

# **Does Trust Really Matter in Electronic Shopping? A Comparison Study of Korean, Taiwanese, and UK Consumers**

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## **Abstract**

Electronic shopping has become an ever-increasing phenomenon in the online business world. A conceptual challenge in exploring the role of trust in e-commerce is translating an inherently individual level concept, particularly in a repurchasing context, but a complete understanding of consumer trust, attitudes and repurchasing intentions is still limited. Previous studies reveal that numerous consumers do not trust most firms, which deal with electronic business. Using a cross-cultural approach, this study empirically examines the impact of levels of consumer trust on repurchasing intentions through the mediating variable, internet usage behavior. Based on responses from three countries (South Korea, Taiwan and UK), the results show that consumers have different levels of trust on repurchasing intentions, indicating that there are different relationships between trust,

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repurchase intent, and internet usage behavior. Managerial implications and future research directions are also discussed.

Keywords: trust, attitudes, repurchase intentions, electronic shopping/online shopping, cross-cultural study

## INTRODUCTION

The virtual market place the so-called electronic commerce (e-commerce) or electronic business or trade (e-business or e-trade) has opened up new business opportunities for the seller and consumer (Ba 2001; Burt and Sparks 2003). However, consumers are concerned with various transactional factors such as convenience, security, privacy, and particularly trust related to on-line shopping or electronic shopping: e-shopping (Drennan, Mort, and Previte 2006; Chiang and Dholakia 2003; Trifts and Häubl 2003). One of the major concerns for electronic consumers is trust related to attitudes. No doubt, trust plays a vital role in building and maintaining electronic marketing (e-marketing) relationship (McCole 2002; Ba 2001). Studies on trust appear to be boundless (Rotter 1971; Rousseau et al. 1998; Morgan and Hunt 1994). For example, consumer trust has been widely cited as an important component of e-commerce (Papadopoulou et al. 2001; Urban, Sultan, and Qualls 2000; Singh and Sirdeshmukh 2000; Doney and Canon 1997).

In extant research, there is a strong normative bias toward the inherent value of trust: that is, trust is good for performance in the business-to-business literature (Anderson and Weitz 1989; Atuahene-Gima and Li 2002; Wick, Berman, and Jones 1999). A conceptual challenge in exploring the role of trust in e-commerce is translating an inherently individual level concept, particularly in a repurchasing context (Pavlou 2003; Morgan and Hunt 1994). Consistent with this direction, notable scholarly effort has been devoted to improve our practical understanding of such important online purchasing constructs as trust and attitudes (Chau et al. 2007; Heijden, Verhagen, and Creemers 2003; Jarvenpaa, Tractinsky, and Saarinen 1999; Yoh et al. 2002). Indeed, researchers have focused on modeling trust and attitudes and also on investigating the interrelationship which results in purchase behavior (Ranaweera and Prabhu 2003;

Mukherjee and Nath 2003). Such a relationship that has attracted considerable attention in the literature concerns the antecedent role of trust and attitudes (Ha and Perks 2005; Delgado-Ballester and Munuera-Alemán 2001; Taylor and Hunter 2002). Despite these endeavors, however, there is an ambiguity to certain extent why a consumer's trust level directly influences his/her purchase intentions or whether attitudes appropriately mediate the relationship between trust and purchase intentions, particularly in a repurchasing context.

Various studies provide a consensus of empirical results, which identifies trust as an antecedent of attitudes toward a particular website (Hassanein and Head 2007; Trifts and Häubl 2003; Heijden et al. 2003; Jarvenpaa et al. 1999), while other relevant studies suggest that trust is directly related to purchase intentions (Hennig-Thurau and Klee 1997; Pavlou 2003; Yoh et al. 2003). The literature indicates that there is the absence of solid evidence between trust, attitudes, and repurchase intentions when consumers revisit websites to repurchase (Watson and Goodhue 2007; Grewal, Hardesty, and Gopalkrishnan 2004). The question is whether trust can be always translated into online consumer's behavioral responses motivating the consumer in a repurchasing context. This question is important to understand the nature of how the impact of trust has long-term customer value in an increasingly competitive online marketplace. This interest has certainly a managerial relevance, as e-marketers may have tied these variables to the cognitive and emotional process, which lead to repurchase behavior.

### **International Significance**

There are various definitions of culture from distinct taxonomies but not accepted agreed definition in the literature (Doney, Cannon, and Mullen 1998; Soars, Farhangmehr, and Shoham 2007; Baack and Singh 2007). Culture has different meaning according to various writers: cultural inter-/national shared values and beliefs and ethnicity framework (Hofstede 1980); cultural variation (Schwartz 1994), national culture as specific character of society (Doney, Cannon, and Mullen 1998). It can be argued that culture presents multifaceted dimensions.

These dimensions affect various dimensions of consumer behaviors. Mattila (1999) reveals that culture influences motivation to purchase in the context of cross-sectional study across nations. Liu, Marchewka, and Ku (2004: 34) point out that “more research is needed to understand more fully the effects of culture dimensions in a global marketplace.” The literature echoes the increasing growth and development of information and communication technologies which have resulted in a new culture: media culture (Ishii and Wu 2006). The media culture can be regarded as the internet usage elements which are under — researched. Thus, we integrate usage internet elements as control variables.

Since there are differences between individualist and collectivist societies, a further consideration of the current study is an investigation of the extent to which the empirical results are robust and generalizable across Asian-Western Europe borders, particularly in Korea, Taiwan, and UK. Social scientists assume that Western culture focuses on individualism that is more salient and reasonable when Western people shop. As online shopping is prevalent in these countries, however, it can be argued that there may be no significant level of trust between individualist and collectivist societies at least in a Korean-Taiwanese-UK context when they revisit websites to repurchase. Researchers have shown that there is no difference between trust and behavioral intentions in different cultures (Jarvenpaa et al. 1999), while other researchers have emphasized the role of cultural differences on consumer e-commerce adoption (Pavlou and Chai 2002), indicating that there is an unbalanced guideline when practitioners penetrate different markets. To support our use of these three countries, a cross-cultural comparison of this relationship appears intriguing in view of Jarvenpaa and colleagues' (1999) study, which suggests that further research should examine cultural differences related to the level of trust. Hwang, Jung, and Salvendy (2006) support our approach that the relationship between trust and purchase intentions is dependent on the nature of cross-cultural differences.

## **THEORETICAL APPROACH OF THE STUDY**

### **Trust and Its Linkages**

Trust is well-documented in the social sciences literature: e.g. psychology (Deutsch 1960; Dawes 1980; Lewicki and Bunker 1995), sociology (Lewis and Weigert 1985; Granovetter 1985), economics (Arrow 1972; Williamson 1991; Knack and Keefer 1997), management and marketing (Morgan and Hunt 1994; Anderson and Weitz 1989). The multifaceted interest of authors from these disciplines has put light on trust construct. Researchers in different disciplines agree on the importance of trust in the conduct of human affairs, but there also appears to be equally widespread lack of agreement on a suitable definition of the concept (Grabner-Kräuter and Kaluscha 2003; Ranaweera and Prabhu 2003; Rotter 1971). However, various meanings are noted in the literature in terms theoretical propositions and terminology.

Social psychologists regard trust as an expectation about the behavior of others in transactions, focusing on the contextual factors that serve to either enhance or inhibit the development and maintenance of trust (Lewicki and Bunker 1995; Garbarino and Johnson 1999; Geyskens, Steenkamp, and Kumar 1998; Morgan and Hunt 1994; Witkowski, Neville, and Pitt 2003). Several authors portray trust in terms of behavior with ideal outcomes from relationships (Anderson and Narus 1984), promising and healthy relationships (Morgan and Hunt 1994), shared goals (Wilson 1995), opportunistic behavior, suspicion and doubt (Crosby, Evans, and Cowles 1990), calculative act (Buckley and Casson 1988; Dasgupta 1988), predictive action (Zucker 1986; Shapiro, Sheppard, and Cheraskin 1992), cooperative behaviour (Gambetta 1988), network relations (Miles and snow 1992). However, the literature has not fully exposed the trust construct in the domain of e-marketing research. Thus, this study explores the link between e-consumer trust and attitudes.

Within the compact e-commerce domain of research, trust has been defined as a willingness to believe, or an individual's beliefs, regarding various attributes of the other party (McKnight and

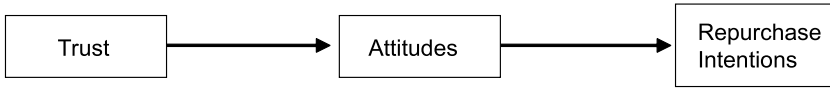
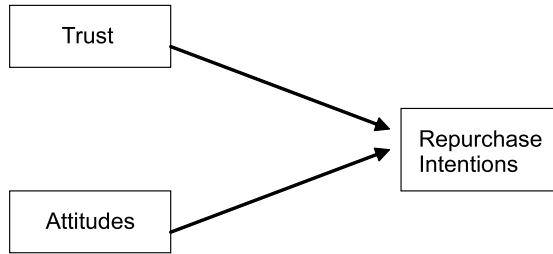
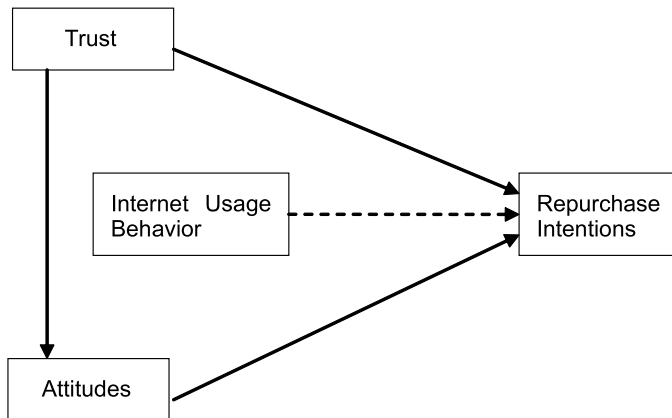
Chervany 2002). Since conceptualization of trust may vary subtly in its focus or anchor, this study conceptualizes online trust as the belief that the behavior of an online vender is dependable (Chau et al. 2007).

Generally, attitudes are defined as a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor (Eagly and Chaiken 1993: 1). Attitudes are considered as a summary of hypothetical constructs representing overall feelings towards or evaluative judgments about a person, object or issue (Zajonc and Markus, 1982). Trust may arouse consumer attitudes towards repurchase intentions. This study conceptualizes positive attitudes as overall feelings towards a particular website with some degree of favor.

While trust has been linked to a variety of attitudes (Gill et al. 2005; Hassanein and Head 2007; Jarvenpaa et al. 1999), there has been a doubt concerning the impact of trust on repurchase intentions (Anderson and Weitz 1989; Atuahene-Gima and Li 2002; Wick, Berman, and Jones 1999). Generally, it is acceptable that low trust would correlate only in the condition where information is ambiguous (Gill et al. 2005). In a repurchasing context, however, we expect that customers are familiar to information usage, and in turn, they are in less ambiguous circumstances.

The model investigated in this study is presented in Figure 1. The proposed models depend on the following premises: 1) trust, attitudes, and repurchase intentions are only considered; 2) trust are formed based on judgments about consumers' previous purchase; 3) consumers have attitudes toward website trust; and 4) trust and attitudes affect a consumer's willingness to repurchase. These premises stem from potentially biased results. First, several studies (Heijden et al. 2003; Jarvenpaa et al. 1999) offer both theoretical justification and empirical evidence which supports the trust → attitudes → purchase intentions or behavioral intentions. That is, trust is modeled as an antecedent of attitudes based on its beliefs about website and attitudes are expected to directly affect purchase intentions due to its more behavioral nature in a repurchasing context.

Second, researchers provide the direct effect between trust and online purchase intentions or behavioral intentions (McKnight et al. 1998; Pavlou 2003; Yoh et al. 2003). Particularly in a

**Figure 1a. Indirect Effect****Figure 1b. Direct Effect****Figure 1c. Mediating Effect with Control**

repurchasing context, the belief in the integrity of the website is a central belief convincing the consumers that their expected outcomes from prior purchasing experience will affect purchase activity directly (Gefen and Straub 2004). In other words, the nature of the online service context drives the trust → purchase intentions link.

A general approach shown in Figure 1a is that consumer trust in a particular website has been shown to positively impact attitudes toward the website, and in turn, willingness to buy

(Heijden et al. 2003; Jarvenpaa et al. 1999). Figure 1a can be supported by knowledge-based trust when consumers are familiar with websites (Koehn 2003). For example, when ebay buyers plan to participate in repeated auction, sellers' ratings are significant to form buyers' judgments, indicating that many buyers desire to form utility relations rooted in knowledge-based trust (Koehn 2003). Such a trust plays a significant role in evaluating a particular entity with some degree of favor or disfavor, but the direct effect between trust and repurchase intentions may be limited because it is dependent on the consistence between cognitive and behavioral attributes.

Alternatively, another possible explanation shown in Figure 1b is that consumer trust is also directly related to repurchase intentions (Hennig-Thurau and Klee 1997; Pavlou 2003; Yoh et al. 2003). Since trust is a directional relationship between two parties, the direct effect between trust and repurchase intentions is obviously only possible when consumers judge real benefits from their previous purchase. In this case, trust is reinforced and directly linked to repurchase intentions when consumers are willing to engage in further activities (Zboja and Voorhees 2004; Grewal, Hardesty, and Iyer 2006). Based on prior purchase experience, consumers who evaluated a particular entity with some degree of favor are more likely to engage in further activities directly (Lin and Ding 2005; Li and Miniard 2006; Tax, Brown, and Chandrashekar 1998; Chandrashekar, Rotte, Tax, and Grewal 2007).

Third, the final approach is to investigate the mediating role of attitudes between trust and repurchase intentions while internet usage behavior such as internet usage variables, is considered as control variables (e.g., daily time for using the internet, and online shopping experiences) shown in Figure 1c. This model specifies two roles of trust proposed in Figure 1a and 1b; 1) the direct effect on repurchase intentions and 2) the indirect effect on repurchase intentions through attitudes (or the mediating role of attitudes). Ribbink, van Riel, Liljemder, and Streukens (2004: 454) echo that "there is a lack of studies of cultural effect on trust." Thus, there is a need to incorporate internet usage behavior in the model.

The internet usage behavior is closely related to trust in the context of online shopping (Jarvenpaa, Tractinsky, and Saarinen



1999). In consumer behavior, internet usage behavior has been shown to affect consumers' motives, attitudes toward choices, intentions, and behavior (Jarvenpaa et al. 1999). For example, a study by Kim and Prabhakar (2000) found that e-trust as a consumer's degree of trust propensity which reflects online usage behavior had a significant effect on the length of internet banking usage. As the degree of consumer trust may vary from a cross-cultural perspective, the frequency of Internet browser usage is acceptable for measuring internet usage behavior (Jarvenpaa et al. 1999; Morahan-Martin and Schumacher 2000).

From a theoretical perspective, we view that Figure 1a in which trust drives attitudes may have more validity when trust is more ambiguous or less, while Figure 1b may have more merit in less ambiguous circumstances. For Figure 1a, recent statistics showed that more than half of current online consumers decided not to purchase over the Internet, because of their uneasiness and unwillingness about website trust (Rappa 2004). This figure can be also assumed that many online consumers revisit websites to repeatedly buy products or services, regardless of levels of trust. When consumers still lack website trust in a repurchasing context, their attitudes toward websites on the basis of their prior favorable experience may be useful for bridging a lack of trust, which leads to repurchase intentions indirectly. For Figure 1b, consumers are likely to revisit websites to shop when they have beliefs about websites. For example, trust, when warranted, results in further activity with a particular website. For the theoretical justification of the model, the linkages of trust → attitudes (Hassanein and Head 2007; Heijden et al. 2003; Jarvenpaa et al. 1999) and trust → purchase intentions (Gefen and Straub 2004; Pavlou 2003) are supported by the literature.

Since consumers' evaluations of a vendor's business operations relate to their judgments of trustworthiness (Cho 2006), the current approach appears to have merit based on the variation in results reported in the literature for the role of trust — attitudes relationship. Lack of trust is one of the most frequently cited reasons for consumers not purchasing from Internet vendors (Grabner-Kräuter and Kaluscha 2003). Chau et al. (2007) suggest that customers' trust in an online vendor has significant effects on their decisions to exit from the vendor's

website, and that levels of trust vary in different stages of the consumer decision process. While their studies have focused that low trust encourage customers to exit from the vendor's website or discourage customers to buy, the current approach emphasizes that trust may be directly/indirectly related to repurchase intentions even in ambiguous circumstances and cultural context. It clearly indicates that trust is not only a short-term issue but also the most significant long-term barrier for realizing the potential of e-commerce to consumers (Grabner-Kräuter 2002), particularly in a repurchasing context.

## METHODS

### Sample Selection

In order to guard against possible sample selection bias, cross-cultural research usually requires comparable samples, which involve drawing matched samples from identifiable subgroups of the population like housewives and students (Madden, Hewett, and Roth 2000). Based on this reasoning student samples were collected from Korea, Taiwan, and the UK because they were actual users and/or consumers of at least online service categories, particularly in the travel services.

Participants were promoted and recruited via verbal invitation controlled by researchers. All research data were obtained by trained instructors in three different countries. Our questionnaire was sent to 832 subjects by three researchers in Korea ( $n = 348$ ), Taiwan ( $n = 264$ ), and the UK ( $n = 220$ ). It took four weeks during May and June of 2007 for data collection. After several follow-up procedures (e.g., repeated reconfirm instruction), we obtained responses from 795 respondents (334 in Korea, 256 in Taiwan, and 205 in the UK). Due to missing information, a total of 663 usable questionnaires were obtained (284 in the Korean sample, 215 in the Taiwanese sample, and 164 in the UK sample).

As outlined by Wang and Waller (2006), the decision to use university students as a subject population was motivated by considerations of ease of recruitment and administration, as well as the desire to maximize the equivalence of the sample across

the cultures. Although there may be different social cultures, students are relatively homogeneous in terms of such socioeconomic and demographic characteristics as age, income, education, and social status (Peterson 2001; Wang and Waller 2006). Given that the main objective of the study was to examine the nature of different online consumer repurchase behaviors within a theoretical framework, homogeneous samples were desirable.

### **Assessment of the Measurement**

One inherent difficulty in conducting cross-cultural research is showing evidence of measurement equivalence (Brady and Robertson 2001). In a cross-cultural research design strategy, data collection instrument design is intricate by additional phases of translation (Lee, More, and Cotiw-an 1999). Since UK respondents were natives in English, measurement equivalence pertains to whether the variables and items used in the questionnaire are comparable across Korea and Taiwan. Steenkamp and Ter Hofstede (2002) identify three related areas: 1) translation; 2) calibration; and 3) metric equivalence.

Since language and meanings are generally context- specific and culture- bound, well-written translation is the key to any cross-cultural research. A back translation method was used to develop Korean and Taiwanese versions. The original questionnaire was translated into the Korean language by two persons bilingual in Korean and English. The Taiwanese version was also translated by two persons bilingual in Taiwanese and English. After initial drafts were developed, careful review processes were conducted comparing each draft and discussing its clarity and the comprehensibility of the content.

Calibration equivalence insures that the units of measurement are comparable across populations. This is achieved by using identical units of measurement or accurate conversion of different scales of measurement. Both the Korean and Taiwanese questionnaires were composed of the Web-usage-related items, online shopping items, and demographics. Some of demographic questions (e.g., educational issues) involved posed a problem since they are classified in a different way in both countries (Bregman et al. 2005). Therefore these questions were rescaled

to broad categories. The education measure, for example, was revised to correspond to the norms of the two countries, where diploma for both university students means that it indicates a higher degree than secondary school. Because data were collected from university students in Korea and Taiwan, the education question used commonly requiring conversion (year 1 to year 4). Furthermore, Richins and Dawson (1992) used a five-point Likert scale to collect their original data to insure calibration equivalence. In the current study, the same care was given to translation of the scale point labels as to the questionnaire items because university students in each country have familiar with Likert response scales (Likert 1932; Maurer and Pierce 1998; Edwards and Woehr 2007). We assessed the significance of the translation as a source of errors/inaccuracies in our data collection instrument. The translation was confirmed via various methods to identify, quantify, and rectify errors of accurate translation, omissions and mistakes (Jowell, Roberts, Fitzgerald, and Eva 2007).

Metric equivalence was examined after the data have been collected. Metric equivalence is best assessed through confirmatory factor analysis (Mullen 1995; Steenkamp and Baumgartner 1998). Steenkamp and Baumgartner (1998) referred to metric equivalence as measurement invariance and identified six forms of measurement invariance: 1) configural invariance; 2) metric invariance; 3) scalar invariance; 4) factor covariance invariance; 5) factor variance invariance; and 6) error variance invariance. While the first three forms of measurement invariance tests represent nested models in the sense that each test is nested in the one that precedes it, the order of the last three forms of measurement invariance tests is arbitrary and depends on the research objectives (Wang and Waller 2006).

### Scale Development

The three constructs were measured by twelve questions using a five-point Likert scale (1 = *strongly agree* and 5 = *strongly disagree*) adapted from published scales (see Table 1). The two antecedent facets of purchase intentions measured were the following: trust, with five items adapted from Flavián et al. (2006); and, positive attitude, with five items adapted from

Table 1. Operational Measures

Variables	Korea		Taiwan		UK	
	M	SD	M	SD	M	SD
<i>Trust</i>						
I think that this website usually fulfils the commitments it assumes.	2.67	.87	2.41	.92	2.21	.78
This website does not make false statements.	2.94	.86	2.80	1.03	2.41	.95
I think that this website has sufficient experience in the marketing of the products and services that is offers.	2.77	.83	2.53	.95	2.30	.97
Most of what this website says about its products or services is true.	2.76	.85	2.82	1.03	2.37	.93
I think that information offered by this site is sincere and honest.	2.73	.80	2.73	.99	2.34	.83
<i>Attitudes</i>						
This website makes it easy for me to build a relationship with this company.	2.66	.81	2.54	.82	2.46	.86
I would like to visit this website again in the future.	2.59	.82	2.37	.94	2.17	.82
I feel comfortable in surfing this website.	2.81	.85	2.46	.87	2.22	.86
I feel surfing this website is a good way for me to spend time.	2.68	.86	2.47	.84	2.79	.95
Compared with other website, I would rate this one as (one of the best-one of the worst).	2.66	.80	2.39	.96	2.56	.81
<i>Repurchase Intentions</i>						
I will repurchase other products or services at this website.	2.56	.86	2.20	.87	2.04	.76
I would like to buy new service products at the site.	2.64	.84	2.26	.91	2.32	.81
<i>Internet Usage Behavior</i>						
How long have you been using the Internet	4.79	.56	4.47	.96	4.66	.59
How many hours do you spend per day using the Internet	3.76	.93	3.85	.92	3.58	.98

Simon and Peppas (2005). Internet usage behavior was measured by two items (e.g., daily time for using the internet and online shopping experiences). Finally, purchase intentions were measured by two items adapted from Taylor and Hunter (2002).

### **Criteria for Defining the Sample**

It might be expected that student buying behavior would vary by country, but a previous research studying Australian, English, and American students concludes that “only a relatively small number of attitudes and opinions regarding e-commerce result in differences between purchasers and non-purchasers (Teach and Schwartz 2003: 134).” Based on this evidence, the main criteria for selecting participants for the sample in this study was that they should have had a minimum of six months experiences shopping on the Internet with at least one travel-related purchase within that period. Respondents who share similar experiences in the same business category were considered appropriate to answer the questionnaire matching our research aims.

### **Non-response Bias**

Non-response bias was checked between the two periods (early response vs. late response). Non-response bias was examined using the method proposed by Armstrong and Overton (1977). One viable check for non-response bias is to split the sample into early ( $n = 212$  for the Korean sample,  $n = 114$  for the Taiwanese sample, and  $n = 89$  for the UK sample) and late respondents ( $n = 72$  for the Korean sample,  $n = 101$  for the Taiwanese sample, and  $n = 75$  for the UK sample). No significant differences between the two samples were found on any of the study variables, and it can be concluded that non-response bias in this stage was insignificant.

## RESULTS

### Stage 1: Measurement Model

The two step procedure proposed by Anderson and Gerbing (1998) was used. First, confirmatory factor analysis (CFA) evaluated construct validity, and then hypotheses were tested. All models used the covariance matrix as input to AMOS 6.

As shown in Table 2, the CFA model provided good fits to the data. While the chi-square statistics were significant ( $p < .01$ ), it is known to be highly sensitive to sample sizes, such as the ones used here. Relative to the other indices, the TLI (the Tucker-Lewis index) performs the best followed by RMSEA (the root-mean-square-error-of-approximation) (Sharma et al. 2005). Sharma et al. (2005) recommend that TLI should be used to

**Table 2. Convergent Validity**

Factor	Korean Data		Taiwanese Data		UK Data		Alpha
	Loading	AVE	Loading	AVE	Loading	AVE	
Trust 1	.56	63.7%	.68	62.8%	.68	67.5%	.86 (Korea)
Trust 2	.64		.70		.71		.85 (Taiwan)
Trust 3	.54		.79		.65		.87 (UK)
Trust 4	.78		.76		.77		
Trust 5	.76		.78		.87		
Attitude 1	.65	65.1%	.78	69.8%	.58	64.1%	.86 (Korea)
Attitude 2	.76		.82		.87		.89 (Taiwan)
Attitude 3	.64		.86		.77		.85 (UK)
Attitude 4	.71		.76		.53		
Attitude 5	.70		.81		.68		
Repurchase 1	.86	79.8%	.89	84.1%	.76	85.5%	.75 (Korea)
Repurchase 2	.77		.88		.86		.81 (Taiwan)
							.83 (UK)
Usage 1	.96	50.2%	.81	71.3%	.98	59.8%	.72 (Korea)
Usage 2	.88		.87		.78		.78 (Taiwan)
							.71 (UK)
		$X^2(71)=154.884$			$X^2(71)=143.077$		
		CFI=.99; TLI=.99			CFI=.98; TLI=.98		
		RMSEA=.051			RMSEA=.068		
					$X^2(71)=129.702$		
					CFI=.99; TLI=.99		
					RMSEA=.057		

Table 3. Discriminant Validity

	1	2	3	4
<i>Korean Data</i>				
1. Trust	<b>.64</b>			
2. Attitudes	.41	<b>.65</b>		
3. Repurchase Intentions	.50	.51	<b>.80</b>	
3. Internet Usage Behavior	.32	.33	.40	<b>.50</b>
<i>Taiwanese Data</i>				
1. Trust	<b>.63</b>			
2. Attitudes	.43	<b>.70</b>		
3. Repurchase Intentions	.52	.58	<b>.84</b>	
4. Internet Usage behavior	.45	.50	.59	<b>.71</b>
<i>UK Data</i>				
1. Trust	<b>.67</b>			
2. Attitudes	.42	<b>.64</b>		
3. Repurchase Intentions	.56	.54	<b>.85</b>	
4. Internet Usage Behavior	.42	.38	.51	<b>.59</b>

Notes: Bold numbers on the diagonal show the AVE. Numbers below the diagonal represent the squared correlations.

evaluate model fit because TLI performs the best as long as the size of factor loadings is .5 or greater. In a cross-cultural study, the use of fit indexes such as CFI (comparative fit index), TLI, and RMSEA is further recommended (Jong, Steenkamp, and Fox 2007). The CFI and TLI estimates were .99 and .99 for the Korean sample, .98 and .98 for the Taiwanese sample, and .99 and .99 for the UK sample. The RESEA estimates were .051, .068, and .057, respectively.

The factor loadings ranged from .54 to .86 (Korean sample), .68 to .89 (Taiwanese sample), and .53 to .87 (UK sample). The average variance extracted (AVE) ranged from .50 to .80, .63 to .84, and .64 to .86, respectively. On the basis of the validation sample, we also assessed discriminant validity with Fornell and Larcker's (1981) criterion. Table 3 shows that the smallest AVE exceeds the squared correlation between each pair of the relationship value dimensions. This indicates a satisfactory level of discriminant validity.



**Stage 2: Casual Equation Model Results**

Testing of the three structural models and the specific relationships within the models was accomplished through AMOS 6. The results of the model tests are reported in Table 4. Again, in a cross-cultural study, emphasis is placed on the CFI, TLI, and RMSEA estimates (Jong, Steenkamp, and Fox 2007).

To better understand the effect of trust in a repurchasing context, we first tested to select the appropriate model from the three structural models. The findings reported in Table 4 show that both Model 1a and 1c provide excellent fits to the data in Korean, Taiwanese, and UK samples, while the fit for Model 1b is not significant. Although Model 1c is better fit than Model 1a in three different data with corresponding CFI, TLI, and RMSEA of .99, .99, and .051 (Korean sample), .98, .98, and .068 (Taiwanese sample), and .99, .99, and .057 (UK sample), respectively, it was not reasonable to select the appropriate one.

If two alternative models have good fits to the data, researchers should test the chi-square difference between the two models (Jackson et al. 1993). In the Korean sample, the difference between Model 1a and 1c was:  $\Delta\chi^2(19, N = 284) = 51.981, p < .001$ . In the Taiwanese sample, the difference between Model 1a and 1c was:  $\Delta\chi^2(19, N = 215) = 20.940$ . In the UK sample, the difference between Model 1a and 1c was:  $\Delta\chi^2(19, N = 164) = 48.959, p < .001$ . As the critical value of a chi-square difference for 19 degree of freedom at  $p = .05$  is 30.14, Model 1c is significant for the Korean and UK data, indicating that Model 1c is less valuable in the Taiwanese data. These findings indicate that there are significant differences between Taiwanese and UK consumers and between Korean and Taiwanese consumers.

This approach was useful to select the best model, but one of critical problems was that three models were not nested. Thus, AIC is acceptable when testing non-nested models (Bozdogan 1987). Keeping in mind that smaller values of AIC indicate a better fit of the model, the indirect model (model 1a) in all data sets is the best model (see Table 4). As model 1a does not allow the effect of internet usage behavior to compare other models, however, we accept model 1c as an appropriate model because structural paths of both model 1a and model 1b are nested in

Table 4. Results of the Cross-Cultural Data

Model	Path	Estimate	R <sup>2</sup>	Fit Statistics
Korea (n=284)	1a: Indirect	TR → AT	.74	X <sup>2</sup> (52)=102.903, CFI=.96, TLI=.95, NFI=.96, RMSEA=.059, AIC=178.903
		AT → RI	.71	
		TR → RI	.23	
	1b: Direct	AT → RI	.61	X <sup>2</sup> (52)=225.519, CFI=.87, TLI=.83, NFI=.86, RMSEA=.109, AIC=301.519
		TR → AT	.73	
	1c: Usage	TR → RI	.12 (ns)	X <sup>2</sup> (71)=154.884, CFI=.99, TLI=.99, NFI=.98, RMSEA=.051, AIC=25.884
		AT → RI	.64	
		CU → TR	.08 (ns)	
		CU → AT	.04 (ns)	
		CU → RP	.11 (ns)	
Taiwan (n=215)	1a: Indirect	TR → AT	.75	X <sup>2</sup> (52)=122.137, CFI=.92, TLI=.90, NFI=.92, RMSEA=.080, AIC=313.171
		AT → RI	.78	
		TR → RI	.16*	X <sup>2</sup> (52)=183.599, CFI=.85, TLI=.81, NFI=.85, RMSEA=.150, AIC=446.825
	1b: Direct	AT → RI	.72	
		TR → AT	.74	X <sup>2</sup> (71)=143.077, CFI=.98, TLI=.98, NFI=.97, RMSEA=.068, AIC=38.140
	1c: Usage	TR → RI	.10 (ns)	
		AT → RI	.72	
		CU → TR	.16*	
		CU → AT	.04 (ns)	
		CU → RP	.10 (ns)	
UK (n=164)	1a: Indirect	TR → AT	.61	X <sup>2</sup> (52)=8.743, CFI=.93, TLI=.92, NFI=.92, RMSEA=.077, AIC=238.483
		AT → RI	.70	
		TR → RI	.44	X <sup>2</sup> (52)=96.761, CFI=.89, TLI=.87, NFI=.89, RMSEA=.103, AIC=27.716
	1b: Direct	AT → RI	.58	
		TR → AT	.59	X <sup>2</sup> (71)=129.702, CFI=.99, TLI=.99, NFI=.97, RMSEA=.057, AIC=275.704
	1c: Usage	TR → RI	.41	
		AT → RI	.40*	
		CU → TR	.06 (ns)	
		CU → AT	.30*	
		CU → RP	.12 (ns)	

Note: Most paths are significant at  $p < .01$ , but \* is significant at  $p < .05$ .

model 1c. Without considering their possible effects (internet usage behavior of model 1c), further investigation shows that AIC values of model 1c are smaller than those of other models.

## **DISCUSSION**

Overall, there is strong empirical evidence in support of the proposed model with the mediating variable. The proposed model is superior to the other models most clearly with the Korean and UK data sets as the other models 1a and 1b do not provide a better fit. The results indicate that there are significant differences between individualist and collectivist societies when consumer trust is involved in repurchasing behavior. Although researchers have investigated the similar topic in business-to-business markets (e.g., Atuahene-Gima and Li 2002; Zaheer, McEvily, and Perrone 1998), the current study shows that consumer trust does really matter, particularly in a repurchasing context. The model is unique in that it allows for a global view of Internet usage in the online trust literature. That finding is not merely an artifact of student sample bias given that we used data from three different respondents to test the relationship.

The findings reported here present a number of managerial and scholarly implications. The results stress the important role of attitudes when they revisit to shop. More specifically, trust level of UK customers has more higher than that of Asian customers, indicating that trust is less ambiguous. That is, trust is not directly linked to repurchase intentions in Asian borders. When they intend to repurchase, their attitudes play a significant role in bridging the relationship between trust and repurchase intentions. This suggests that marketers should focus on generating favorable attitudes as a means of improving behavioral intentions, indicating that attitudes are more critical than trust levels. Strategies that reinforce positive attitudes for repeated customers may be the best method of generating favorable performance. Firms can increase e-consumer loyalty by enhancing consumer attitudes towards the trust of web portal and on-line environment, which may reassure trust elements (e.g., safety, reliability, security etc).

From a theoretical perspective, the results presented also offer

scholarly contribution into repurchase behavior across Asian-Western Europe borders. Distrust may lead to a much more dramatic effects on one's decisions with regard to maintaining and switching relations than can be attributed to a simple degrading of trust (Harding 1993), but online consumer trust in a Korean-Taiwanese context is not considered as a distrust because their trust is indirectly linked to repurchase intentions. Such a trust, however, seems to be problematic because it enhances and maintains repurchase behavior (Sirdeshmukh, Singh, and Sabol 2002). Since distrust is a belief that the e-service provider will be incompetent, exhibit irresponsible behavior and violate obligations (Lewicki et al. 1998), it should be identified as distrust of existing customers.

However, it is not reasonable because if they feel distrust against a particular e-tailor, they do not stay with the e-tailor. Evidence is particularly supported by repeat customers. Cho (2006) demonstrates that low trust is not equivalent to high distrust. This logic is acceptable, but it could not be applicable across Asian-Western borders. For example, when trust of repeat customers is ambiguous, it does not mean distrust. It is of course acceptable when there are no alternatives available. Since a number of e-service providers provide attractive offers for their customers, it is not good enough to explain the current trust issue.

Data on customers from online business-to-consumer markets in Korea and Taiwan suggest that trust does not necessarily enhance its direct impact on repurchase intentions, while trust is directly linked to repurchase intentions in the UK data. E-shopping is an individual act which is related to individualist viewpoint of the UK culture. This finding reflects on the cultural milieu. It seems that e-consumers from these three distinct areas have not got the same level of trust apprehensions. A possible explanation is that existing customer trust must be considered for its effects on positive attitudes toward a particular e-tailor. Although the scholarly literature shows the role of attitudes to bridging the relationship between trust and purchase intentions (Heijden et al. 2003; Jarvenpaa et al. 1999), the current study extends the linkage of trust → attitudes → repurchase intentions across Asian-Western borders. That is, the relationship between trust and repurchase intentions is significantly mediated by

attitudes, regardless of any level of trust.

In line with this observation, it is also arguable that, for Korean and Taiwanese customers, when they visit websites to shop, customers do not need high trust to repurchase; likewise, for UK customers, when they visit websites to buy, it is not equivalent to high trust. It may be acceptable that the relative dominance of trust may vary across different internet usage behavior (i.e., Internet usage and online shopping experience), illustrating that high levels of trust is not necessary for customers when they visit websites to repurchase. For example, the results from Figure 1c show that relationships between trust, attitude, and internet usage behavior need to be perceived as acting responsibly in their internet usage with shopping experiences when the link of trust-attitude-repurchase intent is established. Therefore, it is concluded that the relationship between trust and repurchase intentions is dependable on the impacts of attitudes and internet usage behavior.

In terms of internet usage behavior, model 1c provides some insights for academics and practitioners. Both model 1a and model 1b have statistically significant impact on attitudes and repurchase intentions in all of data sets. However, internet usage behavior has no significant impact on trust, attitude, and repurchase intentions, particularly in the Korean sample. As Korean Internet usage rate is ranked number one in the world (AC Nielsen 2007), probably internet usage behavior is no longer critical when they visit to shop.

Finally, the design of the questionnaire for a specific culture in a distinct cultural background is a predominantly tough act to ensure the validity and reliability of the instrument. Therefore, we used and got from the huge practical knowledge of the social research domain (e.g., psychology, management) with the purpose of guaranteeing that the instrument weighs up the similar instrument as the initial version (Wesle and Karr 1966; Ommundsen, Mörch, Hak, Larsen and Van Der 2002; Balbinotti, Benetti, and Terra, 2006). Additionally, we followed methods proposed by McGorry (2000), Lee, More and Cotiw-an (1999). The use of these practices may advance our research methodological approach of cross-cultural instrument translation and validation related to the field of e-marketing. Therefore, the paper contributes the literature in research design ways.

## Limitations

Although this study sought rigidity in the research process, some limitations could be identified. First, further research should look at the double jeopardy literature that nuances the link between consumers' trust and repurchase intentions. Although previous studies reveal the significance between the two constructs, further research should investigate the issue to be generalizable to the many types of e-B2C services. Second, the current study focused only on travel sites. The results might be quite different for other merchandise. Studies on other service sectors, such as online bookstore and online banking services, might reveal findings that can extend our approach. Thus, future studies should reassess our findings using different data settings. Finally, our findings can be further validated with broad population groups instead of student samples engaged in an online repurchasing context. Thus, future research should be conducted with different customer groups who have already purchased online services with a particular website to achieve greater generalizability of results.

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