



The impact of individualism-collectivism and uncertainty avoidance on online shopping in Iran

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ABSTRACT

Recently, due to increasing developments in the IT and communication sector, developing countries have improved their economic and social growth to reduce the gap between themselves and developed countries. In these circumstances, electronic commerce as a new field of commerce plays an important role in the advancement of developing countries. Customers in different countries with various cultures behave differently when faced with electronic commerce. Hence, cultural factors of electronic commerce users must be investigated in order to understand their different behaviour. The model of this research is based on Hofstede's national culture and attempts to explore the effect of national culture covering individualism - collectivism and uncertainty avoidance in increasing the internet shopping adoption rate in Iran. The research method is a combination of both qualitative and quantitative approaches. Data are collected via questionnaires from 60 people in libraries and universities in Tehran. Also, the interview has been conducted with 15 people with different interests in online shopping. The collected data are analysed through descriptive statistics. "Pearson" is used to test the hypotheses of the study. The outcomes show that users with low uncertainty avoidance culture carry out online shopping more than users with high uncertainty avoidance culture in Iran. However, there is no significant difference in online shopping according to individualism and collectivism culture in Iran. Furthermore, the interaction between uncertainty avoidance and the individualism-collectivism culture is not significant with regard to online shopping.

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Introduction

It is perfectly true that e-commerce has experienced rapid growth in developed countries while this growth appears to be slow but continuous in developing countries such as Iran.

Due to the increasingly unpredictable and highly dynamic environments, companies, by introducing new cultures to customers, attempt to improve their transactions to compete with their rivals and ultimately sustain their competitive advantage. Also, possessing knowledge of culture and customer behaviour has a positive effect on advertising and website design because it has a crucial role in introducing the products to customers (Gong 2009).

The issue of e-commerce has been investigated since 1996 in Iran. In spite of increasing access to the internet, there has not been sufficient growth in the use of e-commerce for online purchasing of products and services in Iran (Meskaran et al. 2010). Recent research (Gilaninia et al. 2011) has found that management, legal, cultural and social challenges are important barriers to the adoption of e-commerce in Iran. Gilaninia et al. (2011) and Kamalabadi et al. (2008) refer to culture as one of the most important barriers of implementing e-commerce in Iran. More recent work has explored the effect of national culture on purchasing online through the network in other countries with different cultures. According to (ElSaid and Hone 2004, Lim et al. 2004, Dinev et al. 2006), high uncertainty avoidance among some countries such as Italy and Egypt as

being one of the biggest barriers to using e-commerce. On the other hand, low uncertainty avoidance in countries such as the United Kingdom causes users to be less resistant to change and technology and ultimately use e-commerce more than countries with a high uncertainty avoidance culture (Hofstede and Hofstede 2001). By contrast, according to Park and Jun (2003) and Gong (2009), uncertainty avoidance has a positive impact on online shopping. According to them, Koreans, with a high uncertainty avoidance culture, take greater risks in comparison with people from the United States, a country with a low uncertainty avoidance culture, while conducting online shopping.

According to Nilsson (2007), countries with an individualistic culture such as the United States have the greatest number of users of e-commerce around the world. Hence, it is expected that organisations will try to design their websites in a way that attracts users from an individualistic culture rather than those from a collectivist culture. However, the organisations in some countries such as China use the characteristics of the collectivism culture, since users from a collectivist culture mostly purchase online in China.

According to Lim et al. (2004), individualism-collectivism and uncertainty avoidance has the greatest impact on the internet shopping rate among other variables of national culture due to accepting the potential risks of purchasing online and trusting unfamiliar online vendors.

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The research question of this study is whether individualism or collectivism and low uncertainty avoidance or high uncertainty avoidance in a customer's behaviour increase the rate of online shopping in Iran.

Literature review

The improvement of e-commerce would not be happening without the participation of online customers with the tendency to purchase products and services over the internet (Meskaran and Ghazali 2007). The online purchasing behaviour of customers has been affected by the norms and values that identify the national culture. The willingness of customers to trust online shopping in an uncertain environment is influenced by the level of individualism-collectivism and uncertainty avoidance. B2C (business-to-consumer) is the model relevant to the this research, which refers to the commercial transactions between businesses and customers and includes sales activities and customer services such as customer search and frequently asked questions (Chaffey 2011).

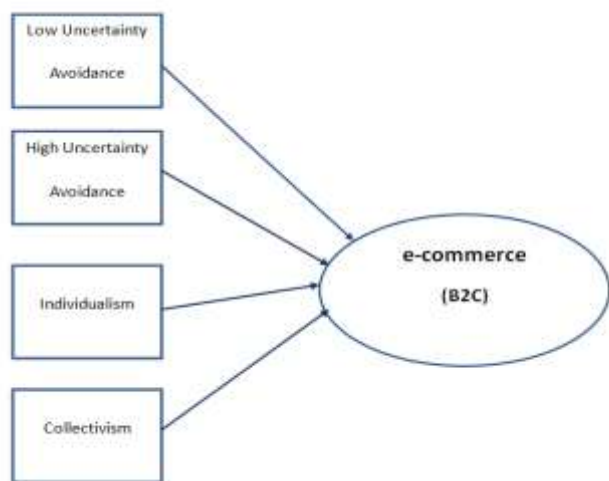


Figure 1: The adoption framework

This shows the effect of two variables of national culture on e-commerce: uncertainty avoidance and individualism-collectivism.

Customer behavior and e-commerce

From the customers' perspective, purchasing online encompasses a lack of security and trust due to the fact that interaction is taking place with faceless computers (Turban et al. 2007). Moreover, according to Lim et al. (2004), purchasing online products and services incurs more levels of uncertainty in comparison with traditional purchasing.

According to Hilbert (2001), the lack of customer knowledge concerning benefits of e-commerce and the lack of service providers' trust have a negative impact on using e-commerce in Latin America which discourages consumers from using credit cards for online shopping. Similarly, (Organization and Fellow 2004) state that the lack of e-commerce regulations, the lack of sufficient support for online shopping, concerns about security and confidentiality and internet taxation are the main barriers to implementing e-commerce in Brazil. Trust has also been identified in Iran as one of the non-technical barriers to e-commerce improvement. Meskaran and Ismail (2012) have investigated that reputation, which is affected by friends' and families' recommendations, security and type of payment, has an impact on customer trust while shopping online in a collectivist culture. In online purchasing, trust means the customer tendency to face the possibility of loss during a transaction based on the expectation that the promised products and services will be delivered in the future. Consequently,

customers who trust online shopping have more tolerance of high levels of uncertainty and ultimately have a suitable behaviour with the merchant while purchasing through the network (Lim et al. 2004). Due to Sun (2011) research, customers in high trust cultures such as that of western Germany, use e-commerce more than customers in a low trust culture such as France when they do not have prior experience of online shopping. However, national culture does not have an important role in the use of e-commerce among customers with prior experience.

Rabiei et al. (2011) have concluded that trust and satisfaction (which are two elements of customers' characteristics) and community, cultivation and website design (which are e-business characteristics) have the most impact on customer e-loyalty among other elements in Iran. While organisations make an effort to increase trust among their customers, the loyalty of customers to purchase online from that company increases. Hence, organisations which are based on e-commerce have to find a way to increase trust among online customers in order to obtain customer loyalty.

Uncertainty avoidance (UAI)

According to De Mooij (2009), security and low-risk situations are more important for individuals who live in a high uncertainty avoidance society. However, those who live in a low uncertainty avoidance society can tolerate more risky situations. Similarly, Singh et al. (2005) and Pfeil et al. (2006) have investigated that individuals who are from high uncertainty avoidance cultures are more dependent on rules and regulations which can reduce the uncertainties of people's behaviour compared with low uncertainty avoidance cultures. Another study has revealed the attitudes of Egyptian consumers towards web-based retailers. Based on ElSaïd and Hone (2004), the website's reputation and familiarity with that website are the most important elements affecting Egyptian users in website selection in order to shop online. This is because Egypt is a country with a collectivist culture and it is expected that the Egyptian users buy mostly from Egyptian in-group sites rather than international markets. In a collectivist culture, reputation and familiarity with that website attract the individual to shop online. This means that word of mouth, which is one of the characteristics of a collectivist culture, can help increase trust through obtaining friends' and families' recommendations to shop at a particular online store. However, this study shows the reverse conclusion based on this fact that site language and site nationality, which are features of in-group sites, do not have an influence on online purchasing among Egyptian users. It was expected that, if an e-commerce store had a good reputation, the outcome would be less uncertain in Egypt. However, Egypt is classified as a high uncertainty avoidance culture which means it exhibits low tolerance when faced with uncertainty and unstable outcomes. According to Lim et al. (2004), the effect of reputation on online purchasing is only considered in countries with low uncertainty avoidance and ultimately does not have an influence on Egypt with its high uncertainty avoidance culture. Since online shopping is a new form of shopping and it is difficult to form trust through prior experience, people from high uncertainty avoidance cultures do not have a tendency to purchase online compared with those from low uncertainty avoidance cultures. The main strategic factor for a high uncertainty avoidance culture should be decreasing the perceived uncertainty regardless of individualist-collectivist orientation. If the country has a high uncertainty avoidance culture, the elements of individualist and collectivist factors such as reputation and familiarity will not be considered.

Instead, establishing a secure infrastructure for internet transactions and increasing the transparent rules and structures will be considered (Hofstede 1991).

According to Hofstede (1984), people with low uncertainty avoidance levels have less resistance to change, are curious about testing something new, take more risks and have more tolerance when faced with ambiguities. Also, rules can be changed with logical reasons. On the other hand, people from countries with high uncertainty avoidance levels are strongly resistant to change, exhibit more anxiety about the future, take fewer risks and have less tolerance when faced with uncertainties. Furthermore, they believe more in institutions, such as the government, and need transparent requirements and instructions. Thus, rules and regulations cannot be changed easily. According to the above issues, Lim et al. (2004) found that the online shopping rate is negatively associated with uncertainty avoidance. It is clear that e-commerce introduces a new way to buy the products and services, which is a completely innovative process. Therefore, online purchasing involves more uncertainty and requires a total change from traditional purchasing. Moreover, there is no possibility to touch the product before purchasing and cash payment is not an option. Hence, online shopping involves more risks and there is no guarantee of security. Furthermore, clear instructions and plans are unavailable in a virtual environment since there is no salesperson to give more information when it is required by a user need. Also, online shopping is less regulated and lacks the legal structure and institutional assurance to protect online customers.

Critiquing Uncertainty Avoidance

According to Park and Jun (2003), Koreans, with their high uncertainty avoidance culture, are more predisposed to take risks while shopping online in comparison with people from the United States, who come from a low uncertainty avoidance culture. The risk of online shopping will decrease with the advancement of technology and consequently cannot count as an important barrier to online shopping for customers. The effect of perceived risk on online shopping behaviour is weaker and opposite in the Korean sample compared with the American sample. Similarly, Gong (2009) has tested the uncertainty avoidance element of Hofstede's national culture among 58 countries. An unexpected result has emerged which shows that uncertainty avoidance has a positive effect on B2C e-commerce implementation. Gong (2009) used the "cushion hypothesis" which is provided by (Hsee and Weber 1999) to explain the positive impact of uncertainty avoidance on online shopping. According to (Hsee and Weber 1999: cited in, Gong 2009), the Chinese are more risk taking than Americans because, in a collectivistic culture such as China, family and social environment collaborate and if someone loses money after conducting risky business, the family will help to overcome the loss. However, in the United States, with its individualistic culture, individuals have to tolerate the negative outcomes of their own decisions and there are no strong ties among people. Similarly, Srite and Karahanna (2006) state that individuals from a high uncertainty avoidance culture are encouraged to implement and use technology due to the social environment. This means that friends or peers inform individuals of their experience and perceptions or provide evidence that shows whether using the system is applicable and adheres to the regulations. On the other hand, individuals from low uncertainty avoidance cultures focus on rational elements such as perceived usefulness rather than the social environment. Hence, according to Hofstede and Hofstede (2001), people from a high uncertainty

avoidance culture are more willing to be collectivistic. In addition, countries with a high uncertainty avoidance culture such as those of Latin America are more resistant to change and consequently less predisposed to take risks. Therefore, it can be concluded they are not willing to carry out online shopping due to increased uncertainty compared with traditional shopping. However, according to Gong (2009), online shopping involves uncertainties only in the initial stage. Due to advancements in information technology and customer experience, and the ease of use, usefulness and convenience of online shopping, a decreasing effect of risk on online shopping or even a faster adoption of online shopping can emerge. In this step, a positive impact of high uncertainty avoidance on diffusion of online shopping can be seen.

The adoption of information and technology in Iran is in the embryonic stage. Hence, due to insufficient advancement of information technology and customer experience, a positive impact of uncertainty avoidance on online shopping cannot be expected. Therefore, the following hypothesis is considered:

Hypothesis 1: Individuals with low uncertainty avoidance do online shopping more than individuals with high uncertainty avoidance in Iran.

Individualism - Collectivism (IDV)

Kahttab et al. (2012) have investigated the differences of individualism-collectivism towards online shopping considered by the gender element in Jordan. Despite the fact that Jordan has a collectivist culture, people from a collectivist culture make less purchases online compared with mixed collectivist and individualist cultures and ultimately individualist cultures. Similarly, Ahn (2010) has found that an online brand community in South Korea is more individualistic and more collectivistic than the United States. This has happened since individualism and collectivism coexist in South Korea. This unexpected result can be seen in industrialized countries. Although South Korea is classified as a collectivism culture, it has seen economical improvement in recent decades and has become industrialised. Hence, people are more attracted to individualism over collectivism. For example, they engage in group buying, which leads the groups of people purchase the same products to obtain a discount for each buyer.

Furthermore, Frost et al. (2010) have found that people who engage in online shopping are more individualistic in comparison with people who do not make online purchases. The activity of online shopping is not influenced by social collaboration with others. Hence, it is expected that online shopping attracts more individualistic people. Among vertical and horizontal individualists, vertical individualists have more tendencies to use new technologies and innovations to achieve the best possible power. On the other hand, it is expected that users of online social networks are more collectivistic people due to their increased interaction and communication.

Taking everything into consideration, online shopping is a new form of shopping, and so it is difficult to form trust through prior experience and reputation, and also because of the unavailability of proof sources, transferring trust is also difficult. Moreover, in a collectivist culture, individuals who are not members of the family are considered as outsiders and ultimately use e-commerce less due to the fact they are considered as out-group members (Lim et al. 2004). In addition, individualism and collectivism differences influence business in various ways. As mentioned above, the decision to engage in online shopping is more complex in a collectivistic culture because of the interfering roles of family members when compared with an individualistic culture. Culture can be an

obstacle to internet usage in Iran due to the extremely social and family oriented nature of Iranian culture. Sometimes people feel threatened by negative impacts of the internet on the family, and this feeling has been seen in collectivistic people, who according to their nature, desire to support family members (Hofstede and Hofstede 2001). Also, e-commerce is almost a novel development in Iran in comparison with developed countries, and ultimately it is expected that word of mouth cannot help people to find an online store in Iran. In this case, the activity of online shopping is not influenced by social collaboration with others. Thus, it can be considered that online shopping has negative link with collectivistic people and a positive link with individualistic people in Iran. Therefore, the following hypothesis is expected:

Hypothesis 2: Individuals within an individualist culture do online shopping more than individuals within a collectivist culture such as Iran

Uncertainty avoidance (UAI) and individualism- collectivism (IDV)

According to two previous hypotheses, which anticipated that people with low uncertainty avoidance purchase online more than those with high uncertainty avoidance, and another hypothesis which states that individualistic people do online shopping more than collectivistic people in Iran, it is expected that the interaction between low uncertainty avoidance and individualism will have a stronger effect on the online shopping rate rather than the effects of these two factors considered separately and also when compared with other types of interaction.

Hypothesis 3: Individuals with low uncertainty avoidance and individualist cultures do online shopping more than individuals with low uncertainty avoidance and collectivist cultures in Iran

Research Methodology

The philosophy of this study is pragmatism due to its use of both the inductive and deductive approach.

Due to the use of a very large sample size and the existing literature, the quantitative research method has been considered. However, the effect of national culture on purchasing through the network has been investigated among different countries with various cultures and ultimately, there is no expectation that the outcomes of this study necessarily correspond to the literature. Hence, in order to investigate the problem in depth, the qualitative approach has also been used.

According to the methods, a questionnaire and a semi-structured interview have been used in order to collect the data. Since the cultural characteristics of people who purchase online have to be investigated in this research, the target is people who usually purchase online.

Due to the fact that it is quite difficult to identify all people who do online shopping in Iran, it has been decided to use judgmental sampling techniques, which is one of the techniques of non-random selection, for both questionnaire and interview (Babbie 2010).

The questionnaires have been completed by 60 people in universities and libraries in Tehran, since it is expected to find people who have more knowledge about the internet and online shopping in these locations. In addition, the population of Tehran is heterogeneous and is a reflection of the national culture of Iran. For an interview, fifteen people who do online shopping in Tehran have been selected as a research target population.

A pilot method has been used in order to test the reliability and validity of data collected in this research. A 95% trust ratio

has been considered for this survey. In other words, a 5% probable error for the result has been anticipated, so the error ratio is 0.05. Also, the validity of the questionnaire has been tested through KMO and Bartlett's test. Hypotheses have been examined via "Pearson". The analysis is done by SPSS software.

Data Presentation and Data Analysis

Table 1: Reliability Statistics:

Reliability test

Complete study Cronbach's Alpha	No. of variables
.725	28

Since the amount of Cronbach's alpha is 0.725 and is bigger than 0.7, and is at a suitable level, the questionnaire is deemed reliable.

Table 2: KMO and Bartlett's test:

Validity test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.618	
Bartlett's Test of Sphericity	Approx. Chi-Square	701.206
	Df	378
	Sig.	.000

The validity has been tested through KMO and Bartlett's test. The KMO must be bigger than 0.6 for sample sufficiency. In this survey, the KMO =0.618, which shows the suitability of the sampling.

Hypothesis 1

Individuals with low uncertainty avoidance do online shopping more than individuals with high uncertainty avoidance culture in Iran.

The test assumptions are proposed as below:

$$\begin{cases} H_0: \rho = 0 \\ H_1: \rho \neq 0 \end{cases}$$

ρ is a correlation ratio between low uncertainty avoidance and online purchasing

Table 3: Correlations between uncertainty avoidance and online shopping:

		Online shopping	uncertainty avoidance
Online shopping	Correlation Coefficient	1.000	-.560
	Sig. (2-tailed)	.	.000
	N	60	60
Uncertainty avoidance	Correlation Coefficient	-.560	1.000
	Sig. (2-tailed)	.000	.
	N	60	60

The correlation ratio is estimated as -0.560 and since 2-tailed < 0.05, this amount is significant at 0.05 level, and since the sign of the correlation ratio is negative, it can be concluded that there is a negative relationship between uncertainty avoidance and online purchasing. Hence, the first hypothesis is accepted.

Hypothesis 2

Individuals with an individualist culture do more online purchasing than individuals with a collectivist culture in Iran.

The test assumptions are proposed as below:

$$\begin{cases} H_0: \rho = 0 \\ H_1: \rho \neq 0 \end{cases}$$

P is a correlation ratio between individualism and online shopping

Table 4: Correlations between individualism-collectivism and online shopping:

		individualism\collectivism	Online shopping
Individualism\collectivism	Correlation Coefficient	1.000	.083
	Sig. (2-tailed)	.	.529
	N	60	60
Online shopping	Correlation Coefficient	.083	1.000
	Sig. (2-tailed)	.529	.
	N	60	60

As can be seen in table 7, this correlation ratio is estimated at 0.083 and since sig. 2-tailed > 0.05, this amount is non-significant at 0.05 level. It can be concluded that there is a non-significant relationship between individualism and online shopping. Hence, the second hypothesis is rejected.

Hypothesis 3

Individuals with an individualist and low uncertainty avoidance culture do online shopping more than individuals with a low uncertainty avoidance and collectivist culture.

The test assumptions are proposed as below:

$$\{H_0: \rho = 0$$

$$\{H_1: \rho \neq 0$$

P is a correlation ratio between low uncertainty avoidance, individualism and online shopping.

Table 5: Correlations between two variables of culture and online shopping:

		Online shopping	uncertainty avoidance and individualism\collectivism
Online shopping	Correlation Coefficient	1	.141
	Sig. (2-tailed)		.281
	N	60	60
Uncertainty avoidance and individualism\collectivism	Correlation Coefficient	.141	1
	Sig. (2-tailed)	.281	
	N	60	60

As can be seen in table 8, this correlation ratio is estimated at 0.141 and since sig. 2-tailed > 0.05, this amount is non-significant at 0.05 levels. It can be concluded that there is a non-significant relationship between low uncertainty avoidance, individualism-collectivism and online shopping. Hence, the third hypothesis is rejected.

Discussion and Conclusion

According to table 3, there is a negative relationship between uncertainty avoidance and online purchasing in Iran. Due to insufficient advancement of information technology and customer experience in Iran, people within a high uncertainty avoidance culture are not ready to accept change and they are averse to risk taking. Thus, according to (Park and Jun 2003, Gong 2009) a positive impact of uncertainty avoidance on online shopping, which emerges due to advancement of information technology and customer experience, has not been observed in this study. However, the outcome is well-matched

with (ElSaid and Hone 2004, Lim et al. 2004, Dinev et al. 2006), all of whom specified that there is a negative relationship between uncertainty avoidance and online shopping. People with low uncertainty avoidance have less resistance to change, an increased tendency to take risks and more tolerance when faced with ambiguities, and consequently are more likely to engage in online shopping in Iran. In addition, according to an interview the lack of trust and security is one of the most important barriers to customers conducting online shopping in Iran and also can be a factor in accepting the first hypothesis.

According to table 4, the result of this study does not match well with the literature, which indicates that countries with a high level of individualism purchase online more than countries with a low level of individualism. According to the results of the interview, online shopping for most participants even for those who conducted online shopping less frequently are counted as requirements rather than entertainment. Customers are interested in online shopping due to its more convenient nature, its serviceability and better merchandising. According to the results of the interview, customers are interested in online shopping due to its more convenient nature, its serviceability and better merchandising. These factors identified in the interview are presented in table 6.

Table 6: e-satisfaction factors

Convenience	Time saving	Ease of searching	Lack of sales pressure			
Merchandising	Number of offering	Variety of offering	Ease of information accessibility	Reduced cost of searching	Cheaper prices	
Serviceability	Faster delivery process	Free of charge delivery process	Competitive prices	Availability of purchase process	Considering the comments	Get extra product as a gift

This shows that the most important factor driving them to conduct online shopping is e-satisfaction, and if online shopping does not have these advantages, all interviewees, regardless of where they stand on the individualism-collectivism spectrum, prefer to shop traditionally, to touch and smell the products and bargain to reduce the price. The findings of the interview are in parallel with the model of e-satisfaction provided by Ranjbarian et al. (2012). According to them, e-satisfaction is influenced by convenience, merchandising, security and serviceability, which all have a crucial role in online shopping among Iranian customers.

According to the interview, people make most use of search engines, with word of mouth including newspaper advertisements, television commercials and suggestions of families and friends being the least used method to get to know about and purchase using online shopping in Iran. Iranian customers, regardless of individualist or collectivist characteristics, use search engines most and the word of mouth least to get to know about online shopping in Iran. Since developing countries such as Iran have little development in electronic commerce, people are not involved in online shopping as much as in developed countries and ultimately they do not have enough experience of online stores to recommend them to others. Hence, online stores in developing countries suffer from lack of reputation while word of mouth is non-existent. This finding contrasts with Lim et al. (2004), who state that collectivist people use word of mouth and individualist people use the calculative process in order to find online stores. The rejection of this sub-hypothesis could also be a factor in rejecting the second hypothesis.

According to table 5, there is a non-significant relationship between low uncertainty avoidance, individualism-collectivism and online shopping.

Managerial implications

The results of this research can help managers by introducing new cultures to customers to improve their transactions and enter into new markets. Companies allocate a considerable amount of their budget to running a website which attracts customers with traditional features to purchase products and services online. Hence, according to the results of this study, companies possessing an e-commerce system have to find a way to reduce the uncertainty associated with online shopping and try to understand the elements that increase customer e-satisfaction in Iran.

An agenda for future research

Future researchers can carry out a complete study associated with online shopping behaviour and cross cultural dimensions in the Middle East. Furthermore, these identified factors can also be deliberated in the framework of B2B business. Future research can investigate the impact of other elements of national culture on online shopping, including Power Distance, Masculinity-Femininity and Long versus Short-Term Orientation and also other social and cultural elements affecting e-satisfaction in Iran.

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