustworthiness. There are five main components related to the online information trustworthiness that are summarized by Metzger (2007), based on the literature and are as follows: accuracy, authority, objectivity, currency and cover-age or scope. Especially the factors accuracy and objectivity are highly relevant for the information of online businesses as they involve the identification of the purpose of the site, the reliability as well as the actuality of the information (Metzger, 2007). Purpose of the web site is crucial, as it would be the first thing that the newcomers will obtain, thus receive or reject the idea of the start up. Using too much text or the opposite – having less of it, might have different effects on the users as they have different online browsing behavior and preferences. Overall, it is to be concluded that the information has a strong impact on perceiving the idea of the online business – knowing how to formulate this information may affect the success of the web site.

2.5.3 Web design and aesthetics

The next component that is directly connected to the information is the web design and the aesthetics. This component could be considered as the one that is least likely to be measured on an objective and accurate scale, as visual appearance is something that people would see in different ways – related to the already mentioned perceived appearance and was also mentioned in the responds from the focus groups. However, as it was already stated, there are some guidelines that online web-spaces could follow in order to appear successful (Nielsen, et. al., 2000). The professionalism of the web page appearance and the interface is important, as this would affect directly the initial perception of the newcomer user. In addition to that, in their quantitative study on web site credibility, Fogg, Marshall, Laraki, Osipovich, Varma, Fang, & Treinen (2001), outlined the basic web design implications that can increase the trustworthiness of online e-commerce. Contributing to the statement that a web page should

have a professional appearance, the authors found that any sign of amateurism should be avoided, namely things like unsuitable photos, graphical errors and non-interactive technical features (Fogg, et. al., 2001). These necessities further increase the challenge in front of web designers in order to create interesting and professional web pages. The relation between professional appearance and reputation of the company is strong – if a company has its name and reputation for years, it is slightly possible that they will be questionable, whereas for a newcomer on the market, having a professional presence is something difficult and challenging. Small parts that can be seen on a first sight of the web page can significantly influence the perception of the users – correctly chosen pictures, suitable colors and attention-grabbing font of the text are such essential factors (Nielsen, et. al., 2000). On a cognitive level, these selections correlate with the users' perception on professionalism and all of that is summarized in overall web design. The ways both Dwillo and Chefplaza are giving a first impression on the users and how their interface elements are understood will also be measured in the focus groups and the online survey.

2.5.4 Implementing the four components in the research design

The reason of choosing this exact four components as guiding criteria for the research is based on previous researches that have investigated and proved that exactly these four patterns play the most important role when judging web content in the context of trustworthiness (Islam, Arif & Islam, 2012). Furthermore, in times of data privacy debates and spreading of online businesses, certain criteria had to be selected in order to serve as inner structure for this research. Implementing the four components was a task that was feasible for the specific character of this thesis – the mixed method empirical approach. In its goal for innovative empirical research, this thesis combined three techniques such as focus groups, Google Analytics statistics and online survey in a way that each one of them represents a hierarchical step towards discovering a problem, investigating it and then solving it. The exact ways in which this research was implemented will be explained in depth in the following "Methods" section and then the combination and the results from it will be described and analyzed in the further "Results" part.

3. Methods

3.1 Research design and argumentation

In the following section, an overview about the design of the research and why this is the most applicable approach for this case will be given. The opportunity to cooperate with two successful companies provided the possibility to work with relevant for this type of research data. The purposive sampling technique was used to select the companies, since an empirical study with new online service companies has been conducted. However, in order to investigate the research questions, not only one specific empirical approach has been selected. The thesis implemented a mixed methods research design (Johnson & Onwuegbuzie, 2004). After recognizing the ending points in the Google Analytics platform, the four components have been integrated in the focus groups and the survey in a logical and similar way. The focus groups followed the structure of main components, whereas these four patterns served as the questionnaire-block structure and people had to answer in-detail questions related to them. Then, the online survey consisted of the problematic and most frequently used web pages represented with actual screenshots, whereas the four components were addressed on a Likert scale. Consequently, based on the previous research, that combines online trustworthiness, web pages credibility and the effects of the four components that define the web success, this research aims to create a innovative and based on various empirical perspectives research, thus contributing to the academic field.

In other words the thesis consisted of three major examination techniques: analysis of company data in the context of Google Analytics data, two focus groups, and an online survey. The reason for choosing diverse methodology-approach was to observe the different results that could be compared in the context of company's web pages so that possible recommendations could be given. First, by using the companies' web tracking data, the exact leaving-points of the users could be observed. Then with the focus groups, a simulation of the website experience has been made and an in-depth exploration on the problems encountered was provided (Stewart, D., Shamdasani, P. & Rook, D. 2007). The research sample from the focus groups was however a convenience sample based on criteria for participating.

Then, with the online survey, the identification of problematical stages was observed with a bigger sample of user opinions - by using these three methods the aim was to present a rather more robust result and back-up for answering the research question. Consequently, the methods of this master thesis are considered as "mixed" because of the different phases of the research – qualitative phase that discovers what the key variables are and a quantitative phase

which is based on results. Overall, this research focused on two companies that are currently growing and developing – therefore the time period of the research could be considered as the current time.

3.2 Recruitment of companies – cooperation with Dwillo and Chefplaza

First, in order to find relevant companies, an earlier recruitment process was planned. In this process, an observation of the active start-ups in Rotterdam at the moment was made, then 15 of the bigger ones were selected and informational E-mails about the idea of the thesis and if they would like to cooperate was sent. The main purpose of this recruitment was to convince these start-ups to provide their web tracking data on a later point and inform them about the possible recommendations that can be given at the end of the project.

This process could be considered as rather delicate since this data is confidential and the companies are often requiring form of consent. After two successful meetings and presentations of the idea, both Dwillo and Chefplaza responded positively to the request and provided their official Google Analytics accounts where any needed for this research information could be found. This information represented a web log data, which helped to investigate at which stage the users are leaving their web pages. The time period of this tracked data was the last month – especially because the last month was with more traffic on their web pages as the companies were increasing their online advertising on Google Ads. Furthermore, the companies were asked for official information about their target group and customers. Thus, a comparison of the performance of their actual clients with the results from the other two methods can be made. However the main idea was to find out not only the place where the person leaves (ending points) but also the time-span on the given page. This time-span was easily to be observed by tracking how long people are staying on the pages during the focus groups. In the survey, a tool that tracks how long a person is staying on the different pages was integrated, thus showing the overall interest that people would show when seeing it. Thus, by comparing opinions from the focus group and the questionnaire, the main aim was to improve the weak parts of these web sites.

3.3 Google Analytics Data and ending points

3.3.1 Google Analytics as starting point of the analysis – reasons for integration and background of the platform

There are many different ways of exploring the traffic and the performance of a web page nowadays – one of the best is the Google Analytics platform. However, as this platform was

used as the starting point for a research measuring trustworthiness, it is desirable to give background about the ways it is functioning and also how trustworthy the data is. The history of Google Analytics starts with another name – Urchin software, which was acquired by Google in 2006 (Fang, 2007). The software was used by many growing online businesses in order to understand their audience behavior better – Google improved that even more, by making the service free of charge.

The insights provided by the platform are usually presented as reports – these reports are concentrated on a given time-span and specific amount of data. This means that Google Analytics takes into consideration a sample of the whole traffic that is being generated (Google, 2015). The reason behind this sampling is because of the huge amount of data that is being generated on a daily basis. In order to work fast and to give accurate and rapid reports, Google Analytics therefore samples this data, which could be considered as a limitation for the research. However, this sampling technique is mostly implemented on web pages that generate more than 500,000 sessions for a small time. In the case of Dwillo and Chefplaza it is to be observed that the traffic does not contain such huge numbers, therefore the data used from their Analytics reports can be considered as representative. The reports that the platform provides can be downloaded and exported on different formats like Excel for further self-analysis. Overall, the debate about the transparency and the accuracy of the data coming from multinational corporations like Google will always be topical. However, many of the smaller online businesses are relying on its data accuracy, as Dwillo and Chefplaza are doing as well.

Both Dwillo and Chefplaza agreed to grant their account on this tool. Supporting the overall idea of providing recommendations for the start-ups, the first and basis-serving part of the methods, the Google Analytics data, is a perfect tool to investigate where the problematical places of these web pages were. First of all, observing the reports presented on the Analytics platform, provided a good chance to exactly define the target groups of the both companies, thus helping to plan the people that have to be examined in the focus groups which were namely younger audiences. The tools provided by Google Analytics offer a full and a highly detailed observation of the performance of the web pages, their audiences and the user-flow. Furthermore, the usage of this analytical technique is made on a user-friendly level, thus enabling people without specific analysis skills to obtain the needed information in a simple way. The opportunity to provide statistical insights on a multi-level way makes the understanding of the problematic stages of a given page easier (Fang, 2007). Then, in the case of this research, the data has a high reliability, tracking exact IP addresses, thus providing highly accurate results – making Google Analytics the most sophisticated web analytics tool

(Fang, 2007). Having the opportunity to operate with the accounts of the both companies provided a stabile basis for this research, thus enabling it to easily investigate the stages that need to be improved.

3.3.2 Using ending points and behavior flow as basis for the research

Since the implementation of this platform in the method section is relevant for the investigation of the problematic stages and the leaving points, the method will specifically focus on only one certain feature, which is the "Behavior" of the audience of the web pages.

Assuming that there is a small shop that offers products, the shop owners would wonder why the customers are leaving their store instead of buying their products. The equivalent of this issue is represented in the case of the online businesses as well – they would want to know where and why the users are leaving their web pages or in other words – why they are not finishing the registration process on their platforms. Fortunately, the variety of functions that Google Analytics provides for companies include even data that can show where the IP-addresses are leaving and what the time-span of their performance on the web site was. This feature is to be found under the "Behavior" section of the platform, whereas important for the research factors like Page views, Unique Page views, Average Time on Page, Bounce Rate and others can be observed. These statistics are applied to the different Uniform Resource Locators (URLs) and give the whole information for the different stages on the website as for example *"/search"* which is related to the search query of Dwillo's home page as the figure bellow shows:

	Page ?	Pageviews ? ↓	Unique Pageviews ?	Avg. Time on Page ?	Entrances ?
☐		26,443 % of Total: 100.00% (26,443)	19,178 % of Total: 100.00% (19,178)	00:01:28 Avg for View: 00:01:28 (0.00%)	6,753 % of Total: 100.00% (6,753)
☐	1. /search	2,540 (9.61%)	1,351 (7.04%)	00:01:36	389 (5.76%)

Figure 3.1: Screenshot from Dwillo's official Google Analytics page.

In the case of this research, the most relevant feature that can be found on Google Analytics is the "Exit pages" feature whereas the most frequent leaving points (URLs) can be observed for different time periods – on a daily, weekly and monthly basis. This technique is useful for companies to redesign and rethink their strategies when it comes to audience reach. The examination of the drop-offs is a simple tool, but also a warning sign for the overall

engagement of the users with the web page. Namely these places are the once that need improvements and have to be observed on different criteria like the information they provide, the web design and the aesthetics – the criteria that will be examined in the focus groups and the online survey.

However, before analyzing the problematic stages of the both companies' web pages, a clear distinction between the different metrics on the "Exit page" has to be given. The term "Bounce rate" expresses a percentage of users that are visiting a given page once and then are leaving it immediately. "Exit rate" is a similar statistic that shows again a percentage of people that are leaving the web site but this time from a specific page within the site. These features are important to be explained, since one might often mistake the needed statistic rates for such research. In the exact case of improving a problematical page of the two web sites, only the "Exit page" metrics will be taken into account. Also here, an important point that has to be mentioned is that a place where a given user leaves a page should not necessarily mean that this is something "negative" for the web page owner (Hansen, 2014). For the example of the companies being researched in this case, leaving their page after the process of registration could mean something positive and that the user has completed the desired by the companies path.

3.3.3 Behavior flow

Observing the leaving points of the users served as a good basis for defining exactly which pages have to be examined from the other two methods - the focus groups and the online survey. However, since the purpose of the focus groups is to stimulate the path in which the users are browsing and then leaving, the so-called "Behavior flow" feature of the Analytics page has been taken into account. The "Behavior flow" was the second technique that helped the design of the methodology for this thesis – it showed clearly, based on actual company data, what the most common path for the users is and where do they leave the web pages. The report of this behavior flow is represented in a user-friendly interface, with a tree-looking structure that draws the exact path.

This specific path of user-browsing was selected for both other methods, whereas exactly the most common and simultaneously problematic pages were on the one hand – integrated in the online survey as screenshots, on the other hand – used as a navigation guideline in the focus groups to observe how the participants would react. The behavior flow observation contributed significantly for the design of the other research-techniques.

3.4 Focus groups

3.4.1 Description of focus groups

Since the main purpose of the thesis is to investigate the people's perspectives on trustworthiness from different angles and different approaches, the next part of the methodology section includes the conduction of two focus groups.

First, before describing the organizational and actual structure of this qualitative method, one must observe the specific reasons of implementing exactly this technique for this case. The focus groups as a method, contains an unique approach when exploring a given phenomenon since it provides the researcher the possibility to understand deeply how respondents feel, talk and think about it (Stewart, Shamdasani & Rook, 2007). An additional method like the focus group that could provide such information would be a useful source and a basis for the later comparison of the different data sources in this thesis. Next to the actual leaving points provided by the Analytics page, and the survey results, an actual behaviour and browsing experience of people could increase the significance of the possible recommendation at the end of the research.

3.4.2 Advantages of the focus groups and reasons for implementation

First of all, focus groups will provide additional information that is necessary for this exact type of research. The main data-gathering method for this thesis is the survey and it is an easy way to reach the target audience. Nevertheless, a survey provides only limited information, since it aims to be as brief as possible in order not to push-away respondents. In the case of measuring the trustworthiness of a web design, the small amount of screenshots in the survey are the limitation of this method, whereas the focus group on the other side can easily provide the missing information that could have been asked in the survey. For example a possible answer from the survey will be based on the exact question that is being proposed, whereas in the focus group, the interviewer can easily ask some additional sub-questions in order to hear a more detailed opinion. In other words there is a certain amount of depth of the information that can be only collected within a focus group when it comes to measuring visual information (Bartels, Breeze & Peterson, 2003). Furthermore a member of the group can always be reminded by other members of things that he/she could have mentioned, thus enriching the usefulness of his response (Merton et al., 1990, as cited in Bartels et al., 2003).

3.4.3 Attendance insurance and recruitment

First, before organizing the focus groups, specific steps should be taken into account in order to ensure that people will attend the focus groups. In order to address personally the ten participants, a personalized invitation has been sent to each one of them whereas the main details about the focus group were introduced. Furthermore, to motivate their participation, different incentives were provided – their contribution to the project was described as important and their opinions would have a huge value for the research. From a materialistic perspective, the participants were motivated with small gifts in order to serve as a compensation for their participation (Krueger, 1994, as cited in Bartels et al., 2003). Another precaution step was undertaken – in case some of the participants would not appear and participate, additional people were recruited so that the designed group size can be reached at the end. The final organization of the recruitment consisted of phone call reminders 2 days before the focus groups so that people do not forget to attend.

3.4.4 Preparation and arrangements of the focus groups

As the focus groups are taking place in given circumstances and are highly dependent on the individuals that are taking part, first the dynamics of the group and the interpersonal and individual factors need to be taken into account. Describing and knowing the dynamics of the focus groups is essential background information since it could affect the better interpretation of the data once it is collected. Stewart, et.al., (2007) state that it is namely the openness and the comfort of the participants that defines the validity and the usefulness of the focus groups. Therefore, in order to create a neutral and professional atmosphere, a specified facility in the Erasmus University campus - Erasmus School of History, Culture and Communication was booked and used as a location. The place was specifically designed in order people to gather in a smaller room so that the interaction could be more intense (Lecuyer, 1975). The faculty provided computers for each individual (so that browsing is individual) and an audio recording device for this focus group. Furthermore, conducting the focus group in the university campus is additionally increasing the feeling of academic environment and could predispose people to arrange their thoughts in a more educational direction. Another important aspect that studies address is how the people are arranged in the room and what is the distance between them (Hare & Bales, 1963; Shaw, 1981). Thus, aiming to achieve an overall equality between the respondents, the people were arranged in a circular seating position so that the possible feelings of dominance are reduced in case someone would have taken a central position in different arrangement. Nametags were provided, so that people can

easily interact with each other. Overall, people were situated in a way that the interpersonal distance between them is creating a general feeling of comfort so that they would show a higher openness towards the topic.

3.4.5 Interpersonal influences and demographic characteristics of the focus groups

In order to have a real situation whereas people are browsing the web pages of Dwillo and Chefplaza, the method consisted of two focus groups of five people each. When aiming to discuss a rather specific topic, as for example the web design of a web page, the demographic targeting of the group had to be taken into account. Since the aim of this study is to achieve as much as possible representative and effective answers from the focus groups, the compatibility of the participants had to be considered in a suitable way (Stewart, et al., 2007). In the case this type of research compatibility is representing the demographic background of the two participants groups. This aspect was directly connected to the target groups that the companies are working with in order to draw a possible conclusion that would relate strongly to their audiences. Analysis of their Google Analytics pages helped the decision of defining the two age groups of the focus groups. Working with participants, which are into the category of the target audience of both companies, is a factor that could improve the relevance of the future recommendations since the results will derive from people with relevant demographic background and interests.

However, it is important to mention the background information behind the ways in which the Google algorithms are defining the exact age-level of the respondents – a possible limitation for this study. The algorithm is based on the search history that the users provide – the approach could never be fully accurate since most of the users are browsing randomly selected topics that not necessarily relate directly to their interests and profiles and could hardly be a significant criterion for an age definition (Kessler, 2012). Furthermore, the user could also exclude the options to be tracked on the Google Ad Preferences page, which would mean that only a certain part of all of the possible users is being addressed as the basis of the demographics presented in Google Analytics (Kessler, 2012).

To conclude, both companies are mainly operating with younger audiences – a quiet logical conclusion since the businesses are online and the younger audiences are the ones that are mainly active in the online sphere. Thus, in order to maintain the characteristic of the audiences that the companies are working with, the two focus groups consisted of people as follows:

Group 1: five students studying at the Erasmus University Rotterdam –
their age was from 19-25 years old

-

Group 2: five "young professionals" – people with higher income –
age 23-35 years old

The first group could be considered as the target group of Dwillo, whereas the second one should be related moreover to Chefplaza – both because of the demographic characteristic and interests in such topics. Furthermore, a previous briefing and discussion with the companies was made in order to find out which exact target groups should be considered for the research – both according to their real customers demographic background.

Both groups were aimed to achieve as much as possible high levels of cohesiveness, heterogeneity and compatibility (Stewart, et al., 2007). Therefore, people with similar professional background were selected so that they could feel in a natural atmosphere and in a conversation with people with common social status – a factor that could ease the overall conversation adaptation of the members. The first group of students was rather easy to be gathered – all of the participants were currently studying at the Erasmus University, however most of them doing different studies. The second group was harder to be gathered from an organizational perspective since most of the "young professionals" expressed a higher unwillingness in participating in an academic project. However, both groups' demographic characteristics were selected in a way that they would all feel satisfied and comfortable – it can be concluded that the needed amount of compatibility and heterogeneity was achieved.

3.4.6 Preparation, concept and conduction of the focus groups

The following part will present the exact process of the focus groups conduction and the questions that will be asked. Overall, the two groups had to navigate through the web pages of Dwillo and Chefplaza and then come together to discuss the task and related to it questions. A navigation model was developed, that was relevant to the comparison with the companies' Google Analytics data and the survey as well.

First, the participants were introduced to the idea and the purpose of the focus group – the confidentiality of the conversation was addressed so that people would feel more comfortable and speak more. Then, they have been given the chance to briefly introduce themselves, what they are studying or working – thus contributing for the description of the

demographics of the group afterwards. On each of the computers, the two web pages of Dwillo and Chefplaza were loaded as tabs on a Google Chrome browser, additionally a document was opened on the desktop with the direct URLs of the pages, in case people would close the browser accidently. The reason of choosing Google Chrome was because of the "Translate" function that the browser provides, that was needed for browsing through Chefplaza, as the page was only in Dutch.

Ideally, the browsing experience of the users would follow the desired and best-case scenario path of the web pages – from clicking on what the ideas are about, to registration process and submission of details. The two pages were observed separately – first Dwillo and then Chefplaza. General comments on the pages and the overall idea of the start-ups were triggered in order to understand what the group thinks about the start-ups and their business models. Then questions about the web pages were asked, that were related to the ones that were measuring the pages in the online survey: navigation, trustworthiness, reliability, information and uniqueness of the design. Then spontaneous thoughts for the improvement were addressed, in case people would feel creative towards proposing something that could be added or deleted. The main areas of inquiry were separated as follows:

Topic	Questions:
Navigation	- Is the web site easy to navigate? - Can you see the path that you would take through? - Which are the most logical steps here?
Trustworthiness	- I would like you to register yourself and create a profile. - Why did you/didn't you do that? - Would you submit your personal details on this web site?
Information	- Can you find the things you are looking for? - Do you feel that there is information that you would like to see and it's not there?
Web design and aesthetics	- Do you like the pictures? - Do they complement the text? - Is the text difficult to read? - Is there something you would change and why? - Are these pictures and text trustworthy?

Figure 3.2: Main topics of the focus group discussion

Beside the main topics of the focus group, a discussion about online business models was initiated. People were asked about their previous experience with similar, recently emerged online business platforms like Uber and AirBnb for example. Their position towards the changing face of the business world was asked in order to observe how younger audiences perceive the uprising shared economy and consequently, state their opinions in the discussion and recommendation sections.

3.4.7 End of the discussion and recording

After the end of the conversation, a summary of the whole discussion was made and the overall main comments about the web sites were addressed again. Participants were thanked

for their participation and they had to fill in a small survey about their personal details, thus helping to distinguish the responses based on their demographics in the transcription process.

What is your age? _____

Male _ Female_

Nationality_____

How frequently do you use Internet?

Once a month _   Once a week _ Once a day _ More than once a day _

Figure 3.3: Demographics questionnaire

3.4.8 Transcription of the focus groups

The entire transcription of the focus groups was initiated directly after the conduction of the focus groups, so that the overall signs and characteristics of the groups were prevented of being forgotten. Next to the exact transcription of the speech, there is a long part of editing, which is a matter of personal preference (Stewart, et al., 2007). Therefore, in order to maintain the real character of the focus group, the transcription followed a strict, self-interpretation deprived approach. Transcription software that combines audio and text files was used for this task. Furthermore, observation data was added, whereas the main mood-characteristics were documented next to given statements. From organizational perspective, the whole description of the focus groups took two days of time until it was finalized.

3.4.9 Analysis of the focus groups

As the focus groups consisted of a huge amount of information and statements, a certain method of sorting out the most relevant content had to be applied. In this case, the so-called scissor-and-sort technique was applied in order to analyze the transcript (Stewart, et al., 2007). This approach is helpful for identifying relevant for the research questions sections, which in this case of two focus groups, was ideal. As the focus groups discussion sections were of four main components and were related directly to the online survey, the analysis of the transcript was also aiming to find out exactly these four components in the people's statements. The components: navigation, trustworthiness, information and web design and aesthetics were classified and sorted with the help of brackets with symbols, following the

analysis-method of Stewart, et. al. (2007) – [N], [T], [I], [W]. Additionally, the symbol [R] was added to point out the recommendations given by the participants. Each of the symbols was simply pasted next to a sentence, phrase, or a small discussion between participants, thus helping to sort out only the significant information for the study. As for the participants, their anonymity was kept, therefore a symbolization of their names was given – the ten respondents were assigned with the symbol R and a number as for example R1, R2, R3…. R10.

However, by using this technique, it is to be mentioned, that the analysis could be considered at some points as biased, since the analyst is the one that will define the different categories from the speech. Nevertheless, for this case of two focus groups with two companies being analyzed based on four main categories, it is believed that the scissor-and-sort technique is the most applicable one.

3.5 Online Survey

3.5.1 Online survey – reasons for implementation and organization
The last part of the methods section was developed based on the results from the focus groups, and was also dependent on the companies – the ways they wanted to be presented within the online survey. In order to define the research variables of this method, the categories were built upon the implemented theoretical structure. The idea was to observe main patterns of people – relation between their behavior and their browsing performance. After using the Google Analytics data as a basis and then conducting the two focus groups, this additional third method served as a good quantitative part for answering the research questions and contributing to the opinions about the problematic parts from the web sites.

Similarly to the focus groups, the online survey provided a good possibility to measure the four main components about successful start-ups - navigation, trustworthiness, information and web design and aesthetics. Whereas in the focus groups the participants had to navigate through the ideal path of the pages, here, the help of screenshots that were integrated in the questionnaire represented this ideal path. This approach was directly connected to the other two methods, thus offering quantitative data that can be compared with the observational results from the focus groups. Additionally the online survey contains various advantages in the context of time investment and organization (Wright, 2005). This suitable comparison with the other methods approach, offers the possibilities to examine the perceptions of different individuals with heterogeneous demographical background at the same time (Wright, 2005). As the researched online businesses are active in the online sphere,

their users and potential target groups are logically to be found in the cyberspace. Therefore, conducting an online survey was a suitable method for this typical research and additionally the companies contributed significantly with the distribution of the survey, thus ensuring the availability of data in advance. Dwillo, which is also the platform for the MentorMe mentorship program, distributed the survey to all of the students from Rotterdam School of Management that participated in the MentorMe program within an official e-mail send-out. Then, Chefplaza contributed significantly by sending the survey to all of its registered users whereas the link to the survey was integrated within an official e-mail template also providing an incentive for participation – a chance to win part of a dinner menu offered by Chefplaza.

These circumstances and the provided possibilities to distribute the survey on a larger population further increased the significance of the method, making it an important part for the final recommendations for both start-ups. However, many users tend to leave the survey and not finish it. Therefore, in order to avoid this issue, questions were set as mandatory so that the users can proceed with the survey after only answering them. Then, the time spent on the survey was documented with the help of the software and the results coming from users that spent too little time on the survey were excluded from the sample.

3.5.2 Structure and idea of the online survey

The survey was designed with the help of an online software called Qualtrics (http://www.qualtrics.com/), that was provided for usage by the Media and Communication department at Erasmus University. The software offered the possibilities to integrate various, in terms of design and content questions, thus making it interesting to follow and to draw attention. An introduction with an informed consent and contact details of the responsible for the survey people was provided (See Appendix). No incentive and monetary compensation were offered, the academic purpose of the survey was clearly pointed out and the anonymity of the data was ensured.

As the topic of the online businesses is rather specific, the basic online knowledge of the users was examined. Questions about their affinity towards technical gadgets and software or Google Search basics were provided, so that the users' profile can be connected to the results that were given for measuring the screenshots. Their correspondence to an issue such as the opinion on web design needs to be related to their Internet-knowledge background. People that are more technically aware might provide more reliable answers than the ones that are not that active online and not that technically affine.

In the case of measuring web design and trustworthiness, screenshots of the

companies' pages were integrated in the survey whereas people had the task to measure the screenshots on the already mentioned criterion, based on a five-point Likert scale, for example how trustworthy the home page from one to five is. However, in order to differ the method and use other labels the survey measured the screenshots on: "trustworthy", "organized", "reliable", "informative" and "looks unique".

Three screenshots for each company, representing the ideal path of the both companies: home page, about, registration, were selected for measurement. Afterwards demographics questions about nationality, age, gender and education were asked.

3.5.3 Selection of data from the survey

The survey was distributed on various channels but most of the respondents' answers came from the active participation of people in the social media Facebook, whereas they were directly addressed and asked to fill out the survey. Both companies collected a huge part of the data from the already mentioned send-out e-mails. Consequently, 258 responses of the survey were collected. However, in order to achieve a maximum reliability and representativeness of the data, only certain amount of the responses was used for the research. After a detailed observation of the raw data that was downloaded from the Qualtrics software specific criteria was applied. First the IP addresses of the participants were sorted and analysed to detect duplicates. In case some of them repeated themselves, which would mean that a person has taken the survey twice, they were deleted – in this case around 45 responses. Furthermore, the raw data observation gave insights about the exact timing of the responses – if a user would spend a little time on a specific page, then the answers were considered as unreliable and deleted. Then, another point that needs to be mentioned is related to the variety of open questions that were asked in the survey – they all were set to prove the overall Internet knowledge of the users and provided an open field for any type of associations and answers. However, most of the participants found it complicated to answer these questions, therefore only part of them were valid and taken into account. After all, only 153 of the all responses were considered valid, with normal timing and as much accurate answers as possible. Based on the theoretical framework of Nulty (2008) on the typical dropout rate for online surveys, it is believed that this online survey has achieved the needed level of representativeness, showing a 64% response rate, whereas in the literature at least 50%-70% needs to be achieved.

3.5.4 Combining the three methods – a mixed method research

The complexity of the online businesses is an issue that can hardly be investigated only with the help of one research technique like an interview for example. Google Analytics clearly showed the path of the research by providing exact statistics about the drop-off stages of the pages and the exact behavior of the users on the pages. The accuracy of this analytical platform serves as a good basis, which can be later on compared with other methods. Then the focus groups, which stimulated these problematic paths, built upon the research by providing a descriptive, more detailed qualitative result. People, with related to the topic background and knowledge, did not only comment on the formalities of the web-pages but also provided recommendations for improvement and criticized the concepts of the start-ups in the context of their pages. Finally, the last part of the methods, which was an online survey, helped to measure the four main components about success of a web page, which was based on the theoretical framework. Thus, by combining this variety of research approaches, this methods section is believed to be the most appropriate for the task of investigating the issues of these two online businesses and then providing recommendations how to reform them. The greatest pay-off of combining the findings from three different method-types is that an in-detail investigation on this topic can be easily provided. Though the three approaches are different in terms of concept, they can be combined and their collaboration can offer more robust results for the research. This combination and interdependence between the results from the methods will be described in the next "Results" section. The section will not focus on each of the methods separately – it will investigate the analogous patterns that can be found.

4. Results

4.1 Audience overview and overall web site performance

In this section the analysis of the different methods will be provided and various connections between these empirical techniques will be presented. Still, before exploring the correlation between what is assumed to be problematic stage, according to Google Analytics and the participants' statements, an overview of the audience and the performance of both Dwillo and Chefplaza will be given. However, it has to be mentioned that Dwillo provides not only mentorship programs but also mentee opportunities, therefore the analysis of the company will focus only on the MentorMe part which is the one related to the mentorships – only the data from MentorMe will be taken into account in the context of Google Analytics data. The analysis of the both pages will concentrate on the latest data that can be observed on the platform that is 01.04.2015 – 01.05.2015 – both of the companies started recently Google AdWords campaigns in order to increase the traffic of the pages. Thus, using the latest one could provide the most insights and also include the most possible visits on the different pages, which will help observe better where people leave most often.

4.1.1 Chefplaza

First, the main statistics and insights of the web page will be taken into account in order to be compared with MentorMe on a next stage of the research and to give an impression of the overall performance of such web site to the reader. The main component for measuring the performance on a web page or in other words the whole interaction with the page, the sessions, shows an overall number of 1,062 sessions with a maximum of almost 140 sessions within a single day for example May, the 28th (Google Analytics, 2015). The tendency of the monthly distribution of sessions can be observed in the figure below:
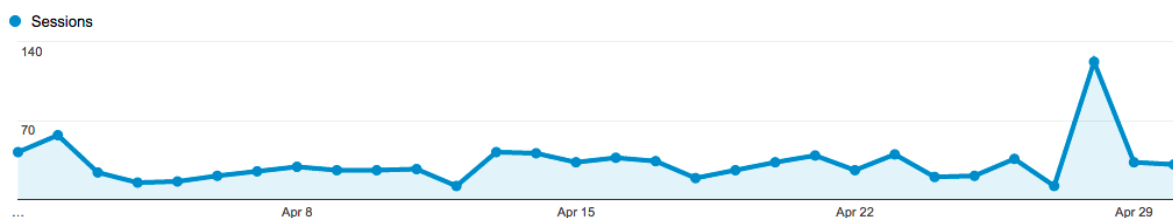

Figure 4.1: Screenshot from Chefplaza's official Google Analytics page – Monthly sessions report overview

Another important metric – the unique page views is a further representative statistic about the success of a web page. This metric express the number of visits during a given page was

viewed at least once and counts for each unique URL (Google, 2015). The number of 2,165 unique page views represents a strong value, leading to the conclusion that there is a various unique audience that is browsing through the web site of Chefplaza (Google Analytics, 2015).

However it is more interesting to observe where exactly all this clicks and searches are coming from. Google Analytics further provides the possibilities to observe from which exact channels the traffic is coming. The platform gives insight about all of the main channels - for example referral web pages where sponsored/ recommended links of Chefplaza appear (Google, 2015). Then there is the direct search, which the user types by him/herself in the search engines. The direct search would represent an aim-oriented search by a given user, whereas the searched term is exactly typed in the query. In comparison, the third channel is the organic search, which means that the page has been clicked because of its relevance and association to the search terms that the user has given in the search query on Google (Google, 2015). Last, there are the paid search and the social channel traffic channels – the first refers to the Search Engine Optimization campaigns or various paid online advertising, the second to the social media channels that the page was found through (Google, 2015). The exact sharing of traffic sources can be seen in the figure below:
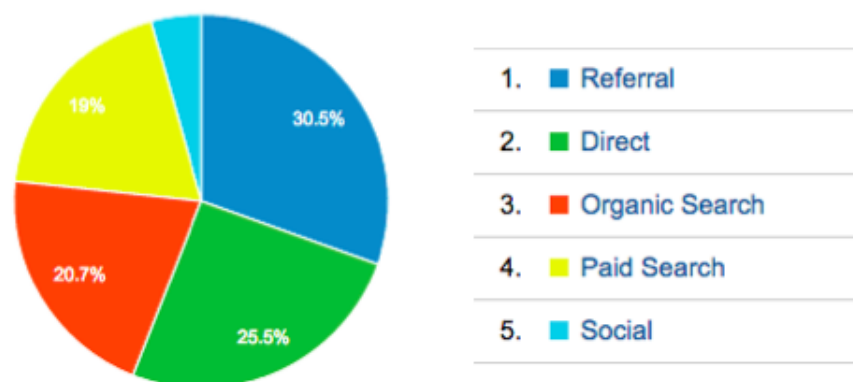

Figure 4.2: *Screenshot from Chefplaza's official Google Analytics page – Monthly Channel acquisition report overview*

Additionally, one must observe the bounce rate of the page, as this is extremely related to the overall issue that this work is measuring – the leaving points. This metric expresses the percentage of single-page visits or in other words the visits of the page where the user left, without any further interaction (Google, 2015). The bounce rate is measured in percentage and the higher this percentage is, the worse the result would be – in the case of Chefplaza, the bounce rate is 55,84% or more than the half of the users (Google Analytics, 2015).

Another important and highly related to the trustworthiness issue is the so-called average session duration, which shows the average length of a single session on a given page

(Google, 2015). The average duration on Chefplaza's page is exactly 00:01:14 min, showing a rather worrying tendency of a small stay-in of the users on their page (Google Analytics, 2015). However, in order to say that a number like this is "worrying", one must compare these statistics to another web page that has higher traffic, which is the case with MentorMe. Similar insight analysis will be provided in the next section.

4.1.2 MentorMe

The mentorship web site called MentorMe is not only the second main part of this research but also a good comparison basis for Chefplaza. However it is vital to mention that both companies have different audiences and their pages have been launched in different periods – Chefplaza is active only from 1 year (launched 2014), whereas Dwillo is online from two years (launched 2013) – therefore it would be normal that one of the pages will be more known and thus have better performance.

In order to observe the overall web presence of Chefplaza and to compare them with a similar example, the insights of MentorMe's Google Analytics page will be taken into account as well, as the page has a high traffic. The recently launched online business model can easily be associated with a successful online presence – again, for April, 2015 the page reached 3,001 sessions with more than 200 within a single day (Google Analytics, 2015).
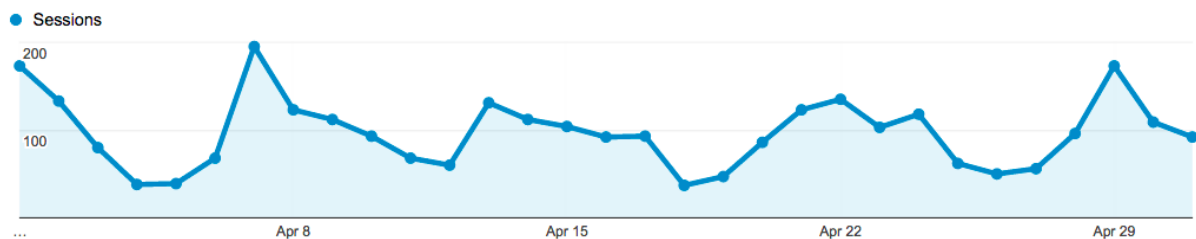

Figure 4.3: *Screenshot from MentorMe's official Google Analytics page – Monthly sessions report overview*

In the context of unique page views that were recorded on this web site, the numbers also show a high interest towards the page – 10,899 page views (Google Analytics, 2015). Then, considering the channels from where this traffic is being generated, there is a similar tendency to be observed when comparing the statistics to Chefplaza's acquisition report. Again, the most traffic is being generated from referral channels with 36,3%, whereas direct and social channels split the second place with around 25% each:
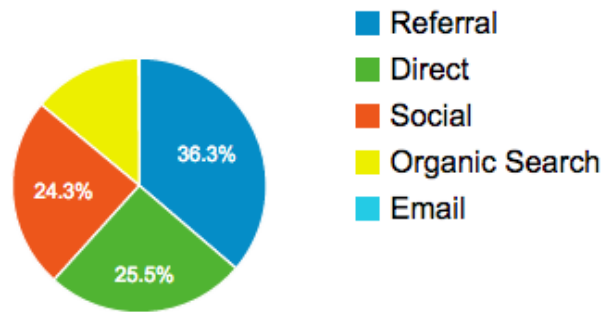
Figure 4.4: *Screenshot from MentorMe's official Google Analytics page – Monthly Channel acquisition report overview*

Similarly to the analysis of Chefplaza's bounce rate, it is interesting to observe whether or not a page with higher traffic, such as MentorMe has a lower bounce rate. In this case, the page shows a rate of 49,15%, which means that less than the half of the audience, is leaving the page without interaction – a positive sign (Google Analytics, 2015). Then, another significance for the success metric, the average session duration, shows the exact time of 00:03:32 min, which expresses an overall long stay on this page (Google Analytics, 2015).

The average session durations were addressed for both online businesses' web pages – indeed a user could stay long on a given web page, but this should not certainly mean that this user is interacting at all. However for the research it is even more interesting to observe where and how often users are leaving these pages.

4.1.3 Structure of the analysis

The combination of the three methods will be described in this section and will follow a specific chronological path in order to combine the variety of the research techniques. First, in order to define exactly which sections of the whole web sites will be investigated, the Behavior part in Google Analytics of both companies will be observed. Each of the companies will have its three most frequent leaving points (URLs) examined. Based on these three points (six as a whole for both companies), the screenshots of these points will be integrated in the online survey and measured on the four main components – information, trustworthiness, navigation and web design. After the sample of ~150 respondents and their opinion on these six screenshots is added up to the problematic stages found at the first stage, and the third component of the methods will be added to them – the focus group results. The

focus groups aimed to encourage the participants to be critical towards these problematic stages and to give personal recommendations. By combining this mixture of methods the research questions will be answered in the upcoming sections, as:

RQ1: What role does trust play in user interactions with online businesses?

-

RQ2: Which aspects of a web page can increase its perceived trustworthiness?

Then, after the mixture of these three data sources, a discussion section will follow that will summarize the findings and provide conceptual improvement-recommendations. In order to clarify and illustrate the structure that this "Results" section will follow, a graphical scheme is being suggested:
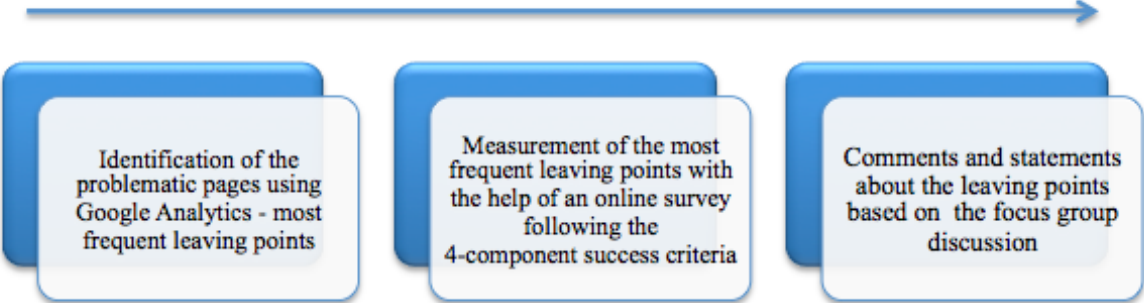

Figure 4.5: Structure-scheme and chronological approach of the analysis.

4.2 Demographics description of the online survey

Before exploring the exit pages and the issues of the web sites, a description of participants of the online survey will be provided, as this is highly relevant to the answers submitted in the context of judging online content. First, as it was previously mentioned, the survey was conducted with people from three main sources: the E-mail send-out by Chefplaza, the send-out to the Rotterdam School of Management students and through social media, mainly Facebook. The most successful way of reaching people was the social media channel, as around 90% of the responses came from the personal addressing of people on Facebook. They were found in the through personal networking on the social media channel and further distributed by users who have accepted to fill out the survey. The other 10% came from the E-mails – the strength of the success of the social media in comparison to the E-mail channel may be because people would believe that a spam is being sent, whereas on social media one

can personally ask for the fulfillment of the task.

The survey was taken mainly by young people in order to maintain the target group of the both online businesses – more than 60% of the respondents were between 18-24 years old, around 35% were between 25-34 years old. The other age groups were represented in small numbers below 2%.

From these 153 participants, the gender division was almost equally represented, whereas the females were a bit more – around 58% in comparison to the male participants that were approximately 42%. Another important fact regarding the demographics part was the highest degree or level of school – more than 50% of the participants in the online survey have obtained a Bachelor's degree which means that the highest part of the respondents are educated people, which could be assumed as positive factor when judging a topic like online trustworthiness. Another significant part – 23,5% - have obtained Master's degree, around 16% were high school graduates, 7% had some college credit and just below 1% were the ones representing the Doctorate degree.
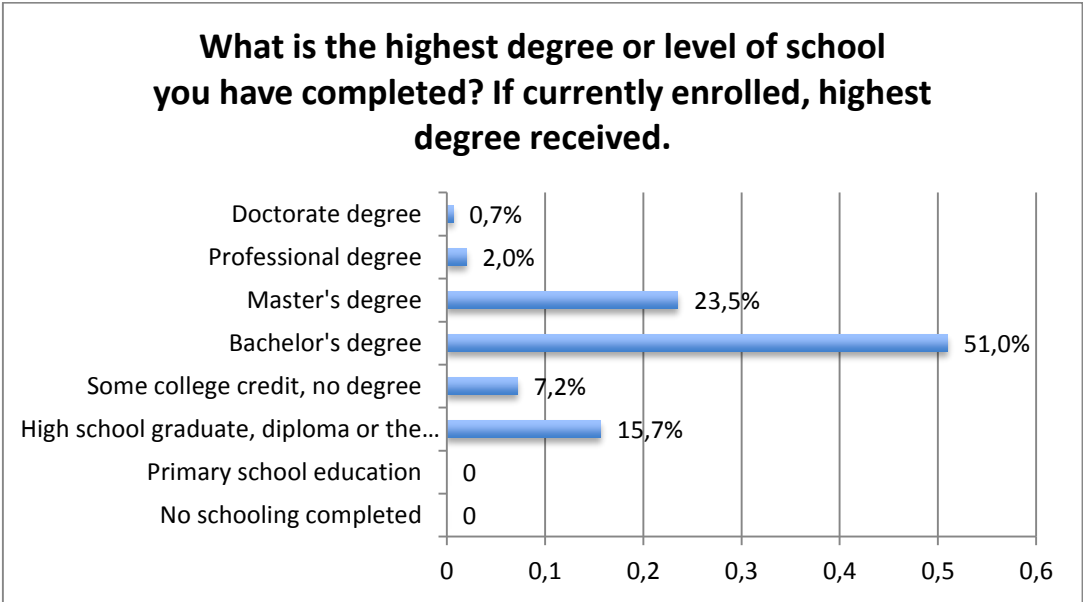

Figure 4.6: Demographics question result from the online survey – What is the highest degree or level of school you have completed? If currently enrolled, highest degree received."

The last demographics question was related to the nationality of the participants. In order to summarize all of the responds, the people were classified as Eastern Europeans and Western Europeans – mostly the answers were from Bulgaria, Greece, Lithuania, the Netherlands, Germany and Austria. Nevertheless, the bigger part was represented by Eastern Europeans

with 76% in comparison to the Western Europeans with 24%, which is something that needs to be taken into account when observing the answers – after all these two business models are based in the Netherlands and being judged by people from other countries might be assumed as a limitation of the study because of the different cultures, understandings and mentality. However as the most important part of the survey was judgment on screenshots based on initial perception, it is believed that the nationality background would not effect significantly on the outcomes in a specific way neither negative nor positive.

After analyzing the demographic background of the participants, the open-answer questions need to be taken into account. These questions had the task to prove the overall Internet knowledge of the respondents. First, the participants had to answer on a heat scale from 0-100 how likely it would be that their friends or relatives would ask them if they had a question about a computer or a technology device. From all of the 153 answers, the average value represented 62,3, which means that this sample of people is aware of technologies and computers – an important factor, since web design and online business models are being measured. However, one must not forget that such question provides possibilities for expressing social desirability bias, whereas people would tend to represent themselves in a positive perspective.

Then, they were asked about what they would type in the Google Search query if they would want to know what the time of the country is. The correct answer in this case would mean typing "time:" in the search query, therefore the open answers that contained this word or "time" and "local time" were considered as correct as when they are typed, Google shows the exact time in a box on the top of the search field. However, surprisingly, less then 50% were aware of this – just 43% of the people had accurate answers, which shows that a huge part of them might not know about the features provided by Google in the context of time definition.

Similarly, a second question was asked about what should be written in the same search query in order to define a specific term. In this case, the correct answer would be "define:", but also answers such as "definition" and "definition of" were considered as accurate. Yet again, only 34% of the answers contained the mentioned correct answers, supporting the fact that the recipients don't have advanced Google Search knowledge.

Finally, a question predisposing the recipients towards the topic of trustworthiness was asked whereas they had to give associations of the term "trustworthy". Various answers were submitted, mostly words like "dependable", "believable", "reliable", "credible" could be observed.

4.3 Demographics description of the focus groups

Each of the two focus groups was consisted of five people. In the first group, made up from students at Erasmus University, were involved four females and one male, aged between 21 and 24, from Bulgaria, Russia and Greece. They all admitted to using Internet "More that once a day". The second group was consisted of four females and one male as well, this time from Bulgaria, Brazil, Germany, Greece and Lithuania. They were considered as young professionals between the age of 24 and 32 and their response concurs with the one from the students, meaning the young professionals are also active Internet users.

4.4 Identifying leaving points and issues on the web pages

First, in order to decide exactly which parts of the web pages will be examined, a detailed look into the "Behavior section" of the both companies will be given. This section clearly shows which exact URLs from the both companies are most frequently left, as it was previously explained. Also, as the bounce rates mean that a user is leaving a page without interacting with it, one could simply assume that the most frequent leaving part of the both pages will be the home page or the first thing that is being opened when the web site is selected in the browser. This is as well the case with both MentorMe (Dwillo) and Chefplaza – the users are leaving the home page without clicking on other parts of the page. This is also related to the topic of trustworthiness – the first impression that they are getting is most likely the reason that makes them leave this page. In the figure below, one can observe the exact most frequently left places, whereas only the top three will be taken into account as they make the biggest percentage:

Page ?	Exits ? ↓
	1,062 % of Total: 100.00% (1,062)
1. /	**725** (68.27%)
2. /vraag_een_chef_aan	**87** (8.19%)
3. /hoe_het_werkt	**68** (6.40%)

Figure 4.7 Screenshot from Chefplaza's official Google Analytics page – Exit page report.

Page ?		Exits ?	↓
		3,001	
		% of Total: 100.00% (3,001)	
1. /	⧉	**480** (15.99%)	
2. /search	⧉	**262** (8.73%)	
3. /hrpraktijk/register	⧉	**112** (3.73%)	

Figure 4.8 *Screenshot from MentorMe's official Google Analytics page – Exit page report.*

As it can be seen the most frequent ending point of the users is the exact home page of both companies – for Chefplaza it represents 68,3% of all the exit pages, whereas for MentorMe it is only 16% from them. However one must notice that in the case of MentorMe the number of overall exits is 3,001 in comparison to Chefplaza's 1,062 which is three times more. Then, the second most frequent leaving point for both of the web pages is their search function – searching and asking for a chef and searching for a mentor. The third one differs, as Chefplaza's page is left on the stage of finding out "how it works" whereas MentorMe are left at the registration process. Based on these six exit pages, the online survey included screenshots of the exact pages and users had to evaluate them, for example:
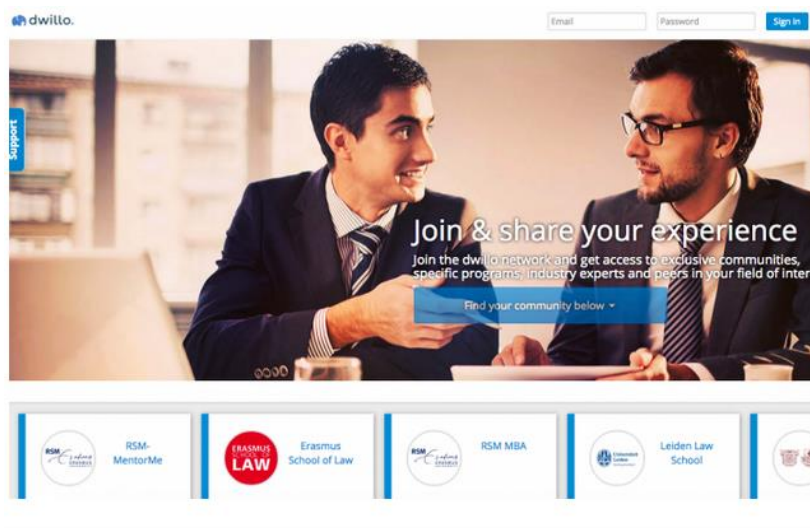
Please choose the option on the scale that best matches your opinion. (Image 4/6)

	Strongly disagree	Disagree	Indifferent	Agree	Strongly Agree
Trustworthy	○	○	○	○	○
Organized	○	○	○	○	○
Reliable	○	○	○	○	○
Informative	○	○	○	○	○
Looks unique	○	○	○	○	○

***Figure 4.9** Example-question from the Qualtrics online survey, measuring one of the frequent exit pages on the four-component criteria*

Thus, building upon the data in Google Analytics, the research aims to show which of the four success-defining criteria has the lowest and the highest result given from the respondents. Additionally, the comments from the focus groups will contribute for the qualitative part of the encountered exit pages. The structure of the analysis will have six main components, based on the six survey screenshots.

4.4.1 Analysis of Chefplaza – exit pages, survey and focus group statements

First, the analysis will focus on the three pages of Chefplaza and then in the second part it will observe MentorMe (Dwillo) in the same approach. The results from the survey were analyzed and extracted in Excel format in order to observe the percentage of answers about the four main components of the screenshots. These results will be related to the comments on these pages given from the respondents.

The three analyzed URLs of Chefplaza are: "Home page", "Vraag een Chef aan (Ask for a Chef)" and "Hoe het werkt (How does it work)". The screenshots integrated within the survey asked the participants to state their opinion on "trustworthy", "organized", "reliable", "informative" and "looks unique", as it was previously mentioned. First the measurements of the three pages will be observed and then connected to the statements of the respondents in order to find out where recommendations could be proposed. First the comments of the students and then these of the young professionals will be taken into account. The most frequent exit page, the Home page of Chefplaza, contains a broad picture of products for dinner, the logo of the company, the slogan and a hyperlink button leading to the "find out more" section.
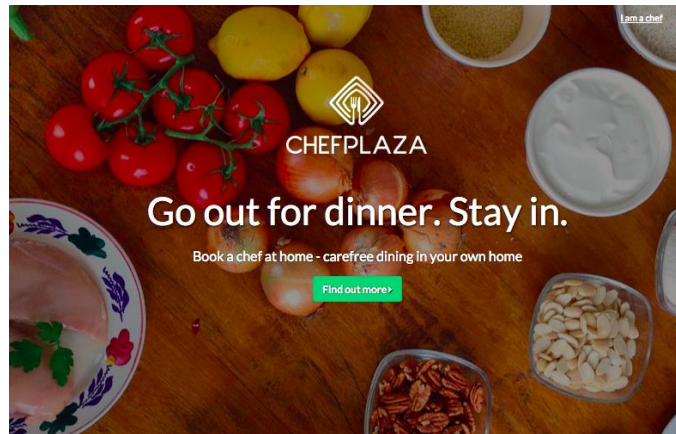
Figure 4.10: Screenshot of Chefplaza's home page

Measured on the five Likert-scale and the five characteristics of the page, the biggest strength of this part of Chefplaza's web page is that it is "organized", as 52% of the responses stated that they agree with that. The second highest rated part of the page was its information with 43%. The respondents were indifferent about the reliability and the trustworthiness - both above 43%. Answers about the components such as "strongly agree/disagree" were slightly represented. As it can be seen, both reliability and trustworthiness are seen as weak factors on the home page that is the one that is being left most by the users. Additionally, both focus groups had to comment it, as it was the first thing they saw as they were presented to the online business.
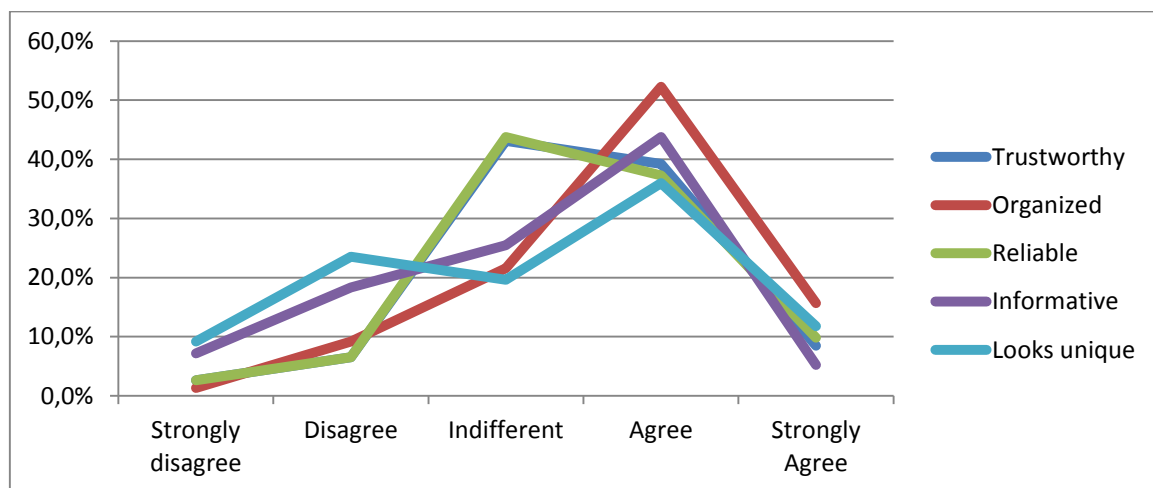

Figure 4.11: Results from the measurement of the screenshot on a five-point Likert scale – Chefplaza home page

When being asked of how trustworthy this page appears, users expressed opposite opinions and stated what could be done better in order to increase the trustworthiness as for example

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R4 stated: "They could maybe also integrate a badge review system - if they do that more often you can become trustworthy. A review badge with stars of the chef that cooked many times would work." The already mentioned integration of review systems is once again stated here, whereas the participant is proposing a specific type of a review system about the chef that could measure the skills and the reputation of this chef with a star rating-system. Respondent 2 connects the concept of trustworthiness and reliability to the specific service that is being offered and still mentions reviews.

> *"It really depends on the service how are we going to define trustworthiness.*
> *The Chef websites about food and the whole experience is more personal and*
> *therefore more trustworthy…. The chefs are experienced I think but I would like to see*
> *a review about their skills."*

On the other hand, respondent 6 raises the importance of ensuring the customers about the quality of the food and the service – again a factor that can be enforced by external evaluations.

> *"With the food quality it is also specific - you can never know the quality of the food, if*
> *the ingredients are fresh as well. How are they going to cook them? What we basically*
> *said is that the recommendations are pretty important because they raise the trust in*
> *this business model."*

The second most frequent leaving point that was also measured within the online survey is the "Find chefs" page which is in sense of information submission the most problematic stage in Chefplaza's entire online space. The page represents the final part of the ideal path of browsing through the Chefplaza page, as it is the place where people would order a chef, provide a specific budget that they have and submit their details such as address, e-mail and name. Such registration processes are related to doubts in information submission and address the problem of trustworthiness most.
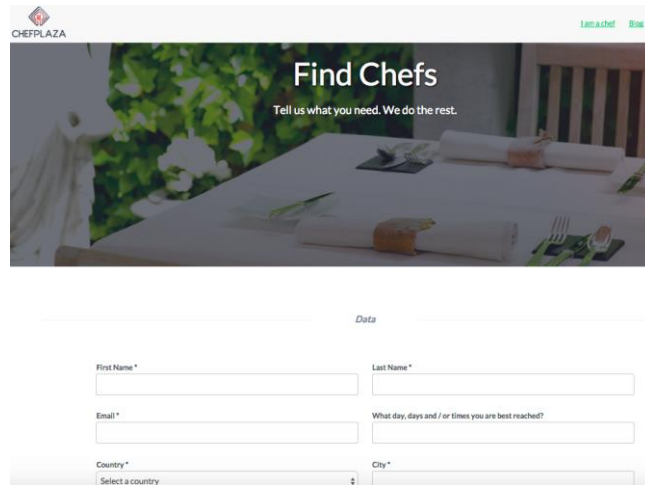
Figure 4.12: Screenshot of Chefplaza's "Find a chef" page

The results from the online survey showed a rather logical outcome since the issue of trustworthiness is taken into consideration here. The factor "organized" was recognized mostly by almost 60% of the participants that agreed that the page has a good organization. Although around 40% agreed about the trustworthiness and the reliability of the page, the results related to the information on the page were questionable as 30% disagreed and 30% agreed. Apparently the page with the registration process is not sufficient for people in order to submit their details in the context of information that is being given to them. Indeed, the page might appear reliable for them as fields for submitting personal details, but still, additional information might be needed that could for example explain how the budget for the meals is being calculated or why the address of the users is being requested at this stage.
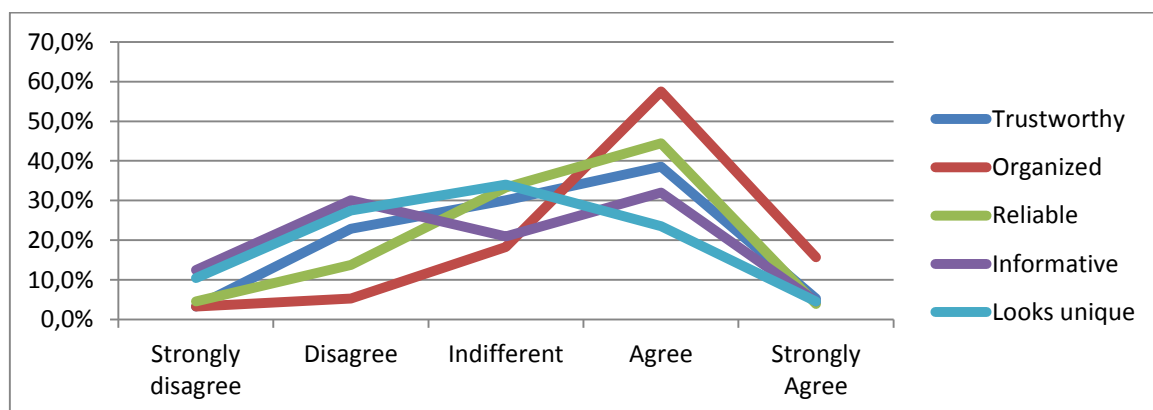

Figure 4.13: Results from the measurement of the screenshot on a five-point Likert scale – Chefplaza Find a Chef

Statements provided in the focus groups further supported the "mixed" feelings towards the page of information submission. For example some of the participants were relying on the trustworthiness of the page as respondent 1 stated: "This service as a whole is different, so it shouldn't be that strange for people to give their information." Respondent 6 expressed an even higher opinion of trusting in this service:

> *"I think it's easier for the whole process to give your details. I mean why not? I would even pay already at this stage and then they are going to give me the product that is the person that will cook for me after I paid."*

However after these statements a discussion began whereas people argued about the chronology of information submission and two of the participants stated that they would give their addresses only after they have selected and contacted the chef – as for example respondent 3: "If I am not registered, I would like first to see a database of chefs in order to see if this service is good and if it were worth registering - then I would give my info."

Nevertheless one of the users argued that there is a section of the web page that provides such information and namely the frequently asked questions (FAQ). Still, only one of them was able to find it whereas others had to scroll for a minute to find this section.

The last screenshot that was measured represents the informational part of Chefplaza's web page. "How does it work" is one of the pages that can be accessed from the home page directly by clicking a hyperlink tab. It contains another picture of food, related to the overall concept of the web design and aims to increase the trustworthiness of the business idea by explaining within one sentence the simplicity and reliability of the chef that does the whole process of products supply, cooking and cleaning.
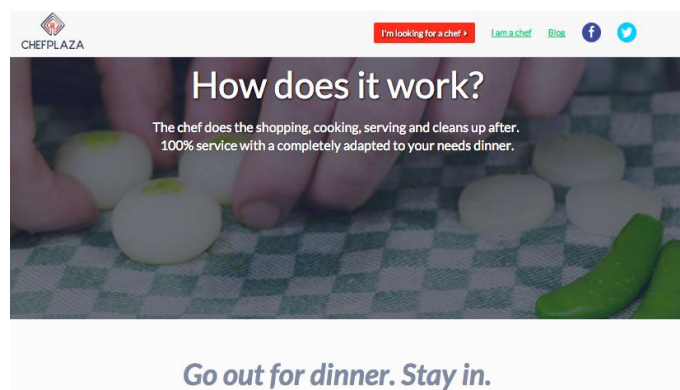

Figure 4.14: *Screenshot of Chefplaza's "How does it work" page*

The results from the measurement on the five criteria in the online survey correlate to the idea of the page of offering the main information about the business. The factor "informative" was highest rated among the survey respondents with around 51%, followed by "organized" with more than 50% as well. Here, the reliability was perceived as rather indifferent followed by the trustworthiness that was also considered as not a strong factor in this screenshot. Again, it seems that the page of Chefplaza has a good organization and enough information for the newcomers, but it seems that there is a missing part related to the overall credibility of the page.
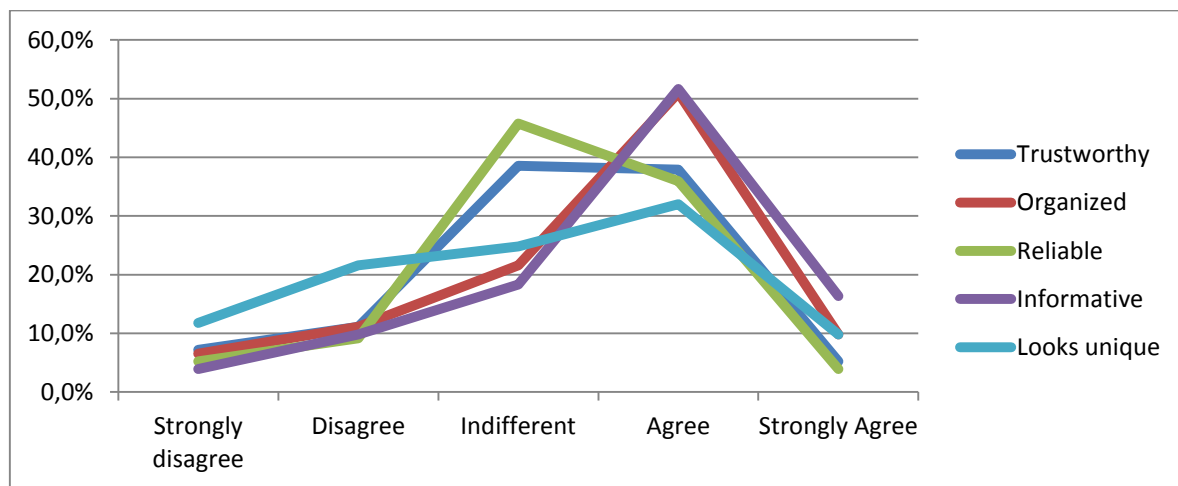

Figure 4.15: Results from the measurement of the screenshot on a five-point Likert scale – Chefplaza How Does It Work

Similarly to the judgment of the first screenshot, the focus group participants addressed the need of more concrete information presentation. Since the "how does it work" page represents the company's idea, more summarized and additional info needs to be provided as respondent 3 mentioned:

> *"I think that I would also try to see how this service works and that's why I would scroll down but the information about how it works is somewhere below in the page. So you have to make an effort to find it. For example when I come to web sites like this I would like to know how they actually work. What can I do there? How can I find my chef?"*

The other participants clearly agreed with this statement, which shows that the information provided by Chefplaza is not sufficient for a newcomer to obtain the idea of hiring the chef. This problem could be considered as a reason for decreasing the trustworthiness of the page and leaving it as the statistics in Google Analytics showed. However a part where everyone agreed and can be considered as strength in the context of trustworthiness is namely the main

sentence on the page like respondent 4 outlined: "It is also nice that they state their value proposition with this statement that I find pretty convincing."

Indeed, observing the amount of information on a given web page might be perceived in different ways by the users – one might consider it as too much to read, thus boring, another one would like to find out everything about the business at once as for example respondent 3 stated: "I would also put the most important information on the top of the page and then put the additional stories and picture at the bottom of the page. Descriptions etc. Below should be the main information." Consequently, it needs to be mentioned that the discussion addressed the topic of the web design and aesthetics briefly, as the page pictures were described as good. The results of the online survey showed a positive perception on the uniqueness of the home page, but indifference on the other two pages. This could be assumed as rather logical, as many web pages contain almost the same fields on places like "Find out more" or the registration processes. Therefore the overall comments on this part will be summarized at the end of the analysis for both companies.

4.4.2 Analysis of MentorMe (Dwillo) – exit pages, survey and focus group statements

Similarly to the analysis of Chefplaza, the most frequently left pages of MentorMe (Dwillo) will be measured with the help of the mixed methods. The three URLs that were measured represent again similarly to Chefplaza, the three main parts of the whole web page experience – the home page "Join and share your experience", one of the biggest mentorship communities "RSM-MBA MentorMe community" and the registration page that requires personal details submission. Though the home page is the most frequent exit page (bounce rate) it is to be observed that the exit rates of the whole MentorMe page are distributed almost equally without huge outliers. The home page of MentorMe contains the essential information and links of the online business – it states the value proposition of the company, gives a field for registration and provides links to the different mentorship communities. The picture chosen on this home page summarizes the idea of a mentorship discussion between a mentor and a mentee.

Figure 4.16: Screenshot of MentorMe's home page

Overall, when taking a look at the tables that represent the results of the online survey, one could simply conclude that the perception on MentorMe was more positive regarding any given component. The home page was rated with more than 50% as organized and trustworthy, followed by the factors of reliability and information. However it seems that the picture and the design of the page did not look unique to the people as 30% of each voted as indifferent and disagreed. It seems that some online businesses would invest more creativity and forces in establishing a trustworthy and information-giving home page, rather than creating a unique-looking page that would draw the attention with its graphic characteristics.
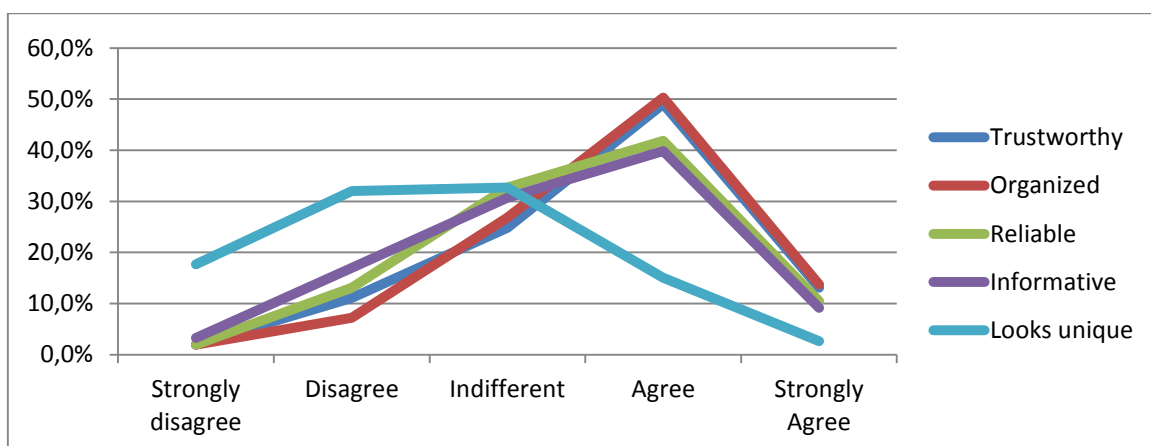

Figure 4.17: Results from the measurement of the screenshot on a five-point Likert scale – MentorMe Home Page

Their home page created various debates in the focus groups regarding mostly the information that is being given – the topic about integrating a review system, similarly as the case with

Chefplaza, was addressed. However some of the participants found that the page is easy to navigate and informative enough, as respondent 3 shares for example : "The main picture on the home page shows clearly the different sections and makes it easy to find." Nevertheless, two participants agreed that the scrolling in order to find important information about the company is a time-consuming task. They stated that such information like for example purpose of the service should be included right at the home page. Participant 8 directly said that the time is important: "If I don't understand the business idea from the first sight I wouldn't research more on the page since I don't have time." Additionally participant 1 claimed:

> "*I would exit it at the home page. It's because of the information that I cannot find at first sight. I understand that this web site is different than for example some commercial web sites. However I still don't see for example the idea or benefit that they give me for staying on this web site. I only see obvious reasons, which as I already said, I would already know." (As a continue to mentioning that the purpose of visiting such service is known)*

The participants mentioned the video that explains the overall idea of Dwillo and found it useful in order to understand the business idea and also believable and trustworthy. However they still needed time to find this video like respondent 6 for example:

> "*For me the problem is mostly connected with the tour where the model is explained. It's at the bottom in light grey and normally contact and details should be on the top. If I click on tour the explanation and everything begins which is really nice and also there is a video but it's not that obvious.*"

Again, common for many other online businesses, it seems that the information about the concept and the business idea is not summarized clearly. It can be also concluded that the graphical information predisposes people to raise their interest and obtain the information more easily as it was the case with the video clip.

The second measured page was the "RSM-MBA MentorMe community", which is an example of one of the communities that can be accessed directly from the home page. This exact community is one of the most famous in the Erasmus University – the page provides a registration option. Furthermore this page states the benefits from being a mentor and a mentee as well – thus increasing the trustworthiness for both sides. A picture of officially dressed men, following the context of professionalism and academic background, supports the
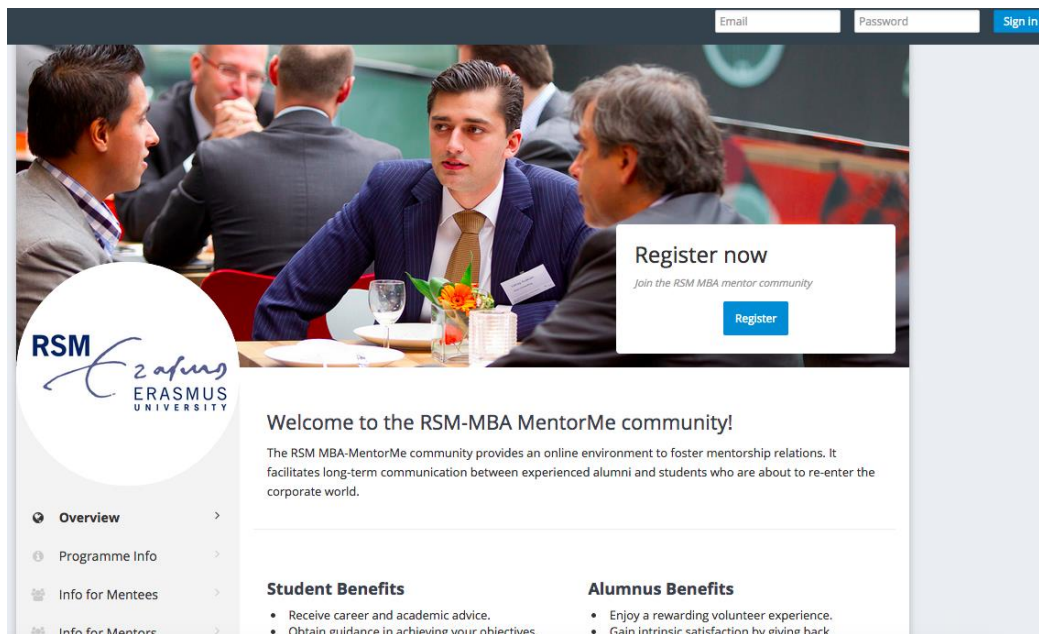
page's interface.

Figure 4.18: *Screenshot of MentorMe's RSM MentorMe page*

Observing the results from the online survey measurement, one can easily conclude the overall success of this page – four of the five factors were measured positively with more than 60% answers "Agree". The single factor that was with rather neutral answers was the uniqueness of the web design. However, it is remarkable how positively the online survey respondents perceive this page.
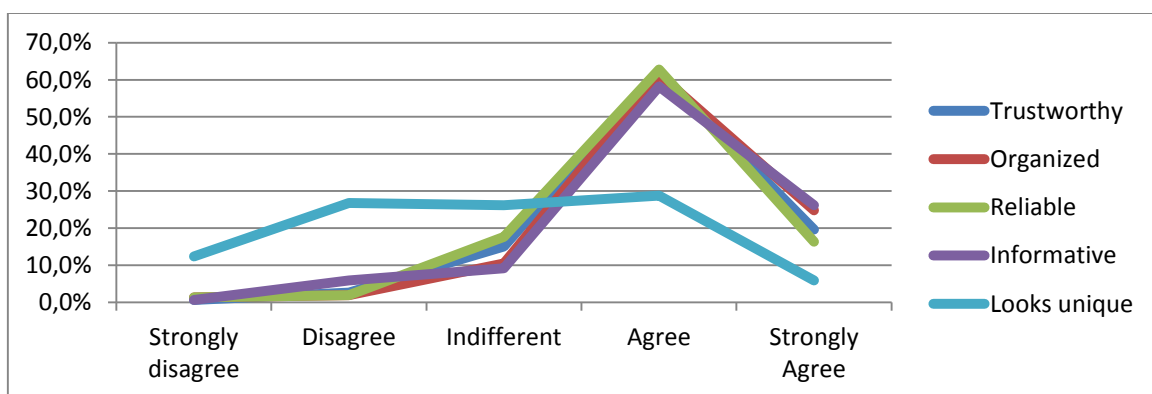

Figure 4.19: *Results from the measurement of the screenshot on a five-point Likert scale – MentorMe RSM MentorMe Page*

The overall judgment of the page within the focus groups was also in a positive tone, however respondent 1 specifically discussed some recommendations, again related to the reviewing system:

> *"If you are interested in finding a mentor for example, you will know the benefits from this already. Of course that needs to be part from the website however not the main one. You already know what do you need. They need a bit more information or reviews from other students and their contacts."*

Furthermore the same participant, that is a student, addressed the importance of knowing which mentors exactly would meet the expectations of the students. The reputation of the faculty would increase the trustworthiness but still, additional information by peers needs to be given about the mentors.

> *"I need something more specific that drives this site of the others. For example if it is RSM, why should I get a mentor from RSM? It's too general for me. How having a mentor would benefit me? I mean I would already know that. So how having a mentor from RSM will benefit me. I want to know about the mentors and how they helped mentees."*

All of these recommendations and ideas given by the participants are however not that huge part of the problematic stages that need to be improved. Such ideas can be easily realized and integrated within the pages – a part that will be explained in a further recommendations section. Nevertheless, one must observe the final measured page, which could be considered as the one that contains the most issues – the registration page. From an organizational perspective, this page requires simple submission of details such as name, E-mail and password and also provides the possibility to create a profile by linking the users' LinkedIn account in order to save time. Many similar online services have this option, but mostly the social media channel that is linked with such pages is Facebook. However in this case, as this online business is in the context of professional, educational services, choosing LinkedIn, which is a professional social network is a suitable option.

Figure 4.20: *Screenshot of MentorMe's registration page*

The simple steps provided on this page clearly make the process of registration an easy task – however it is interesting how people found this page when taking a look at the screenshot. The fact that people disagreed with the fact that this page "looks unique" is not necessarily a negative comment, as the purpose of this page is only to give users the possibility to register, which does not require a specific attention-seeking web design. However it is to be observed that the highest score on people's agreeing was exactly on this page about its organization whereas more than 60% of the responses agreed. It seems that the provided fields were considered just enough and organized by the online survey respondents. The other components did not present remarkable outliers – people were rather indifferent towards the information and the trustworthiness that were to be seen on this page. Possible reasons that could explain this neutrality towards the more important factors could be spotted in some of the statements from the focus groups.
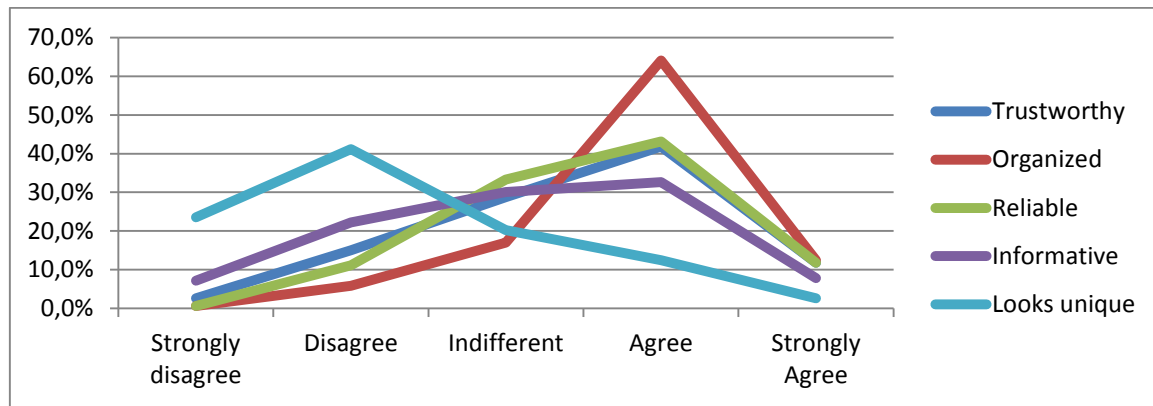
Figure 4.21: *Results from the measurement of the screenshot on a five-point Likert scale – MentorMe Registration Page*

One of the possible issues again derives from a previous step – the lack of reviews about this service. Despite the overall willingness of people to register to this page – especially the students which all stated that such mentorship service would benefit them, respondent 3 still expressed doubtfulness when it comes to details submission.

> *"I for example would trust this service more and I would really leave my personal information and register myself there if I would see some kind of reviews or things that R4: said. So I would feel that this page is really trustworthy and people really liked it and people really used it and that's why I can use it - why not. But now - I highly doubt that I would register at first sight."*

However, people discussed the page in an overall positive context, whereas the option of creating a profile with LinkedIn was considered to be good and easy. Nevertheless, respondent 4 still stated that having only this social network is not enough and they addressed the importance of Facebook: " …a variety will be good - you should definitely have the option not only to choose between Facebook and LinkedIn, the opportunity of having both of them is way greater then having only one. " Other people were rather sceptical towards giving the information from their Facebook account – they perceive this social network as more personal in comparison to LinkedIn where they can be found by anyone. They admitted that LinkedIn as a professional network is the logical place to connect when it comes to educational purposes. Consequently, one can see that the pages of MentorMe were judged in an overall positive way – the main problem is similar to Chefplaza's web page – there are no reviews that can be seen instantly, which is something that would significantly increase the trustworthiness towards both online businesses. In which ways such review systems can be

integrated and how they can increase the trustworthiness for both actors is an issue that will be addressed in the upcoming recommendations section, but before exploring it, one must also comment on the web design and the aesthetics of the both web pages as this factor was mostly judged as not unique in the online survey in the both cases.

4.4.3 Analysis of the web design and the interface

The analysis of the online survey showed an overall appretaition of the web design and aesthetics of the ways in which Chefplaza's screenshots look like. In the case of MentorMe people were rather indifferent and gave neither positive nor negative opinion towards the design. However, as it was already mentioned, factors like web design and pictures can also be a relevant factor influencing the succes and the trustworthiness of a web page. Therefore the comments given by the respondents will be taken into account.

In general, both web pages are integrating a simple, easy to navigate web design that contains pictures that are selected in a specific way to associate their semiotic content with the idea and the services provided by the online businesses. Chefplaza concentrates on a typical chronological web design with a timeline-like interface that contains mostly meal and chef-related pictures that represent the dining experience. MentorMe relies on a more simple, professional design, whereas different hyperlinks are integrated within the page and lead to the other parts of the web site. The pictures aim to create the feeling of a professional service by illustrating mainly formally dressed people in an office environment that are discussing a topic. However what newcomers think about their picture selection is interesting to be compared with the actual purposes of the companies and the way they have chosen these graphics.

The overall comments on Chefplaza's web page were related to the atmosphere that it creates, the experience and the way the dining experience is represented. Respondent 1 expressed a highly positive opinion towards the page: "as a whole it creates a good atmosphere with the pictures and states its benefits right away - carefree enjoyment. I see that as a plus." A discussion about real photos from the dinners and the way this service looks was addressed as people argued if real pictures would increase the trustworthiness of Chefplaza. Such pictures are present on the web page and can be found in their blog section. However, with the exception of one respondent, all other focus group participants could not find this blog like for example respondent 9: "I didn't even see them - that would need to be on a more visible place for sure. (Everyone agreed)."

In order to trust the page and the chefs more, respondent 8 proposed that it would have

been better if the faces of these chefs and the exact food that is being prepared were shown in a form of gallery: "…for example here in the blog I can easily see the Nigerian cooker cooking but I can hardly see her head for example. I also don't see food at all..." Consequently, most of the comments on Chefplaza's page could also be directly related to the trust issue – more personal photos would increase the trustworthiness. On the other hand, the page of MentorMe (Dwillo) was perceived better as the rates about their uniqueness of the pages were higher. The idea of the company to look as professional as possible was also achieved as respondent 9 meant: "To me it looks like a business card." - respondent 8 added up: "The main photo works well and makes sense to the sharing experience".

One of the discussed issues about their pictures and web design was related to the selection of the picture on the home page that represents a conversation between two males – one mentee and one mentor. Especially the female part of the focus groups insisted that it would be better and more equal if both genders were represented. Furthermore the unnecessary parts of the page were commented and related to the functionality of the web site like respondent 3 illustrated:

> *"For example when I go to the page Erasmus school of Law I see three small pictures like "Find a match" and I immediately want to click on them. To understand how can I find a match, I think that it would be great if these pictures can redirect you. It's not very clear what the purpose of these pictures is."*

The presented comments from the focus groups that were added up to the actual results from the Google Analytics reports and the online survey results, will be used in order to create actual recommendations that could be implied by both online businesses in the following discussion and recommendations section.

5. Discussion and conclusion

In the final chapter, the outcomes from this research will be discussed, evaluated and related to the research questions. Then, the limitations and the possible future research will be addressed. Finally the broader picture about online start-ups will be reviewed and the recommendations given for the Dwillo and Chefplaza will be related to this picture as possible strategic guidelines that could be applied to similar business models.

5.1 Addressing research questions 1 and sub-question 1

The first main research question of this study is: "What role does trust play in interactions with online businesses?" After the importance of trust was observed in detail in the theoretical framework, the results of this study further showed that trust plays a significant role in the context of interactions with online businesses. Trust is not only important for the company's reputation that is being perceived, but also is the most important factor for start-ups to establish an initial trustworthy appearance in front of the wide audience. Trust represents the overall willingness to interact with something or believe in someone (Corritore, et.al., 2003). From this perspective, as the results and the discussion in the focus groups showed, there are some parts from the both online businesses that need improvement in order to be trusted. Indeed, other factors like web design, navigation and information of the web page were taken into account as well – however from all of the answers given these additional factors can only lead to the trust. Their presence serves as construction and the basis of the trust in a business model. If this should be represented graphically, the four components can be seen as a pyramid structure, whereas the web design, the information and the navigation are the basis and the trust is the top of the pyramid – there is a clear interdependency between all of them but the trust is built with the help of the three other elements that are in the basis of this pyramid. Additionally, a sub-question was given related to the first main research question: "In which ways can new online businesses enhance customer trust towards the business idea?" Although the different screenshots had a positive feedback on how trustworthy they are, the comments from the qualitative method clearly outlined an overall feedback that leads to the conclusion that both online businesses should integrate reviewing systems in order to appear more trustworthy. It can be a rather complicated task to find missing parts and problematic stages in two already successful online services – nevertheless there is one similarity in both of them that needs to be improved and this is external evaluation.

Based on the previously mentioned research on integration of online review systems

(Cheshire, 2011; Utz, et. al., 2012; Nowak & McGloin, 2014) the most applicable and suggested approach for companies, as the ones in this case, to increase trustworthiness, is to integrate such review systems. Especially in cases of offering a service like food experience or knowledge mentorship, these companies could simply integrate third-party opinions that can be linked from various channels. For example, since many people are on social media, one might submit a review on the Facebook page of the company – this review can be linked to the official web page. Consequently the sub-question can be answered in this specific case and overall, that in times of start-up rivalry, one can easily increase the trustworthiness by showing what other people think and what their experience was. As also other factors like web design and interface are important towards the professional perception of companies (Fogg, et. al., 2001), the integration of such comments should be properly implemented within the page, without taking much space and contributing to the web interface.

Consequently, back to the four main components, in order to create trust in its customers, an online web page needs to have a proper web design, easy navigation and the needed information about this business - start-ups should concentrate on these basic parts.

5.2 Addressing research questions 2 and sub-question 2

Which exact parts are the most important ones in the context of trustworthiness generation was the second research question in this thesis: "Which aspects from a web page can increase trustworthiness?" Based on the findings on previous research, (Liu & Arnett, 2000; Nielsen, et. al., 2000; Varma, et. al., 2001; Lazar, 2003; Metzger, 2007; Islam, et. al., 2012) this thesis focused on four main components that are believed to increase the trustworthiness in the most significant and positive way within a web page. Although the term trustworthiness was clearly distinguished by the trust (Solomon & Flores, 2001; Toma, 2010), similarly to the interdependency between trust and the other components, the trustworthiness is directly built upon the navigation, the overall web design and the information given on the page. The professional look of the start-up, the easy to use navigation parts and the summarized and clear information have great positive impact on the trustworthiness of a start-up. Companies and especially new appearing ones like the start-ups should concentrate on these aspects in order to make their customers stay on their pages. Furthermore, based on the impressions given by the users from the focus groups, it seems that one of the elements that mostly affect the perceived trustworthiness is the visual impression at first sight from the web pages. Thus, a second sub-question was opposed: "In which ways does the visual impression affect the trustworthiness of a web page?"

This question simply relates to the issue that this thesis was investigating – why a certain user would stay or leave the web page. After finding out that the most significant reason to interact with the web page is the trustworthiness and this trustworthiness is directly linked and influenced by the visual impression of the page, it becomes clear that having a positive visual impression defines if the user would interact with the web page at all. Specifically, the professional look would increase the trustworthiness and lead to registration for this service. The properly selected pictures of experience of the customers would also increase the positive perception. The simple navigation of the web page would not lead to confusion and would make the user stay longer. Furthermore, clear, summarized and easily navigated information about the main idea of the web site would be beneficial to the start up, since the user would not be mislead by the information or lack of such. Consequently it is to be concluded that the visual impression has a huge impact on the trustworthiness. Some parts of the visual impression of Dwillo and Chefplaza were not covered in this context however. Additionally the question in which aspects they should concentrate and how still remains unanswered. How to improve these missing links will be discussed in the next recommendations section.

5.3 Recommendations for improvement for Chefplaza

Similarly to the analysis in the findings section, first the recommendations for Chefplaza will be described. The main task of these recommendations is to increase the trustworthiness in the web pages, which is directly related to the already outlined three other components. Although the online survey respondents measured the trustworthiness and the navigation of the pages positively, there are still some parts that could be improved and these parts always relate to the integration of the already mentioned reviewing systems. Especially in the case of a company that provides a service with a chef that visits people's personal spaces, it is advisable that external evaluations about this experience are provided. Integrating a review system from an organizational perspective is not a complicated task, but this review system has to contain specific parts. For example if airBnB provides a 5-star measurement of the accuracy, cleanliness, the location etc., then in the case of Chefplaza a possible review could be as the one that was proposed in the focus groups – a badge system next to a picture of the chefs. Additionally, people stated that they would not submit their contact details to the page if they have not seen some pictures from the experience with a given chef. Therefore, a possibility here for Chefplaza would be to integrate a direct banner on the home page that leads to a new section about the Chefs. Possible presentation of these chefs would look like a

list-wise description of the different chefs. An avatar picture, followed by information about where they work and which meal is their strong point could be also given. Additionally, next to this information, the review results could be presented whereas criteria like accuracy, menu and overall experience could be given on a 5-star scale. The information about their ratings could be visible to anyone that visits the page of Chefplaza – the difference will be that only registered users would be able to review these chefs and see the additional comments given by other registered users, so that misleading information can be prevented. Thus, people would have an incentive to register themselves and see what others said about this exact chef and after having the service give their own opinions.

Another important point for improvement is related to the navigation and the information provided. For example, one of the most commented issues about the web page of Chefplaza was that people need to scroll too long in order to find out what this business model is about. Indeed, as it was mentioned, the value proposition of the company about the unique dining experience is stated right at the start, but still, some more information about the service needs to be provided. For example an additional sentence about the whole process of the service might be added right below the main one. Then, related to the web design of the page, there was not that many things that need to be improved besides the personal photos of the chefs. There are some galleries of dining experience in the blog section, but it took too much time in order to be found. Therefore another possibility for the company would be to place a "Gallery" banner right next to the "Chefs" banner. Also these two sections could be connected as for example by clicking on a given chef, the user can be redirected to the gallery page and the event that this chef had hosted. Similarly when browsing through an event gallery, one can click on a banner-picture with the face of the chef and go directly to the review page of that chef.

Overall, it can be concluded, that the weakest point of the dining experience business Chefplaza is the fact that no review systems are provided about the service and especially about the chefs. Hiring unknown cooks for a personal event is something related to doubts and a significant challenge for the trustworthiness of the service. Therefore, in order to convince the newcomers that this experience is credible and would meet their expectations, Chefplaza can concentrate in adding this missing part on their web site.

5.4 Recommendations for improvement for Dwillo

Likewise, recommendations for improvement of the trustworthiness of the web site of Dwillo will be given. The company, that is similar to Chefplaza in the context of service offering, can

be related to a more personal type of business, as it distributes a connection between a mentor and a mentee whereas there is an exchange of knowledge and information. After observing and investigating the results from the online survey and the focus group statements, one can simply conclude that the weakness of this online business is equal to the one of Chefplaza – the lack of a review system and the way the service idea is presented as information. Again, similar problem was the fact that one must scroll the page too long to find the different information sections like "Tour" and "Contact". For example here an improvement would be to place these buttons at the top of the page, not at the bottom. In this case, this should be advisable since participants from the focus groups stated that they would leave the web site just because they cannot find the needed information. Although the presentational video of Dwillo was accepted in a really positive way and people stated that it represents the main idea of the business, this video is still hard to be found. This short video clip that explains everything about the company and how it works is a fast and user-friendly summary of information. A possibility would be to integrate it right at the home page. For example one of the focus group respondents clearly said that he would leave the web site immediately as he can not obtain the needed information about how to select a mentor. Giving newcomers the possibility to watch this video immediately is an recommendation that would reduce the chance of such statements about leaving the page.

Another point that is related to the selection of mentor and is the most important issue of improvement is the already mentioned lack of a review system. The home page offers direct links to the different MentorMe communities where a mentor can be found. However, as it was pointed out, the possible reason for a student to search for a mentor would be that this student would already know the personal need of finding a mentor. In other words, visiting such web site would be an action that follows an aim. Therefore, the most important part for the company would be to show their clients which exact mentor would be most suitable for them. However integrating a similar system, as the one of Chefplaza, where students for example would rate the mentors is different than rating an eating experience. Measuring knowledge and mentorship is a more complicated and delicate task. Indeed, nowadays students are required to rate their university courses and their lecturers, but still the question remains how exactly a mentor service could be rated. For example in the page, finding the mentor is a step that follows after the registration process. Here the participants from the focus group clearly stated that they would only register themselves after they have seen ratings and information about the possible mentors. Therefore a possible solution here would be to include a part of the page that leads to a "Mentors" section before the registration

process. Furthermore, Dwillo provides such section with a list of different mentors with their specification, area of teaching and interests, skills so that students can easily relate themselves to them, but this step comes after having a registered profile. After all, as Dwillo is aiming to make its users to follow the desired ideal-path of their web page that is the registration, it is advisable that they provide all the information that customers need. In this context, reversing the chronological steps of registration and information about mentors is a good starting point. Then, based again on the responses from the focus groups and the results of trustworthiness rate from the online survey, the registration page could be improved by integrating the information linking with the users' Facebook profiles. The option to link the information with the LinkedIn account is already possible, but having a second one can only motivate more users to register as well – after all there are many people that do not belong to the LinkedIn community as it is moreover targeted to professionals and the mentees are mostly students. From a web design perspective, the web site of Dwillo was positively accepted and the selected pictures were considered to be representative for the aim the specific page has. However, something that could be improved here is to include also female characters, as the male ones are dominating on every single picture – after all Dwillo aims to attract both genders.

5.5 Conclusion – why trust a start-up?

Undoubtedly, based on the success criteria presented in the theoretical framework, companies should invest their creativity and forces in building a trustworthy online presence. One of the best tools to enforce this positive appearance is the integration of third-party reviews about the services offered. Many of the big online businesses such as BlaBla Car, airBnB and Trip Advisor have already established functional review systems whereas people can submit feedback or just read what others have to say about a specific service. Online users nowadays have the possibility to choose between huge varieties of similar online businesses that offer almost equal products and services. The expectations of the online audience urge entrepreneurs and their web developing teams to create an online space that will draw the users' attention in the same moment as they enter the web site. Based on different relevant studies that seek to show how a web site can achieve good quality and to be perceived as successful (Koufaris & Hampton-Sosa, 2002), this thesis measured two web pages in order to find out what can be improved in their content so that they could be even more successful. The findings have shown that there is a clear interdependency between some essential factors that make a web site credible and good. For example in order to appear trustworthy, a

company should take into account the ease-of-use of its navigation – simple and clearly organized layouts and functions make users stay longer. Then, the information about the business and the services needs to be summarized and selected in a clear way. Users would interact further with the web site if they can obtain its idea at first sight – a possibility here is to integrate a short video-summary about the company. Finally, the pictures and the galleries in the web site can contribute to the professional appearance of the company – quality and service-related photos would make the customers trust this company even more.

Why should people trust start-ups? The simplicity of this question goes hand in hand with the complexity of knowing how to develop the already mentioned success criteria for web sites that can simultaneously contribute to each other and thus create a trustworthy appearance in front of the broad Internet audience. Finally, not only as studies show (Utz, et. al., 2012; Nowak & McGloin, 2014) but also the findings from the research – it is of essential importance that start-ups should provide information submitted by their customers. Having reviews about each service or product can only show perspective clients that the company sets a huge value on transparency and thus indirectly make them trust this business more.

The constantly evolving digitization process of our world is already accelerating the transfer of the economy and the business in the Internet sphere. Topics like understanding the success criteria for being successful in the online field are relevant especially in such times. After all, one might have the perfect business idea, but without good marketing skills, one would not build trust in the customers' eyes and they will not purchase the product. Such knowledge is extremely important for the revenue growth and the brand image – all these small factors contribute to the overall success of the company. The most important purpose of this thesis was to provide a unique contribution to the literature regarding the trust towards start-ups and recently launched small companies by offering an innovative empirical model that seeks solutions from various sources. More researches in the field of media studies should concentrate in investigating what can help small companies grow faster. Appearing trustworthy in front of the wide online public is the essential basis of realizing a perspective business idea.

5.6 Limitations

Why would a user interact with a web site and remain on it? In order to answer this question, this thesis inspected first the problematic stages or the so-called Exit pages of the both web sites. Then after measuring the outlined success criteria, these problematic stages were discussed with the help of focus groups, which demonstrated how to improve these main

components. This approach is believed to go beyond the classic research methods in order to achieve more practical suggestions that could be implemented easily by two already expanding on the market online players. Indeed, when observing the constantly growing rivalry of the start-ups, one could summarize what can be beneficial for them to grow and what should not be done. However, in the case of having the actual issues as a data insight from the whole beginning of the project, this could lead the recommendation of strategies only to direction problem solving. Trying to distinguish itself from the abstract methodological approaches in the field of the online business analytics, this thesis aimed to provide concrete solutions based on real data.

Nevertheless, there are specific limitations that need to be pointed out at this point and they were mainly related to the data gathering. First of all, considering the methodology, it must not be forgotten that the Google Analytics platform samples the whole traffic data from the web pages. Of course, observing the Exit pages for a whole month and especially in times of strong online advertising by both companies, it is already credible to state what needs to be improved and work with this data. However, as these online businesses are already not that new, one could focus on a bigger time-span and thus generalize which parts can be considered as problematic – for example on an year basis. Then, considering the focus groups, it has to be mentioned that a bigger diversity of the participants' demographic background could have been achieved, as most of them were female. Then, considering the conduction of the focus group, more pre-testing could have been made in order to increase the contact between the interviewer and the participants and thus enforce participation. Additionally, an important part of the focus group, the gestures and the non-verbal signs, is one of the limitations of the empirical approach – as there were five people in each group, it was difficult to follow their physical expressions which sometimes brings significant value to the statements.

What could have benefited the results from this study would have been to conduct more focus groups with more students from different university faculties in order to observe how their type of education would effect on their judgement on business trustworthiness. Furthermore, despite that the only a specific amount of data was selected from the online survey (153 responses), still, some of the answers were given for a questionable short amount of time. The shortest responses were deleted and not taken into account, but still, when judging a page on some criteria, one might need more time than it was shown in the raw data. Additionally, more components and questions could have been included in the survey but as it was also distributed through official e-mails from the companies, the survey had to be as short and incomprehensive as possible. Nevertheless it is to be mentioned that specific

disadvantages may occur when using this exact method. For example the provided demographics information is not always sufficient for the representativeness of the sample (Wright, 2005). Consequently, measuring only two online businesses is insufficient when it comes to generalization of what a start-up should include in a web site in order to be trustworthy and successful. However, for the time given and considering the recruitment circumstances, this served as a good basis.

5.7 Future research

As this thesis aims to provide recommendations of strategies for start-ups, it is of great importance on what type of information these recommendations are based. For example a possible improvement of such consultancy-type of project would be to derive from more expertise in the field. A possibility for a master thesis like this would be to include expert interviews instead of focus groups. The reason for including such interviews would be to gather more insights about actual tendencies of successful web designs and web page credibility. Experts in the field of web development and information technology studies could be interviewed – 10 experts would serve as a good basis. Opinions from such people would give the possibility to understand what can be considered as positive and negative from the web sites and what can be improved – thus serving as a professional plan of recommendations. This additional qualitative method could have contributed to the quality and the representativeness of the data. Consequently, as the two measured online businesses were completely different, future researches should study the trustworthiness only in the context of equal or at least similar online businesses – a clear distinction should be made, as it is of great importance if a food-quality or a knowledge experience is being studied.

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Glossary

Average session duration - The average length of a Session.

Bounce rate - Bounce Rate is the percentage of single-page visits (i.e. visits in which the person left your site from the entrance page without interacting with the page).

EWOM - Electronic Word of Mouth

Page views – Page views is the total number of pages viewed. Repeated views of a single page are counted.

Session - Total number of Sessions within the date range. A session is the period time a user is actively engaged with your website, app, etc. All usage data (Screen Views, Events, Ecommerce, etc.) is associated with a session.

Users - Users that have had at least one session within the selected date range. Includes both new and returning users.

Unique Page views - Unique Page views is the number of visits during which the specified page was viewed at least once. A unique page view is counted for each page URL + page Title combination.

URL - Uniform Resource Locator and is a reference (an address) to a resource on the Internet.

Appendices

Transcripts of focus groups

Focus group 1: Students from Erasmus University Rotterdam

Initials	Analysis	Age	Gender	Nationality	Frequency of Internet usage
YR	R1	21	Female	Bulgarian	More than once a day
RS	R2	24	Male	Bulgarian	More than once a day
KS	R3	22	Female	Russian	More than once a day
MK	R4	23	Female	Greek	More than once a day
MA	R5	21	Female	Bulgarian	More than once a day

R stands for Respondent

Focus group 2: Young professionals

Initials	Analysis	Age	Gender	Nationality	Frequency of Internet usage
IB	R6	25	Female	German	More than once a day
MN	R7	24	Female	Bulgarian	More than once a day
GC	R8	32	Male	Brazilian	More than once a day
MK	R9	25	Female	Greek	More than

					once a day
DL	R10	24	Female	Lithuanian	More than once a day

*R stands for Respondent

**The four main components: navigation, trustworthiness, information and web design and aesthetics, recommendations as follows: [N], [T], [I], [W], [R].

Demographics questionnaire

What is your age? _____

Male _ Female_

Nationality_____

How frequently do you use Internet?

Once a month _   Once a week _ Once a day _ More than once a day _

Introduction of the focus groups:

Thank you for agreeing to be part of the focus group. I appreciate your willingness to participate. You will be asked to talk about two online businesses and give your opinion about their web pages and how trustworthy they are.

The reason we are having these focus groups is to find out what can we improve in these online businesses. I need your input and want you to share your honest and open thoughts.

Overall I want you to do the talking. It would be great if everyone could participate, because every person's experiences and opinions are important.

You can always agree or disagree. Also what is said in the room stays here and we will be tape recording the group.

Online survey

You are invited to participate in research about online reviews and web design trustworthiness.

Your participation in this study will take approximately 6 minutes. You may discontinue your participation at any time.

The information will remain anonymous. Your individual privacy will be maintained in all published and written data resulting from the study. There will be no monetary compensation for your participation.

For questions about the study, please contact:

Nickolay Penchev

408438np@student.eur.nl

-

Dolorita Litvaitytė

dolorita.litvaityte@student.eur.nl

Erasmus University Rotterdam

Block 1 – Entry question

1. If someone of your friends had a question of how to use a computer program or a technological device, how likely would it be that they ask you?

0-100 (least likely – most likely)

Block 2 – Internet skills: 2 questions – open questions

1. If you would want to check the time in another country, what would you type in Google's search query?

Open answer

2. If you wanted to define a specific term on Google, which word would you type in the search query?

Open answer

Block 3 – open question + trustworthiness questions

1. When you see the word trustworthy what comes to mind?

Open answer

Block 4 – screenshot questions: example what Chefplaza responded

Please circle the number on the scale that best matches your opinion and experience.

Image 1/6

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	❍	❍	❍	❍	❍
Organized (2)	❍	❍	❍	❍	❍
Reliable (3)	❍	❍	❍	❍	❍
Informative (4)	❍	❍	❍	❍	❍
Looks unique (5)	❍	❍	❍	❍	❍

Image 2/6

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	❍	❍	❍	❍	❍
Organized (2)	❍	❍	❍	❍	❍
Reliable (3)	❍	❍	❍	❍	❍
Informative (4)	❍	❍	❍	❍	❍
Looks unique (5)	❍	❍	❍	❍	❍

Image 3/6

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	○	○	○	○	○
Organized (2)	○	○	○	○	○
Reliable (3)	○	○	○	○	○
Informative (4)	○	○	○	○	○
Looks unique (5)	○	○	○	○	○

Image 4/6

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	○	○	○	○	○
Organized (2)	○	○	○	○	○
Reliable (3)	○	○	○	○	○
Informative (4)	○	○	○	○	○
Looks unique (5)	○	○	○	○	○

Image 5/6

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	○	○	○	○	○
Organized (2)	○	○	○	○	○
Reliable (3)	○	○	○	○	○
Informative (4)	○	○	○	○	○
Looks unique (5)	○	○	○	○	○

Image 6/6

RSM ERASMUS UNIVERSITY

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First name

Last name

Email address

Password

Password confirmation

Choose your role

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Sign Up »

	Strongly disagree (1)	Disagree (2)	Indifferent (3)	Agree (4)	Strongly Agree (5)
Trustworthy (1)	❍	❍	❍	❍	❍
Organized (2)	❍	❍	❍	❍	❍
Reliable (3)	❍	❍	❍	❍	❍
Informative (4)	❍	❍	❍	❍	❍
Looks unique (5)	❍	❍	❍	❍	❍

Demographics block

1. What is your age?
   - *18-24 years old*
   - *25-34 years old*
   - *35-44 years old*
   - *45-54 years old*
   - *55-64 years old*
   - *65-74 years old*
   - *75 years or older*

2. What is your gender?
   - *Male*
   - *Female*
   - *Personal gender*

3. What is the highest degree or level of school you have completed? If currently enrolled, highest degree received.

- *No schooling completed*
- *Nursery school to 8th grade*
- *High school graduate, diploma or the equivalent (for example: GED)*
- *Some college credit, no degree*
- *Bachelor's degree*
- *Master's degree*
- *Professional degree*
- *Doctorate degree*

4. What is your nationality?

Open answer

5. How did you find about this survey?
- *Email from Chefplaza*
- *RSM MentorMe*
- *Social media (Facebook)*
- *Other*

Thank you for completing our survey!