
**A STUDY OF INDIVIDUAL CONSUMER LEVEL CULTURE
IN B2C E-COMMERCE THROUGH A
MULTI-PERSPECTIVE iTRUST MODEL**

A THESIS SUBMITTED IN FULFILMENT OF THE REQUIREMENTS FOR THE AWARD
OF THE DEGREE OF

DOCTOR OF PHILOSOPHY

BY

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Certificate of Original Authorship

I certify that the work in this thesis has not previously been submitted for a degree nor has it been submitted as part of requirements for a degree except as fully acknowledged within the text.

I also certify that the thesis has been written by me. Any help that I have received in my research work and the preparation of the thesis itself has been acknowledged. In addition, I certify that all information sources and literature used are indicated in the thesis.

Signature of Student:

Date:

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List of Publications

The following research articles were produced to publish some concepts and findings from the work undertaken by the author during the course of this PhD research study.

Referred Conference Papers

- SOHAIB, O. & KANG, K. 2012. The role of Technology, Human and Social Networks in Serviceable Cross-Cultural B2C Websites. 19th International Business Information Management Conference (IBIMA), 2012 Barcelona, Italy. IBIMA, 1-11. Published in Journal of Internet and e-Business Studies <http://www.ibimapublishing.com/journals/JIEBS/2012/264305/264305.pdf>
- SOHAIB, O. & KANG, K. 2014. Impact of Religiosity on Interpersonal Trust in B2C Context: A Cross-Culture Analysis. The 18th Pacific Asia Conference on Information Systems (PACIS 2014), Chengdu, China. PACIS 2014 Proceedings. <http://aisel.aisnet.org/cgi/viewcontent.cgi?article=1078&context=pacis2014>
- SOHAIB, O. & KANG, K. 2014. The Influence of Culture on iTrust Aspects in B2C E-Business. 24th International Business Information Management Conference (IBIMA), Milan, Italy. IBIMA. <http://www.ibima.org/ITALY2014/papers/osam.html>

Referred Journal Publications

- SOHAIB, O. & KANG, K. 2014. Cultural Aspects of Business-to-Consumer (B2C) E-commerce: A Comparative Analysis of Pakistan and Australia. *The Electronic Journal of Information Systems in Developing Countries*, 61, 1-18. <http://www.ejisdcs.org/ojs2/index.php/ejisdcs/article/view/1208>
- SOHAIB, O. & KANG, K. 2015. Individualistic-Collectivistic Impact on iTrust towards Purchase Intention in B2C E-Business. *Journal of Internet and e-Business Studies*. IBIMA publishing. Accepted for Publication
- SOHAIB, O. & KANG, K. 2015. Individual Level Culture Influences on Online Consumer iTrust Aspects towards Purchasing Intention across Cultures: A S-O-R Model. *International Journal of Electronic Business*. Inderscience Publishers, vol 12, issue 2, pp. 143-161

Refereed Journals papers: under review (as of June 2015)

- SOHAIB, O. & KANG, K. 2014. Effects of Culture on Consumers Cognition, Emotion and iTrust in B2C Context at the Individual Level across Cultures. *Journal of Global Information Management (JGIM)*. IGI Publishing

PhD Consortium Papers

- SOHAIB, O. & KANG, K. 2013. The Importance of Web Aecessibility in Business to-Consuemer (B2C) Websites'. Doctoral Consortium, 22nd Australasian Software Engineering Conference (ASWEC 2013). Melbourne. http://aswec2013.ict.swin.edu.au/ASWEC2013-PhD-Symposium/papers/paper_2.pdf
- SOHAIB, O. & KANG, K. 2014. Examining the Effects of Culture on iTrust in B2C at the Individual Level: A Cross-Culture Analysis. Doctoral Consortium, The 18th Pacific Asia Conference on Information Systems (PACIS 2014), Chengdu, China. <http://pacis2014.org/data/pacisDC.html>

Abstract

Building trust and understanding their relationship with consumer online purchasing decisions is important to business-to-consumer (B2C) e-commerce firms seeking to extend their reach to consumers globally. This study addresses the gap in the knowledge about this relationship by studying the cognitive and affective responses of consumers towards a B2C e-commerce website.

Based on the Stimulus–Organism–Response (S–O–R) model, this study examines the moderating role of individual consumer culture on the relationship between web design (website accessibility, visual appearance (colour and images) and social networking services), consumer behaviour (religiosity), privacy, security, emotions (fear and joy) and interpersonal trust (iTrust), cognitive and affect-based trust concerning online purchasing intentions. The motivation of this study includes testing and comparing individual consumer cultural values (individualism and uncertainty avoidance) difference moderators in proposed multi-perspective model of online interpersonal trust (iTrust) across two different societies (Australia and Pakistan).

This research applied a quantitative methodology and a cross-sectional survey design approach. In order to empirically test the research model, surveys were conducted in Pakistan and Australia. A total of 270 participants from Pakistan and 255 from Australia responded to the survey. The data of the survey were analysed with the SEM-Partial Least Square (PLS) approach using SmartPLS 3.0.

The results of the analysis generated mixed findings. It was found that depending on the stimulus (S) towards which a reaction is made provides a signal regarding the cognitive and affect-based trust (Organism) of B2C e-commerce website, which influence consumers purchase intentions (Response) at the individual level across culture.

The results of this study highlight the need to consider individual consumer level cultural differences when identifying the mix of e-commerce strategies to employ in B2C websites, not only at the country level but also in culturally diverse country such as Australia.

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