Online Supplementary Appendix 1: Summary of Studies on Trust and Risk in *ISR* and *MISQ*

Table A1 contains all papers published in *MISQ* and *ISR* that deal with the effects of trust and risk.

Table A1. Review of Papers on Trust and Risk Published in MISQ and ISR

Reference	Study Description
(Ågerfalk and Fitzgerald 2008)	Trust is proposed to be necessary in creating a "sustainable ecosystem" (p. 395) in open source development, implying a linear effect of trust on a sustainable ecosystem.
(Ba and Pavlou 2002)	In online markets, positive feedback increases trust and negative feedback linearly reduces trust. In turn, higher levels of trust result in higher price premiums, and more so for expensive products.
(Choudhury and Karahanna 2008)	Trust linearly increases the relative advantage in the selection of online electronic channels in the auto insurance, and this relative advantage linearly increases intentions to purchase insurance.
(Cyr et al. 2009)	Trust is increased linearly by image appeal and perceived social presence in e-commerce websites
(Dinev and Hart 2006)	Perceived risk reduces trust and increases privacy concerns. Privacy concerns and perceived risk then reduce, while trust increases, willingness to provide private information to others. All relationships examined are theorized as linear.
(Gefen and Carmel 2008)	Business familiarity with a vendor in the context of small software outsourcing projects, as a surrogate for trust in the vendor, increases the probability of the vendor being awarded the contract. All relationships examined are linear.
(Gefen et al. 2008)	Business familiarity as a surrogate for trust in software outsourcing linearly increases chances of an outsourcing vendor being given time and materials contract over the more risky fixed-price vendors.
(Gefen et al. 2003)	Trust in an e-commerce site linearly increases its perceived usefulness and intended use. Trust itself is increased linearly by perceived ease of use, calculative consideration, structural assurances, and situational normality.
(Goo et al. 2009)	Trust linearly increases in outsourcing agreements through harmonious conflict resolution and mutual dependence. Trust linearly increases commitment, moderated by harmonious conflict resolution and mutual dependence.
(Jarvenpaa et al. 2004)	In experimental settings during initial virtual team formation, trustworthiness about the team and communication have a positive effect on trust in the team. Moreover, trust moderates the effects of communication on satisfaction, perceived cohesiveness, and perceived quality of outcome.
(Kanawattanachal and Yoo 2007)	Communication increases trust in a linear fashion, which in turn linearly increases task-knowledge coordination in virtual teams.
(Kankanhalli et al. 2005)	Trust increases knowledge management usage in a linear fashion.
(Kim et al. 2009)	In e-commerce, trust in a vendor reduces perceived risk, and then trust and perceived risk combined with perceived benefits increase willingness to purchase. All relationships are proposed to be linear.
(Kim and Benbasat 2006)	In a lab experiment, trust-assuring arguments about claim, data, and backing in an Internet store build trust. All the relationships examined are linear.
(Komiak and Benbasat 2006)	Personalization and familiarity with an online recommendation agent linearly increase trust in the agent's competence and integrity, which then linearly increases trust in the agent and thereby intentions to use the agent.
(McKnight et al. 2002a)	Validating measures of the dimensions of e-commerce trust; all relationships examined are proposed to be linear.
(Mithas et al 2008)	In online reverse auctions, non-contractibility – a second order construct built linearly from task-based non-contractibility and interaction-based non-contractibility (which is built from a linear combination of trust, responsiveness, and flexibility) increases the likelihood of reverse auction use in a linear fashion.
(Nelson and Cooprider 1996)	Trust linearly increases shared knowledge between the IS group and the organization. In turn, shared knowledge linearly increases the assessment of the performance of the IS group.
(Nicolaou and McKnight 2006)	Perceived information quality increases trust and reduces perceived risk in a linear fashion. Trust also reduces perceived risk. Trust increases and perceived risk reduces intentions to use interorganizational data exchanges.

(Paul and McDaniel 2004)	Qualitative and quantitative analyses of semi-structured interviews in 10 locations support the hypothesis that all dimensions of interpersonal trust increase telemedicine virtual collaboration in a linear fashion.
(Pavlou and Dimoka 2006)	Positive feedback text comments increase trust (benevolence and credibility) while negative feedback text comments reduces trust. Higher trust results in price premiums. All relationships are theorized to be linear.
(Pavlou and Gefen 2005)	Perceptions of contract violation ruin trust and increase perceived risk as well as decreasing the effect of trust while increasing the negative effect of perceived risk on transaction intentions. All relationships are linear.
(Pavlou and Gefen 2004)	The perceived effectiveness of institutional structures builds trust in sellers. Trust in turn reduces perceived risk. Trust also increases and perceived risk decreases transaction intentions. All relationships examined are linear.
(Pavlou and Fygenson 2006)	In e-commerce, trust positively influences attitudes toward purchasing and getting information in a linear fashion.
(Piccoli and Ives 2003)	In temporary virtual teams, behavioral control increases vigilance about the behavior of others, thereby reducing trust because of increased perceptions of reneging and incongruence.
(Rai et al. 2009)	Trust linearly reduces cost overruns in offshore IT outsourcing and increases customer satisfaction.
(Rustagi et al. 2008)	Trust reduces the use of formal controls in outsourcing in a linear fashion.
(Sia et al. 2009)	Trusting beliefs linearly affect attitudes and intentions to purchase at e-commerce websites. Trust itself is affected linearly by portal affiliation and peer customer endorsement but differently in individualist and collectivist cultures.
(Stewart and Gosain 2006)	In open source software development teams, collaborative and individual values and distribution, forking, and norms linearly increase affective trust, while norms and beliefs in the process and freedom linearly increase cognitive trust. Cognitive trust linearly increases affective trust, which in turn linearly makes virtual team input more effective.
(Torkzadeh and Dhillon 2002)	Develops measures of e-commerce success, including a measure of trust. All relationships examined are linear.
(Watson-Manheim and Belanger 2007)	A qualitative study shows that trust affects media choice, assuming a linear relationship.

Online Supplementary Appendix 2: The Nature of Perceived Effectiveness of Institutional Structures

The major institutional structures in online marketplaces are discussed in Table A2, based on Pavlou and Gefen (2004).

Table A2. Description of the Major Institutional Structures in Online Marketplaces

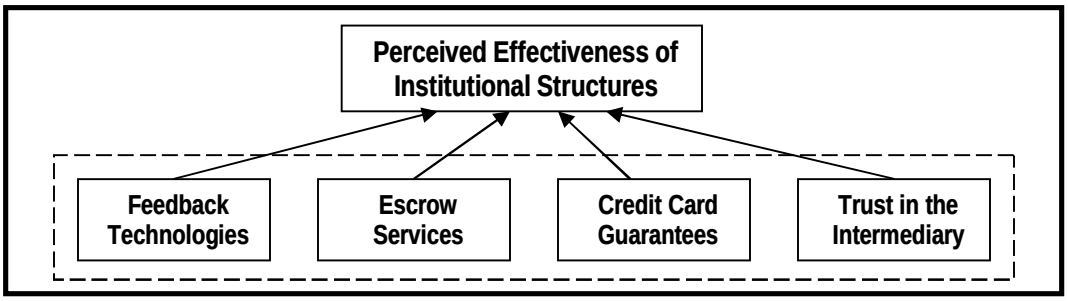
Feedback Technologies
Feedback technologies are reputation systems that accumulate and disseminate information about the past transactions of sellers By exchanging information about the transaction history of sellers in the form of numerical feedback ratings (Ba and Pavlou 2002) and feedback text comments (Pavlou and Dimoka 2006), feedback technologies can provide useful and accurate information about seller reputation (Dellarocas 2003). In doing so, they give buyers information to avoid opportunistic or low-quality sellers. The perceived effectiveness of feedback technologies is defined as the extent to which buyers believe that the feedback system can provide reliable and dependable information about the past transaction behavior of sellers. Because eBay and Amazon have their own unique feedback technologies, there is a considerable variation. For example, eBay allows buyers to rate transactions as positive, neutral, and negative, while Amazon has a five-point Likert-type rating scale. Also, eBay's feedback technology allows sellers to answer back (which permits seller retaliation),[1] while Amazon's feedback system only allows buyers to rate sellers. Moreover, even within each marketplace, buyers may perceive each feedback technology to have a different degree of effectiveness based on their own interactions and experiences, how much time they usually spend on reading each seller's feedback, and whether there is a potential for the sellers to answer back, among other more subtle differences.
Escrow Services
Escrow services, such as PayPal, are third-party providers that guarantee buyers that they will receive the products they bought in good condition by authorizing payment only after the buyer has received and accepted the products (Wolverton 2002). The goal of escrow services is to protect buyers from unlawful seller behavior and make it difficult for sellers to act opportunistically. The perceived effectiveness of escrow services is defined as the extent to which buyers believe that escrows are able to guarantee that their transactions with sellers in a marketplace will be fulfilled in accordance with their payment expectations (Pavlou and Gefen 2004). The perceived effectiveness of escrow services is likely to vary, both within and across marketplaces, because buyers and sellers may select different escrow companies with different policies and regulation, while buyers may have had different experiences or expectations with escrow services.
Credit Card Guarantees
These guarantees, provided by credit card companies such as VISA, MasterCard, and AMEX create an institutional structure that safeguards transactions by providing different levels of financial protection to buyers (Pavlou and Gefen 2004). Credit card firms protect buyers in case of opportunistic sellers by standing by them in case of disputed transactions. The perceived effectiveness of credit card guarantees is defined as the extent to which buyers believe that their credit card company will protect them from opportunistic sellers. The effectiveness of credit card guarantees is likely to vary since some sellers may not accept credit cards, different credit cards give different levels of protection to buyers, and buyers have different experiences with credit card disputes.
Trust in Intermediary
Trust in the intermediary (i.e., eBay or Amazon) refers to the perceived effectiveness of the intermediary to institute and enforce fair rules and procedures in its marketplace in a competent manner, and to provide recourse for buyers in case of opportunistic seller behavior.[2] Trust in the intermediary is about the intermediary being knowledgeable, dependable, having integrity, and being counted on to protect buyers from opportunistic sellers. The intermediary is viewed as an institutional structure itself since it has a fundamental function in shaping the marketplace's institutional environment. Trust in the intermediary is likely to vary across online marketplaces since each marketplace is managed by a different company. Moreover, the transaction experiences of buyers in each marketplace are likely to vary.

[1] As of February 2008, eBay converted its feedback technology to prevent sellers from responding and retaliating to buyer feedback.

[2] Trust in the intermediary is distinct from trust in the community of sellers. The basic distinction between these two targets of trust is that the community of sellers deals with their adhering to appropriate rules of transaction conduct, such as faithfully representing product characteristics, delivering products in a timely manner, adhering to product guarantees, and not engaging in opportunism. The intermediary, on the other hand, deals with making sure that sellers adhere to the rules of transaction conduct and providing recourse to buyers in case sellers deviate from these rules. Since trust in the intermediary helps assure that sellers would adhere to acceptable conduct, it is likely to enhance the buyers' trust in the community of sellers. Trust in the intermediary thus enhances trust in sellers. Trust in the intermediary and trust in the community of sellers are distinctly different concepts. For instance, trust in the Highway Patrol (which is equivalent to trust in the intermediary) to help ensure that drivers drive properly through monitoring and sanctioning is starkly different from trust in drivers (equivalent to trust in the community of sellers) to have the skills and willingness to drive properly.

Pavlou and Gefen (2005) proposed that a formative second-order model for PEIS (Figure A1) is a parsimonious model because the four first-order institutional structures are not highly inter-related, and each structure handles a different guarantee. In a formative higher-order model, the first-order factors do not reflect the second-order factor as in traditional scales. Rather, each factor contributes a unique aspect to the second-order construct (Chin 1998, Gefen et al. 2000).

Figure A1. Proposed Higher-Order Nature of the Perceived Effectiveness of Institutional Structures [Adapted from Pavlou and Gefen(2005)]



It is important to note that PEIS varies across buyers based on each buyer's degree of confidence in the marketplace's institutional structures to promote an environment that facilitates successful transactions based on their past experience with these structures, both across and also within the same marketplace. Even if the *objective* effectiveness of institutional structures could be theoretically derived, it is each buyer's *perceived* effectiveness that influences their transaction activity. PEIS varies across each individual buyer from extremely low levels where the institutional structures are deemed as ineffective to extremely high levels where they are deemed as bullet-proof.

The construct validity of the formative construct of PEIS was tested with MTMM analysis (Loch et al. 2003), which tests whether the items within the formative construct are more highly correlated with latent second-order construct than with any other variable in the study. All inter-item correlations between the latent PEIS formative construct and the measurement items of the feedback mechanism, escrow services, credit card guarantees, and trust in the intermediary are much higher than all other item-construct correlations. These results denote discriminant and convergent validity.

Online Supplementary Appendix 3. Confirmatory Factor Analysis (CFA) for Study's Principal Constructs

Items	Factor 1	Factor 2	Factor 3	Factor 4	Factor 5	Factor 6	Factor 7	Factor 8	Factor 9	Factor 10
Feedback1	**0.92**	0.51	0.31	0.39	-0.31	0.29	0.30	0.25	0.27	0.29
Feedback2	**0.94**	0.42	0.32	0.37	-0.33	0.33	0.32	0.28	0.31	0.31
Feedback3	**0.89**	0.46	0.30	0.36	-0.34	0.32	0.32	0.24	0.27	0.34
Feedback4	**0.88**	0.48	0.29	0.34	-0.34	0.32	0.29	0.26	0.32	0.26
Trust1	0.50	**0.89**	0.30	0.28	-0.51	0.25	0.37	0.38	0.34	0.30
Trust2	0.48	**0.89**	0.33	0.27	-0.53	0.27	0.36	0.39	0.35	0.28
Trust3	0.38	**0.88**	0.34	0.32	-0.54	0.29	0.35	0.41	0.36	0.35
Trust4	0.42	**0.87**	0.32	0.34	-0.50	0.30	0.40	0.37	0.37	0.33
CreditCard1	0.33	0.30	**0.92**	0.35	-0.31	0.24	0.35	0.19	0.38	0.25
CreditCard 2	0.32	0.31	**0.94**	0.33	-0.28	0.28	0.34	0.26	0.39	0.20
CreditCard3	0.28	0.32	**0.89**	0.36	-0.27	0.29	0.32	0.25	0.37	0.22
Propensity1	0.27	0.32	0.23	**0.92**	-0.18	0.31	0.21	0.32	0.37	0.26
Propensity2	0.27	0.37	0.31	**0.90**	-0.13	0.32	0.18	0.31	0.34	0.24
Propensity3	0.31	0.39	0.29	**0.88**	-0.11	0.32	0.23	0.30	0.39	0.21
Risk1	-0.40	-0.38	-0.23	-0.38	**-0.90**	-0.33	-0.40	-0.28	-0.22	-0.28
Risk2	-0.34	-0.42	-0.24	-0.36	**-0.88**	-0.36	-0.37	-0.31	-0.020	-0.29
Risk3	-0.29	-0.41	-0.31	-0.37	**-0.86**	-0.37	-0.36	-0.29	-0.28	-0.30
Escrows1	0.34	0.27	0.31	0.32	-0.25	**0.87**	0.28	0.31	0.26	0.34
Escrows2	0.32	0.28	0.29	0.33	-0.21	**0.89**	0.27	0.30	0.30	0.35
Escrows3	0.36	0.29	0.32	0.32	-0.22	**0.89**	0.31	0.27	0.29	0.29
Intentions1	0.18	0.36	0.26	0.28	-0.20	0.31	**0.92**	0.31	0.17	0.25
Intentions2	0.19	0.39	0.24	0.31	-0.22	0.28	**0.91**	0.35	0.16	0.23
Intentions3	0.21	0.35	0.27	0.30	-0.24	0.31	**0.93**	0.36	0.18	0.21
Experience1	0.38	0.39	0.19	0.34	-0.25	0.22	0.39	**0.91**	0.22	0.24
Experience2	0.29	0.37	0.22	0.26	-0.28	0.24	0.42	**0.89**	0.19	0.29
Experience3	0.35	0.45	0.26	0.24	-0.30	0.23	0.41	**0.86**	0.20	0.27
Intermediary 1	0.44	0.42	0.27	0.29	-0.21	0.33	0.28	0.21	**0.80**	0.08
Intermediary2	0.48	0.36	0.31	0.32	-0.19	0.39	0.30	0.22	**0.79**	0.27
Intermediary 3	0.45	0.42	0.37	0.37	-0.19	0.42	0.33	0.25	**0.77**	0.27
Intermediary 4	0.49	0.39	0.29	0.31	-0.21	0.36	0.31	0.24	**0.76**	0.28
Performance1	0.15	0.33	0.30	0.26	-0.32	0.42	0.27	0.12	0.06	**0.87**
Performance2	0.21	0.32	0.31	0.27	-0.35	0.41	0.31	0.15	0.07	**0.87**
Performance3	0.25	0.26	0.35	0.22	-0.36	0.40	0.33	0.10	0.08	**0.88**
Eigenvalue	4.20	3.56	2.98	2.96	2.87	2.79	2.75	2.63	2.49	2.40
Reliability	**.96**	**.98**	**.96**	**.96**	**.93**	**.95**	**.96**	**.98**	**.97**	**.85**

Online Supplementary Appendix 4. Technical Addendum on Response Surface Methodology for Cubic Effects

The basic properties of RSM that relate to the analysis of cubic polynomial equations are described in this technical addendum. The generic third-order (cubic) polynomial equation is given by:

$$Z = \alpha_0 + \beta_1 X + \beta_2 Y + \beta_3 X^2 + \beta_4 XY + \beta_5 Y^2 + \beta_6 X^3 + \beta_7 X^2 Y + \beta_8 XY^2 + \beta_9 Y^3 + \varepsilon_0 \quad [1]$$

To interpret response surfaces, three key features are used (Edwards 2007): (a) *stationary points*, (b) *principal axes*, and (c) *slopes along lines of interest*. Because these equations for these three key features are complex for cubic effects, we rely on matrix notation that can be readily calculated with Matlab®. The cubic polynomial model can be represented by:

$$Y = \beta_0 + X' \beta^* + X' B X \quad [2]$$

$$\text{Where } \beta^{*\prime} = (\beta_1 \ \beta_2 \ \ldots \ \beta_k) \text{ and } B = \begin{vmatrix} \beta_{11} & \tfrac{1}{2}\beta_{12} & \tfrac{1}{2}\beta_{13} \\ \tfrac{1}{2}\beta_{12} & \beta_{22} & \tfrac{1}{2}\beta_{23} \\ \tfrac{1}{2}\beta_{13} & \tfrac{1}{2}\beta_{23} & \beta_{33} \end{vmatrix}$$

1. Stationary Point

The *stationary point* is defined as the point on the response surface at which the surface slope is zero in all directions. If a stationary point exist on a response surface (which could be maximum, minimum, or saddle points), the location of stationary point w_o (x_0, y_0) would be given by:

$$x_0 = -\tfrac{1}{2}(B^{-1} \beta^*) \qquad y_0 = \beta_0 - \tfrac{1}{4}(\beta^{*\prime} B^{-1} \beta^*) \quad [3]$$

The type of stationary point w_o (maximum, minimum, or saddle point) depends on the determinant |B| of matrix B (Myers 1976). Specifically, the stationary point is either a maximum or minimum if the determinant |B| > 0, or a saddle point if the determinant |B| < 0. If the determinant is zero, the response surface would not have any stationary points.

2. Principal Axes

Principal axes are defined as the two functions that intersect at the stationary point and run perpendicular to each other, with one having the least and the other the most rate of decrease. Let λ_k be the three eigenvalues of matrix B, which are the roots of the third-order polynomial (Equation 1). Then, the first principal axis of the response surface will go through stationary point w_o with slope α_1, and the second principal axis will have slope α_2. The eigenvalues of matrix B can be obtained by solving $|B - \lambda I_3| = 0$, and the slopes α_k can be obtained by the eigenvectors corresponding to the eigenvalues. For concave surfaces (such as Figure 4a), the slope will decrease by at least $|\lambda_1|$ when moving in the direction of α_1 from the optimal w_o, and increase by $|\lambda_2|$ when moving in the α_2 direction. For saddle surfaces (such as Figures 4b and 4c), moving away from w_o will increase by $|\lambda_1|$ and decrease by $|\lambda_2|$ when moving in the direction of α_1 and α_2, respectively. In terms of calculating the angle of the principal axes relative to the x-axis, the angle α^* for w_o (x_0, y_0) is calculated by:

$$\alpha^* = \arctan[(Y - y_0) / (X - x_0)] \text{ if } x_0 > X \quad [4a]$$

$$\alpha^* = 180^o + \arctan[(Y - y_0) / (X - x_0)] \text{ if } x_0 < X \quad [4b]$$

3. Slopes along lines of interest

Slopes along lines of interest of the X-Y plot may provide additional useful information beyond the principal axes, such as different levels of institutional structures in our study. The calculation of the algebraic parameters of the slopes along the lines of interest is similar to the calculation for the principal axes after specifying the exact location of the line of interest.

Confidence Intervals and Significance Tests

To calculate confidence intervals for different parameters of the response surfaces, such as the stationary point and the slopes of the principal axes or other lines of interest, either there are formal regression formulas, such as Equation 5, or non-parametric procedures, such as bootstrapping and jackknifing can be used to estimate the significance levels of the parameters by sampling from an approximating distribution (Edwards and Parry 1993). For example, the minimum and maximum bounds of the 100(1-a)% confidence interval at the stationary point can be calculated by Equation 5:

$$[\min[\beta_0 - \tfrac{1}{4}(\beta^{*\prime} B^{-1} \beta^*)], \max[\beta_0 - \tfrac{1}{4}(\beta^{*\prime} B^{-1} \beta^*)]] \quad [5]$$

4. Testing Moderating Effects with Response Surface Methodology

3-D response surfaces are constrained by the number of variables that can be simultaneously examined, namely three (Edwards 1996). Therefore, when facing three (or more) independent variables influence a dependent variable, it is necessary to plot the effect of only two independent variables while keeping the level of the third independent variable constant at one or several levels. For example, in our case, we either kept perceived risk (Figure 4) or trust (Figure 5) constant while plotting the RSM plot of trust and PEIS (Figure 4) or of perceived risk and PEIS (Figure 5), respectively. Moreover, when a variable explicitly has a moderating effect (such as PEIS in this study), it is useful to examine the simultaneous effects of the two independent variables (trust and perceived risk in our context) at different levels of the (moderating) third variable (PEIS in our context), as shown in Figure 6 at three different levels of PEIS following Edwards.

The levels of the moderating variable can be selected with several procedures, such as cluster analysis, which allow for some meaningful levels in the moderating variable. Accordingly, there may be different levels of the moderating variable, such as high and low at the simpler level or multiple levels, which may correspond to either the theory or the empirical distribution of the moderating variable. For example, in our context, the theory clearly stipulated three meaningful levels of PEIS that are likely to influence whether trust and perceived risk are influential on transaction intentions. Thus, we chose three levels of PEIS (low, moderate, high), which correspond to three levels in the distribution, namely the mean and ± one standard deviation (STD) from the mean that follows Cohen and Cohen (1983). In our study, we also tested other levels of PEIS, such as the mean with ± two STDs from the mean and the median of PEIS (with one or two STDs levels). We also chose the three levels of the low, moderate, and high levels of PEIS based on various cluster analyses, such as two-step and K-means cluster analysis. Because the results were similar in the basic pattern of the effects of trust and perceived risk (as shown in Figure 6), we opted for the simpler Cohen and Cohen procedure.

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