

An Analysis of Consumer Trust During Online Purchasing Decision Process in Cross-Cultural Perspective: A Case Study of Online Marketplace

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ABSTRACT

The purpose of this research study is to analyse consumer trust during the online purchasing decision process from a cross-cultural perspective, specifically in the case of an online marketplace. The study has three primary objectives: to explore the value and importance of online purchasing among customers in different cultures, to examine the factors that influence consumers in different cultures to gain trust in online purchasing, and to assess the factors that affect consumer trust in different cultures when purchasing goods online. The study will use focus group discussions to gather data from participants in Indonesia and China, and thematic analysis will be conducted to analyse the gathered data. The findings of this study will be significant in providing insights into the factors that influence consumer trust in online purchasing decisions, specifically in cross-cultural contexts. Understanding these factors can help online marketplaces improve their services and increase consumer trust, which can lead to increased revenue and customer loyalty. Moreover, the study will contribute to the body of knowledge in the field of cross-cultural marketing, as it will provide insights into how cultural factors influence consumer behaviour in online marketplaces.

INTRODUCTION

In today's global market, the internet has revolutionised the way industries offer goods and services, as highlighted the traditional modes of distribution, such as retail or physical outlets, are no longer the sole options available to consumers. The internet has broadened the scope of buying and selling goods, providing convenient and accessible online platforms for transactions. As a consequence, customer behaviour and purchase intentions have been shaped by this shift. One crucial factor that influences consumers' decision-making process is trust. Trust in online transactions, including trust in the reliability and security of online sellers, payment methods, and product quality, plays a pivotal role in shaping customers' intentions to purchase goods online. The increasing reliance on the internet for buying and selling goods has made trust a major consideration for consumers in their online purchasing decisions (Poel, 2005).

The establishment of trust in online transactions is crucial for the success of e-commerce in the digital era (Pappas, 2016). There are three dimensions of trust in online transactions: competence, integrity, and benevolence (Oliviera, 2017). Competence involves providing accurate information on the online marketplace platform, as customers tend to review product details before making purchases (Gao, 2012). Integrity refers to consistency in delivering products as promised, aligning with customer expectations (Flavian, 2006). Failure to deliver consistency may lead to customers seeking alternative online marketplaces (Ashraf, 2018). Benevolence emphasises maintaining customer loyalty through strategies such as sales, membership discounts, and promotions (Valaskova, 2015).

In addition, website design and visual support are also crucial in enhancing trust for online customers (Pegnate, 2017). Website design influences visual appeal, ease of use, and navigation on the website (Yu, 2018). Secure payment options on the online marketplace platform are also critical in gaining customer trust, loyalty, and repeat business (Williams 2018).

Moreover, online consumer experience positively influences the decision-making process, and customers with more online transaction experience are likely to have a greater impact on their future purchase intentions (Zhang et al., 2018). Factors such as convenient website navigation, product variety, and information search bar are considered supportive in creating a positive customer experience. Online customer reviews are also critical elements during the decision-making process in online platforms, but their reliability may vary depending on the length and depth of analysis (Gursoy, 2018).

Trust is a crucial factor in the decision-making process in online marketplaces. Understanding the cultural background of the target market can be one of the ways to establish trust. Therefore, this research aims to investigate the experiences of participants from different cultures or nationalities during their online purchasing of goods or products on marketplace platforms. The findings are expected to reveal the factors that contribute to the establishment of trust in the online decision-making process.

LITERATURE REVIEW

Customer Trust in Online Purchase

Trust has been identified as a crucial factor in online transactions, influencing customers' purchasing behaviour and perceptions of risk, as highlighted (Ou, 2010). In the digitalized era of e-commerce, trust is also considered essential for the long-term success of online marketplaces, as noted (Pappas, 2016). Further analysed the factors that can influence and build customer trust in online transactions, identifying three dimensions: competence, integrity, and benevolence (Oliviera, 2017). Competence refers to the accurate provision of information on the online marketplace platform, as customers tend to review product details before making purchases (Gao, 2012). Failure to deliver accurate information can impact customers' trust in the marketplace, affecting future purchase intentions (Banerjee, 2018). Integrity pertains to the consistency of the business in delivering products on time and aligned with the platform's representations, as inconsistency can lead customers to search for alternatives (Ashraf, 2018; Flavian, 2006). Benevolence emphasises maintaining customer loyalty through strategies such as sales, membership discounts, or promotions to encourage repeat transactions on the platform (Valaskova, 2015). Furthermore, website design and visual support play a role in enhancing trust, as they contribute to visual appeal, ease of use, and secure payment methods, which are crucial for building trust and loyalty among online customers (Pegnate, 2017; Yu, 2018; Williams, 2018).

Cultural Background

In addition, website design and visual support are also crucial in enhancing trust for online customers (Pegnate, 2017). Website design influences visual appeal, ease of use, and navigation on the website (Yu, 2018). Secure payment options on the online marketplace platform are also critical in gaining customer trust, loyalty, and repeat business (Williams 2018).

Furthermore, culture has been identified as a factor influencing trust in online transactions (Hallikainen, 2018). Highlighted the impact of national culture on customer behaviour and attitudes in online transactions (Gefen, 2006). Understanding cultural nuances is essential for online marketplace players to attract customers from different nationalities (Davis, 2008). Hofstede's cultural dimensions, such as individualism-collectivism, uncertainty avoidance, power distance, masculinity-femininity, pragmatism-normative, and indulgence-restraint, can help understand the cultural influence on trust in online transactions. Cultural factors can influence the comprehension of customer expectations and decision-making processes in online transaction experiences.

Purchased Decision Making

Classified online decision-making styles into two categories: maximizers and satisfiers (Chowdhury et al., 2009). Maximizers are consumers who extensively seek information about related products or goods and spend more time browsing (Karimi et al., 2015). They tend to have more alternative

products and therefore take longer to make purchasing decisions (Besharat et al., 2014). On the other hand, satisfiers are selective in processing information and optimising their search for desired products in online marketplaces (Chang and Burke, 2007). They are easily satisfied with alternative possibilities and require less time for information search compared to maximizers.

METHODOLOGY

Qualitative research methodology is being utilised in this study on consumer behaviour. Qualitative research has several benefits, including its exploratory stance, which seeks to understand the reasons behind an event or phenomenon instead of proving or disproving a hypothesis, and its open-ended nature. The focus of this research is to investigate the perspective of online consumer trust and decision-making processes from a cultural standpoint. The methodology employed includes data collection through interviews, observation, and focus group discussions. A study on common qualitative designs, which include inductive, ethnography, grounded theory, case studies, and participatory action research. Inductive analysis is generally used for qualitative data analysis due to its focus on raw data analysis, as explained by. Divided the inductive approach into three phases: analytic strategies and questions, outcome of analysis, and presentation of findings. The core evidence in the text relevant to the objectives is the inductive analytic strategies and questions. The outcome analysis focuses on the themes or categories that are most relevant to the identified research objectives, while the presentation of findings highlights the themes, which are the most important factor to add to the presentation. In this study, themes will be identified through the analysis of interview data gathered from focus group discussions. Comparing and contrasting the themes from the participants' perspectives will result in two different analyses.

Research sampling for this research study will be done using purposive sampling. Purposive sampling is a technique of non-probability that does not need underlying theories or a set number of participants (Etikan, 2016). Hence, it is aligned with this study due to the selection of participants, the researcher preferred students of Coventry University with a different experience of purchasing through an online marketplace. Furthermore, the researcher decided to ask the participant to share their experience and knowledge. Thus, the most important factors are the participants' willingness and availability to participate and their ability to communicate their opinions in an expressive, articulate and reflective manner (Creswell et al, 2011). Moreover, there are several methods in purposive sampling, in this research. MVS or maximum variation sampling, also known as "heterogeneous sampling", is used to select participants across a wide spectrum that is related to the research issue (Etikan, 2016) . In addition, the participants for this research are divided into two groups which consist of five participants of each group. Furthermore, each group will be from a different nation or culture to share the similar experience of purchasing goods or services from online marketplace. The researcher will select the participants from Indonesia and China who are students of Coventry University (Creswell et al., 2011; Etikan, 2016).

RESEARCH RESULT
Respondent Overview

Table 1. Focus Group Discussion Participant

Title	Nationality	Gender	Age
Participant 1	Indonesia	Female	24
Participant 2	Indonesia	Male	22
Participant 3	Indonesia	Female	24
Participant 4	Indonesia	Male	26
Participant 5	Indonesia	Male	23
Participant 6	China	Male	21
Participant 7	China	Male	24
Participant 8	China	Female	25
Participant 9	China	Male	20
Participant 10	China	Male	20

Thematic Analysis

Table 2. Question 1

Why do you use online tools or online marketplaces to purchase goods or products?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Convenient/Variety of options	(High) Uncertainty of avoidance (Hofstede, 2010)
2			Reduce cost/Price	
3			Save Time/Reduce Cost	
4			Variety of options	
5			Variety of options	
6		Chinese	Convenient	Low Uncertainty of avoidance (Hofstede, 2010)
7			Convenient	
8			Convenient	
9			Convenient/Safe	
10.			Convenient	

Table 3. Question 2

What kind of goods do you buy via online tools and why?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Product availability oriented / Daily needs	(High) Uncertainty of avoidance (Hofstede, 2010)
2			Product availability oriented / Fashion stuff	
3			Product availability oriented / Fashion stuff	
4			Product availability oriented / Electronic Goods	
5			Product availability oriented / Home Appliance	
6		Chinese	Discount oriented /Electronic Goods	Collectivism / (Low) Uncertainty of avoidance (Hofstede, 2010)
7			Discount oriented /Fashion Stuff	

8			Discount oriented /Fashion Stuff	
9			Discount oriented /Electronic Goods	
10.			Discount oriented /Electronic Goods	

Table 4. Question 3

How many times usually do you buy goods from online tools and why?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Depends on the needs	Restraint (Hofstede, 2010)
2			Depends on the needs	
3			Depends on the needs	
4			Depends on the needs	
5			Depends on the needs	
6		Chinese	Depends on the Discount offers	Indulgence (Hofstede, 2010)
7			Depends on the Discount offers	
8			Depends on the Discount offers	
9			Depends on the Discount offers	
10.			Depends on the Discount offers	

Table 5. Question 4

What are your reasons to use online tools to buy goods?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Variety of options	Ease of Use (Pengnate, 2007)
2			Time prior	
3			Reduce Cost / Variety of options	
4			Convenient / reduce cost	
5			Convenient / Discount	
6		Chinese	Price / Discount	Create Loyal Consumer (Valaskova, 2015)
7			Discount	
8			Product quality	
9			Convenient / price	
10.			Price	

Table 6. Question 5

How do you trust your online tools/marketplace to buy goods?

Participant	Meta Code	Sub Code	Coding	Comment
1			Reputation	Integrity Oliviera (2017)
2			Reputation	

3	National Culture	Indonesian	Reputation	Benevolence Oliviera (2017)
4			Recommendation	
5			Recommendation	
6		Chinese	Recommendation	
7			Review	
8			Recommendation	
9			Review	
10.			Reputation	

Table 7. Question 6

Are there any experiences (bad/good) with online tools/online marketplaces that affected your trust?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Good experiences	Customer Satisfaction (Pappas, 2016)
2			Satisfy	
3			Satisfy	
4			Good and bad experiences	
5			Satisfy	
6		Chinese	So far only good experiences	Customer Satisfaction (Pappas, 2016)
7			Bad experiences	
8			Satisfy	
9			Satisfy	
10.			Good experiences	

Table 8. Question 7

What are your considerations to purchase goods via online tools/ online marketplace?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Review	Maximazer (Chowdury, 2009)
2			Price	
3			recommend	
4			Price	
5			Price and review	
6		Chinese	Quality	Satisficers (Chowdury, 2009)
7			Quality	
8			Quality	
9			Quality/Price	
10.			Price	

Table 9. Question 8

If you want to buy goods via online tools/online marketplace, do you make a comparison between goods or online tools/online marketplace?

Participant	Meta Code	Sub Code	Coding	Comment
1		Indonesian	Compare products	Information interpretation and motivational differences
2			Never compare	
3			Compare website	
4			Compare products	

5	National Culture		Compare price	(Oliviera, 2016)
6		Chinese	Compare price	Information interpretation and motivational differences (Oliviera 2016)
7			Compare price	
8			Compare Product	
9			Compare price and product	
10.			Compare price and product	

Table 10. Question 9

When you decide to purchase goods via online tools or online marketplace, how do you feel and why?

Participant	Meta Code	Sub Code	Coding	Comment
1	National Culture	Indonesian	Happy	Post Purchase Behaviour (Karimi, 2018)
2			Happy	
3			Satisfied	
4			Happy	
5			Happy	
6		Chinese	Satisfied	Post Purchase Behaviour (Karimi, 2018)
7			Satisfied	
8			Satisfied	
9			Satisfied	
10.			Guilty and happy	

DISCUSSION

Culture

The study compared the attitudes and behaviours of Indonesian and Chinese participants in using online marketplace platforms for purchasing goods. The results showed that there were similarities and differences in the way these two cultures approach online shopping. One of the similarities was that both groups found online tools easy to use and convenient for purchasing products. However, the Chinese participants were more likely to take risks and accept ambiguity when purchasing products online than the Indonesian participants. This was due to the fact that Chinese culture has a lower uncertainty avoidance than Indonesian culture.

Regarding the question of what products the participants preferred to purchase through online marketplaces, both Indonesian and Chinese participants showed a preference for purchasing electronics goods, clothes, accessories, and other goods that have discounts from online stores. However, only the Chinese participants were more likely to purchase electronic goods due to their low uncertainty avoidance, while Indonesian participants were more cautious about purchasing these items online due to concerns about ambiguity.

When it came to spending money online, the Indonesian participants were more concerned about their spending compared to the Chinese participants. The Chinese participants were more willing to spend money as long as they could get discounts on the products they wanted to purchase. This behaviour is consistent with the theory of low uncertainty avoidance in Chinese culture,

where taking risks is encouraged. In contrast, Indonesian participants were more cautious about their spending and tended to avoid ambiguity, which led to them being categorised as having a high uncertainty avoidance (Hofstede, 2010).

Another interesting finding was that both Indonesian and Chinese participants were less likely to purchase food online, which is related to their highly similar collectivist national culture. Also highlighted that Chinese society's characteristic is restrained (Hofstede, 2010). However, this research found that the Chinese participants were rather indulgence characteristic, which shows how Chinese participants could not resist the offer from the online marketplace such as products discount. This might potentially be because Chinese participants have been exposed to the outer world or received the impact of globalisation that (is inevitable) and eventually shifted how Chinese participants behave as online consumers.

In conclusion, the study showed that culture plays an essential role in shaping individuals' attitudes and behaviours towards online shopping. Indonesian and Chinese participants had different levels of uncertainty avoidance, which influenced their preferences and behaviours when using online marketplaces. The Chinese culture's tendency to accept ambiguity resulted in the participants being more willing to take risks when purchasing products online, while the Indonesian culture's tendency to avoid ambiguity resulted in participants being more cautious about their spending online.

Online Trust

The study conducted on Indonesian and Chinese participants regarding their perspectives on online marketplace has revealed some interesting findings. Firstly, both nationalities considered price as one of the most important reasons for online shopping. The Indonesian participants stated that it would save cost whereas the Chinese participants mentioned that it would be easier to compare prices between online tools and have a better price for the products. This is in line with the study which highlighted the importance of attracting online consumers through discounts, memberships, and other bonuses (Valaskova, 2015). Both nationalities' reasons for online shopping are primarily focused on price, with minor cultural differences observed.

The Indonesian participants identified ease of use as another significant reason for purchasing products online, along with price. They also mentioned concerns about saving on travel costs and the user-friendliness of online tools. These factors were further supported in the research, which emphasised the importance of website design and user-friendliness in the online business environment (Pengnate, 2017). Additionally, pointing out that providing information to consumers in online environments could lead to better choices and increased satisfaction (Hassanein, 2015). These factors highlight the importance of website design, information provision, and ease of use in attracting and retaining online consumers.

Regarding the trust factors, both Indonesian and Chinese participants trust recommendations from relatives, such as friends and family. Additionally,

they believe in online reviews from experts, such as YouTubers giving reviews on certain online marketplaces or comments from previous online consumers who have had the experience of purchasing on that particular online marketplace. Supported the importance of trust in online purchasing, which generates a positive attitude from the customer, such as online consumer behaviour and how customers perceive potential risks (Ou, 2010). However, the Indonesian participants mentioned that they would trust an online marketplace only if it has a good reputation. This behaviour is related to their high uncertainty of avoidance, as defined by (Hofstede, 2010). They tend to avoid ambiguity by only trusting online marketplaces with a good reputation. The idea that the competence of an online marketplace could emphasise its ability to provide what they promise to online consumers (Oliviera, 2017) . This suggests that Indonesian participants look at several factors to create or gain trust in a certain online marketplace, including the quality of the content provided and the potential faults made by the marketplace.

When it comes to the experiences of purchasing products or goods online, both nationalities have had bad experiences. The Indonesian participants received different products, such as colours or sizes, from the information provided on the online marketplace. In contrast, Chinese participants would still choose to purchase on an online platform even if they had a bad experience. The Chinese participants would perceive the fault as their own, due to their low uncertainty of avoidance, which means they can accept more ambiguity. Consistency is the key for an online marketplace to give online consumers satisfaction (Oliviera, 2017). Consistency is defined as whether the information stated on the online marketplace matches the actual products received by customers. Indonesian participants have high uncertainty of avoidance, which makes it difficult for them to re-establish trust in a certain online marketplace when they have had a bad experience (Hofstede, 2010). Online consumer satisfaction might occur when the expectation created and the obtained result are the same, leading to trust and loyalty (Flavian, 2006). Unfortunately, both Indonesian and Chinese experiences when purchasing from online marketplaces suggest that certain marketplaces lack consistency in maintaining customer satisfaction.

In conclusion, both Indonesian and Chinese participants have similar reasons for purchasing products or goods online, primarily focused on price. However, they differ in their trust factors, with the Indonesian participants placing greater emphasis on a good reputation. The user-friendliness of online tools, information provision, and website design are crucial factors in attracting and retaining online consumers.

Decision-making Process

The rise of online marketplaces has revolutionised the way people purchase products and services. In recent years, the number of online shoppers has increased dramatically, especially in developing countries like Indonesia and China. However, the behaviour of online consumers can vary based on cultural factors. This essay will analyse the responses of Indonesian and

Chinese participants to questions related to online purchasing behaviour, with a focus on cultural differences.

In question number 7, found that Indonesian and Chinese participants have different considerations before purchasing products online (Yates and Oliveira, 2016). Indonesian participants tend to focus on price, while Chinese participants prioritise product quality. This difference can be attributed to the cultural behaviour of Chinese participants, who tend to tolerate ambiguity (Hofstede, 2010). Additionally, the study identified two types of online consumers: maximizers and satisficers. Maximizers need a lot of information before making a purchase decision, which is consistent with the behaviour of Indonesian participants in this study (Chowdhury, Ratneshwar, and Mohanty, 2009). On the other hand, satisficers are content with minimal information, which characterises the behaviour of Chinese participants. Therefore, the uncertainty avoidance cultural dimension affects the way Indonesian and Chinese participants behave when making online purchases.

Question number 8 revealed that both Indonesian and Chinese participants consider price when comparing products or online marketplaces. However, the Chinese participants place more importance on the security of the online marketplace than the Indonesian participants, who do not consider it a major concern. The decision-making process of online consumers is influenced by their experience on the online marketplace. Chinese participants are influenced by the design of the online marketplace and its variable features, such as navigation, order processing, product selection, and personalization (Zhang, Zhao, and Gupta, 2018). In contrast, Indonesian participants are motivated by the availability of certain products online and the potential for cheaper prices than in offline stores. Therefore, Indonesian participants are more focused on the products themselves, while Chinese participants prioritise the online environment.

Question number 9 revealed that both Indonesian and Chinese participants are happy and satisfied when the products they ordered online meet their expectations. This behaviour is important because it can lead to purchase retention and consumer loyalty (Karimi, 2018). The variables that make Indonesian and Chinese participants happy and satisfied are the safe and timely delivery of their products. Thus, the delivery process and delivery time are significant factors that influence the loyalty of Indonesian and Chinese customers.

In conclusion, this essay has analysed the responses of Indonesian and Chinese participants to questions related to online purchasing behaviour, with a focus on cultural differences. Indonesian and Chinese participants have different considerations before purchasing products online, with Indonesian participants focusing on price and Chinese participants prioritising product quality (Yates and Oliveira, 2016). Additionally, the study identified two types of online consumers: maximizers and satisficers, which correspond to the behaviour of Indonesian and Chinese participants, respectively (Chowdhury, Ratneshwar, and Mohanty, 2009). Moreover, the design of an online marketplace is more important to Chinese participants than to Indonesian

participants, who are motivated by product availability and lower prices (Zhang, Zhao, and Gupta, 2018). The safe and timely delivery of products is a significant factor that can affect the loyalty of both Indonesian and Chinese customers (Karimi, 2018).

CONCLUSION AND RECOMMENDATION

In conclusion, the cultural perspectives of Chinese and Indonesian participants have similarities and differences that affect their behaviour as online consumers. This research highlights that Chinese culture tends to have indulgence behaviour, which is affected by the current situation and circumstances. Both Chinese and Indonesian participants prioritise price and product availability before deciding to purchase goods, with payment security being a crucial factor. Moreover, the delivery process and time are important factors that affect the happiness and satisfaction of both Indonesian and Chinese customers, leading to potential purchase retention and loyalty. Overall, online marketplace players should provide their consumers' needs on their platform to ensure that they stay loyal. This research emphasises the importance of understanding cultural perspectives in the decision-making process of online consumers and provides insights for businesses to cater to the needs and expectations of their target audience.

ADVANCED RESEARCH

Based on the findings of this study, several recommendations for further research can be made to deepen the understanding of online consumer behaviour in Indonesia and China, and its cultural implications. Future research could benefit from a more in-depth cultural comparison by expanding variables such as social values, shopping habits, and demographic differences, offering a comprehensive view of cultural factors affecting consumer behaviour. Investigating the impact of emerging technologies, including social media and mobile shopping apps, on consumer decisions is crucial, focusing on the influence of online reviews, influencers, and social media campaigns. Segment analysis to identify consumer groups with distinct characteristics based on demographics, psychographics, and behaviour can reveal specific needs of different market segments. Additionally, studying the long-term effects of the COVID-19 pandemic on online shopping behaviour and how these changes may persist is essential. Longitudinal studies to observe behavioural changes over time, field experiments to test various marketing strategies in different cultural contexts, and exploring psychological and emotional factors influencing purchase decisions will provide valuable insights. Furthermore, examining the social environment's influence, such as the role of family, friends, and community in purchase decisions, can uncover social dynamics affecting online consumer behaviour on digital platforms.

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