

Chapter XI

On the Need to Include National Culture as a Central Issue in E-Commerce Trust Beliefs

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ABSTRACT

Deliberate exploitation of natural resources and excessive use of environmentally abhorrent materials have resulted in environmental disruptions threatening the life support systems. A human centric approach of development has already damaged nature to a large extent. This has attracted the attention of environmental specialists and policy makers. It has also led to discussions at various national and international conventions. The objective of protecting natural resources cannot be achieved without the involvement of professionals from multidisciplinary areas. This chapter recommends a model for the creation of knowledge-based systems for natural resources management. Further, it describes making use of unique capabilities of remote sensing satellites for conserving natural resources and managing natural disasters. It is exclusively for the people who are not familiar with the technology and who are given the task of framing policies.

INTRODUCTION

Despite the differences national culture can cause in e-commerce behavior (Kacen & Lee, 2002; Lynch & Beck, 2001) and despite e-commerce becoming global, research on trust and trust

beliefs in e-commerce has mostly ignored the possible effects of national culture.¹ With few exceptions (e.g., Jarvenpaa & Tractinsky, 1999), trust in e-commerce research has been conducted almost exclusively in the U.S. Yet the U.S is in some regards a unique national culture because

of its patently high degree of individualism and relatively low degree of uncertainty avoidance (Hofstede, 1984), degrees so different from other national cultures that concerns have been raised in other realms of research as to whether research based on the U.S. can be generalized to other countries (Bagozzi, Wong, Abe, & Bergami, 2000; Hofstede, 1980b).

The underlying proposition of this study is that if national culture and trust are closely related, as proposed in theory (Doney, Cannon, & Mullen, 1998; Fukuyama, 1995; Hofstede, 1984) but not yet verified, then research on trust should include national culture as a prime aspect. This proposition is examined in the context of e-commerce because trust and trust beliefs are major players in e-commerce adoption (Gefen, 2000; Gefen, Karahanna, & Straub, 2003a; 2003b; Kim, Xu & Koh, 2004; McKnight & Chervany, 2002; Pavlou, 2003; Pavlou & Gefen, 2004). Trust in the context of e-commerce has generally been treated as even more significant than in other settings because of the lack of personal contact and the lack of social cues in e-commerce (Gefen et al., 2003a).

Accordingly, the objectives of this study are twofold. First, to verify that the psychometric properties and nomological validity of trust beliefs as created in research about the U.S. applies elsewhere. And second, to verify that the way trust is created and the way it affects e-commerce does vary by culture.²

The research model is presented in Figure 1. Trust building processes, namely familiarity and predictability, are hypothesized to affect the three trust beliefs, which in turn, are hypothesized to affect behavioral intentions. The trust beliefs are proposed to apply to both cultures, although the trust building processes are hypothesized to differ in their effect. The outcomes of these consumer trust beliefs are (1) a willingness to buy online from the vendor (Jarvenpaa & Tractinsky, 1999; Reichheld & Schefter, 2000) and (2) a willingness to window-shop at the online vendor (Gefen, 2000; Gefen, 2002b). These trust beliefs are composed

of three distinct beliefs dealing with integrity, ability, and benevolence (Gefen, 2002b; McKnight et al., 2002). The effect of national culture on trust beliefs is based on Hofstede (1984) and Doney et al. (1998) and examined by comparing the same model with data collected in the U.S. and Israel.

THEORETICAL BACKGROUND CONFLICTING CULTURAL PROCESSES OF TRUST

Trust is the willingness to depend upon another party and be vulnerable to the actions of this other party based on the assumption that the trusted party will deliver without taking advantage of the situation (Mayer, Davis, & Schoorman, 1995). This conceptualization of trust, which is also known as “trusting intentions” (McKnight et al., 2002) and trustworthiness (Jarvenpaa & Tractinsky, 1999), is based on a set of beliefs that others upon whom one depends will behave in a socially acceptable manner by showing appropriate integrity, benevolence, and ability (Doney & Cannon, 1997; Gefen et al., 2003b; Mayer et al., 1995; McKnight et al., 2002). These three beliefs are labeled by most research as “trust beliefs” (Gefen, 2002b; McKnight et al., 2002), although Mayer et al. (1995) label these “trustworthiness.” Trust, defined by some research as behavioral intentions, by others as beliefs, and by yet others as a mixture of both, is crucial in many business interactions (Fukuyama, 1995; Ganesan, 1994; Kumar, 1996; Williamson, 1985; Zucker, 1986), including e-commerce (Gefen et al., 2003b; Jarvenpaa, Tractinsky, & Vitale, 2000; McKnight et al., 2002; Pavlou, 2003; Pavlou & Gefen, 2004; Reichheld & Schefter, 2000), e-government (Gefen, Rose, Warkentin & Pavlou, 2004; Warkentin, Gefen, Pavlou, & Rose, 2002), and IT adoption in general (Gefen, 2002a).

Trust is created in many ways. Doney et al. (1998) theorized a model in which trust is built

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