Chapter 8
Trust in E–Commerce From the Cultural Perspective:
A Systematic Literature Review

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ABSTRACT

The purpose of this study is to review the literature on e-commerce trust from a cultural perspective, analyze where and how research is conducted, and determine the research stream. For this purpose, a systematic literature review of 52 peer-reviewed articles published in the Scopus database on trust in e-commerce was performed. The findings indicate that there has been a rise, over time, in the number of publications that discuss trust in e-commerce across a variety of cultural contexts. Various methodologies have been employed in these studies, and e-commerce trust has been analyzed in several sectors. The articles on trust in e-commerce from the cultural perspective are under three categories: impact of culture on online trust, antecedents, and consequences of online trust. In this regard, this study contributes to the body of knowledge by evaluating the process of establishing trust in e-commerce and examining the antecedents and consequences of online trust from the cultural perspective.

INTRODUCTION

Electronic commerce (e-commerce), which is described as the acquiring and selling of goods, services, and ideas via the use of communication technology, most notably the Internet, has become a critical component of modern enterprises, especially in the COVID-19 era (Bhatti et al., 2020; Shahzad, Hassan, Abdullah, Hussain & Fareed, 2020). The coronavirus pandemic has impacted global e-commerce and consumer behavior. Due to the virus's containment, millions of people stayed home in early 2020, making digital channels the preferred shopping choice. In 2019, it was discovered that 1.92 billion people used the internet to shop (Statista, 2022). For common things like food, apparel, but also retail technology, demand was extremely high in June 2020, reaching a record 22 billion monthly visits. It is

expected that the number of people who purchase online will increase at a rapid rate around the world (Wang, Dang, Nguyen & Le, 2020).

It is asserted that the expansion of e-commerce has caused persistent and profound changes in the way that individual's shop. Even in countries where online shopping is already widespread, it is predicted that e-commerce will continue to grow. According to the Europe E-commerce Europe report, North America and Asia dominate the world e-commerce trade. In addition, it is seen that there is a serious interest in e-commerce in eastern European countries (E-commerce Europe, 2022). In that sense, as a critical enabler of successful e-commerce, the importance of developing, establishing, and maintaining trust between consumers and sellers is increasingly becoming acknowledged in both the academic and practitioner domains. Trust in e-commerce has been widely investigated in previous literature (Kolsaker & Payne, 2002; Corbitt, Thanasankit & Yi, 2003; Chen & Dhillion, 2003 Salam, Iyer, Palvia & Singh, 2005; Palvia, 2009; Abyad, 2017; Teo & Liu, 2017; Hallikainen & Laukkanen, 2018; Sullivan & Kim, 2018; Mumu, Saona, Mamun & Azad, 2021). Trust can be described as confidence in the trade partner's reliability and honesty. Concerns regarding an online store's trustworthiness are among the most critical variables distinguishing online purchasers from non-buyers (Hallikainen & Laukkanen, 2018). Since an online purchaser's decision is so complicated and intelligent, trust must be considered in the decision-making process (Constantinides, 2004; Lăzăroiu et al., 2020). When people shop online, privacy and security concerns might be paramount. Because consumers' views of privacy and security, as well as the quality of information, are significant predictors of trust, firms should be concerned about these variables in order to improve transaction volume (Kim, Ferrin & Rao, 2008).

Particularly important in e-commerce is trust, because not only do individuals have varying levels of trust in regards to e-commerce, but people from different national cultures also differ in their overall level of trust in regards to e-commerce (Hallikainen & Laukkanen, 2018). Indeed, cultural differences have been of interest to many e-commerce marketers attempting to comprehend how to influence consumers of various cultures. Abyad (2017) argues that the global nature of online transactions highlights the necessity of considering how trust and trust-building differ across cultures. In the pertinent literature, researchers have emphasized the relevance of investigating trust in e-commerce from a cultural perspective. For instance, Benamati, Özdemir, and Smith (2021) discovered that consumers in the United States and India have different perceptions of trust in e-commerce. In their study on students, Mosunmola et al. (2019) demonstrated that the interaction between perceived value dimension and individual culture has a significant effect on trust. Merhi, Hone and Tarhini (2019) found that the predictors of behavioral intention towards adoption of mobile banking services are different for Lebanese and English mobile banking users. Mensah (2020) found that culture has an effect on the willingness of African students in China to use e-government services. Moreover, process flexibility and perceived control are crucial factors in establishing online trust in China. E-commerce success, however, necessitates more than the strong IT and process design skills developed in Western countries (Huang, Ba, & Lu, 2014).

The success of e-commerce platforms is largely dependent on their ability to inspire trust. The creation and establishment of online consumer trust, as well as the manner in which it will be developed, depend on the cultural factors that influence the behaviors and beliefs of individuals. In that sense, it is essential to investigate the basic characteristics of the process of establishing trust in e-commerce, as well as the antecedents and consequences of trust in e-commerce across various cultures. Therefore, the purpose of this study is to conduct a systematic literature review on studies that examine trust in e-commerce from a cultural perspective. In this vein, this study firstly examines trust in e-commerce and then it endeavors to answer following questions: (1) What theories do these studies utilize? (2) Which methodological

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