



## THE ROLE OF UNCERTAINTY AVOIDANCE AND INDULGENCE AS CULTURAL DIMENSIONS ON ONLINE SHOPPING EXPENDITURE

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### ABSTRACT

Cultural background affects human behaviors in many areas. One of these areas is e-commerce. In this study the effects of uncertainty avoidance (UAI) and indulgence (ING) as Hofstede's cultural dimensions on online shopping expenditure (OSE) have been investigated. In this context, data from 54 countries by the year 2012 have been subjected to regression analysis. In accordance with the findings, it has been revealed that ING increases the OSE; conversely UAI decreases. Accordingly, it can be expressed the willingness of consumers to shop online increases in case of trust; but decreases in case of uncertainty and risk environment. One of the results occurs with this study is how attitudes towards online shopping change from culture to culture.

**Keywords:** uncertainty avoidance, indulgence, cultural dimension, online shopping, trust, risk

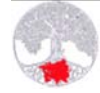
**JEL-Classification:** M31, L81

## KÜLTÜREL BOYUT OLARAK BELİRSİZLİKTEN KAÇINMA ve MÜSAMAHANIN ONLINE ALIŞVERİŞ HARCAMALARINDAKİ ROLÜ

### ÖZET

Kültürel arka plan insan davranışlarını birçok alanda etkilemiştir. Bu alanlardan birisi de e-ticaret olarak karşımıza çıkmaktadır. Bu çalışmada, Hofstede'nin kültürel boyutlarından belirsizlikten kaçınma ve müsamahanın online alışveriş harcamaları üzerindeki etkileri araştırılmıştır. Bu bağlamda 54 ülkeden 2012 yılına ait veriler regresyon analizine tabi tutulmuştur. Bulgular doğrultusunda müsamahanın online alışverişleri arttırdığı, aksine belirsizlikten kaçınmanın ise azalttığı ortaya çıkarılmıştır. Sonuç olarak, tüketicilerin güven ortamında online alışverişe olan istekliliklerinin arttığı, belirsizlik ve risk ortamında ise azaldığı ifade edilebilir. Bununla birlikte ortaya çıkarılan bir diğer sonuç da online alışverişlerin kültürden kültüre nasıl değiştiği olmuştur.

**Anahtar Kelimeler:** belirsizlikten kaçınma, müsamaha, kültürel boyut, online alışveriş, güven, risk



## **Introduction**

Physical store shopping has begun to change with the spread of the Internet to many areas. The e-commerce system which is a huge sector increases its attractiveness by multiplying over the years. This attraction has paved the way to increase of competition day to day by drawing manufacturers on to this area. Because e-commerce offers an alternative channel which has convenience and speed to manufacturers and retailers in terms of reaching their customers (Chang and Chen, 2008; Lee et al., 2010; Harris and Goode, 2010). At the same time, removing intermediaries has provided significant decreases in costs.

Increasing the number of manufacturers and retailers has affected the product variety positively. This increased variety of products has moved the phenomenon of exchange to the virtual environment by attracting the consumers. In other words, it can be said that manufacturers and consumers mutually affect themselves in this virtual market. Consumers have started to show an interest to e-commerce in reasons such as ease of use, unlimited opportunity of choice, fair price, compare products, and ease of delivery (Liu and Forsythe, 2010; Demirel, 2010; Mokhtarian, 2004). However, even if e-commerce provide these advantages to consumers, it can be encountered with barriers such as financial risks, personal information theft, information seeking and payment problems, prejudices towards software and computer technologies, and inability to test the product physically (Lian and Yen, 2013; Rudolph et al., 2004; Pradas et al., 2013; Simicevic et al., 2012).

Considering the global increase in e-commerce it is seen that it does not occur at the same rate in all countries. For instance the business to customer (B2C) volume of the UK for 2012 is 96 bn €; but in Turkey just 5,5 bn € (Ecommerce Europe, 2013). In this case, the cultural background which differentiates the nations affects the use of information technology and online shopping behaviors of consumers (Gong, 2009; Dwyer et al., 2005). In other words, culture shapes the attitudes of consumers towards online shopping. Because, cultural values affect expectations and perceptions about products and services (Yoon, 2009; Pookulangara and Koesler, 2011). People from different nations may show different reactions to new products and innovations. In this context, it can be said that purchasing preferences and behaviors are influenced by culture (Kueh and Voon, 2007; Kumar and Krishnan, 2002).

In this study uncertainty avoidance and indulgence from Hofstede's cultural dimensions have been discussed as variables affecting the online purchases. Research hypothesis were developed by indicating the relationships of independent variables with online shopping behavior. After that various conclusions have been reached by testing these relationships with the developed model.

## **Online Shopping and Uncertainty Avoidance**

Information asymmetry and unobservability can be shown as the main reasons of risk in online shopping (Tan and Thoen, 2010; Liu and Wei, 2003). Information asymmetry refers to the uncertainties arising from different types of information parties have (Sandmo, 1999). Consumers cannot evaluate exactly the products or services whether demonstrated on the Internet because of the information asymmetry; on the contrary the seller has full information. In other words, the consumer presumes that the seller would benefit from this process in an opportunistic way. In addition, consumers cannot evaluate the quality of product directly due to the unobservability (Wan et al., 2012). Consumers do not have the ability of experiences



such as tryout, taste, touch and smell as virtually in online shopping. This can be shown as another factor increases the risk perception.

Hofstede defines uncertainty avoidance as “the extent to which the members of a culture feel threatened by ambiguous or unknown situations and have created beliefs and institutions that try to avoid these” (Hofstede, 2013). People socialized with values of uncertainty avoidance usually experience more stress in dealing with an unknown future (Ayoun and Moreo, 2008). Uncertainty avoidance represents the beliefs of the people avoid from ambiguity and can be associated with risk, and risk tolerance (Frijns et al, 2013). Consumers have lower levels of uncertainty avoidance are relatively more confident and tend to take more risks (Hwa-Froelich and Vigil, 2004; Lee et al., 2007). In this way, societies with high uncertainty avoidance feel themselves uncomfortable during the online shopping process and are less willing to purchase from the Internet. Put another way, online shopping expenditures decreases when uncertainty avoidance increases.

H1: Uncertainty avoidance affects the online shopping expenditure negatively.

### **Online Shopping and Indulgence**

Risks occurred in online shopping process decrease with trust case and even may disappeared. Trust is the foundation of any transaction that takes place between two parties and it is mandatory when risk occurs (Pavlou, 2003; Lee and Turban, 2001). Trust provides the continuity and completion of online transactions in case of uncertainty (Wu and Cheng, 2005; Flavian and Guinaliu, 2006). Trust in online shopping, can be towards e-retailer as well as computer or the system itself (Li et al., 2007).

Hofstede defines indulgence as “the extent to which people try to control their desires and impulses”. Societies with a low score in this dimension have a tendency to cynicism and pessimism (Hofstede, 2013). In other words high-indulgent countries tend to be more optimistic (Mackintosh, 2013). Trust depends on optimism for the future, a belief that the world tomorrow will be better than it is today. Optimism plays a powerful role and strengthens trust in online environments (Uslaner, 1998; Coppola et al., 2001; Lumsden and MacKay, 2006). This concept suggests that although people identify situations as risky; they do not think they are as susceptible to the risk as the average person (Schaupp and Carter, 2010). Optimism decreases cynicism and is effective in building online trust (Josang, 2007). Online trust and social trust is highly effective in developing positive attitudes and enhancing the willingness towards online shopping (Gefen, 2000; Tan and Thoen, 2002; Dahlberg et al., 2003). In other words more indulgent societies are willing to shop online more.

H2: Indulgence affects the online shopping expenditure positively.

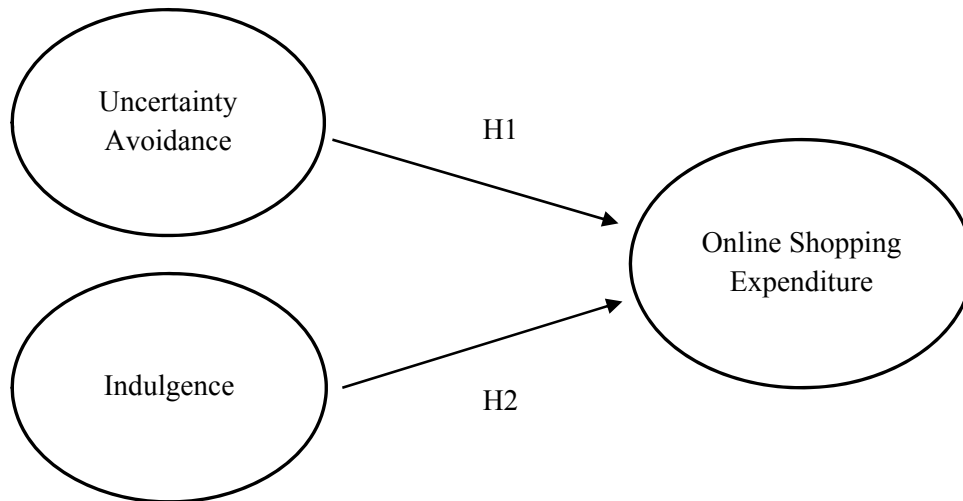
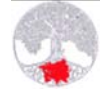


Figure 1. Research Model

## Methodology

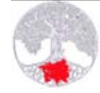
In this study data of 54 countries have been used. Data of countries which can be obtained in terms of independent and dependent variables included into the analysis in this choice. Data related to cultural variables (uncertainty avoidance and indulgence) has been obtained from the cultural dimension database of Hofstede. Data of online shopping expenditure for the year 2012 has been taken from previously prepared e-commerce reports. Online shopping expenditure data is given in Euros; but some reports give as Dollars. Therefore Dollars have been converted to Euros based on the average currency of 2012. After that total online shopping expenditure has been divided by total internet users which gained from Internetworldstats by the year 2012. Thereby, the annual average online expenditure per capita Internet users has been calculated for each country.



Table 1. Data of Countries

Country	Uncertainty Avoidance (UAI)	Indulgence (ING)	Online Shopping Expenditure (OSE)**	Total Internet Users (TIU)	OSE*1000000/TIU
Argentina	86	62	6.560	28.000.000	234,290
Australia	51	71	23.976	19.554.832	1226,090
Austria	70	63	9.800	6.559.355	1494,050
Belgium	94	57	4.800	8.489.901	565,380
Brasil	76	59	19.197	88.494.756	216,930
Bulgaria	85	16	150	3.589.347	41,790
Canada	48	68	11.664	28.469.069	409,710
Chile	86	68	1.215	10.000.000	121,500
Colombia	80	83	810	26.936.343	30,070
Croatia	80	33	200	3.167.838	63,130
Czech Republic	74	29	1.800	7.426.376	242,380
Denmark	23	70	7.388	4.989.108	1480,830
Egypt	80	4	2.592	29.809.724	86,950
Estonia	60	16	100	993.785	100,630
Finland	59	57	5.400	4.703.480	1148,090
France	86	48	45.000	52.228.905	861,590
Germany	65	40	50.000	67.483.860	740,920
Greece	100	50	2.900	5.706.948	508,150
Hungary	82	31	675	6.516.627	103,580
Iceland	50	67	200	304.129	657,620
India	40	26	15.550	137.000.000	113,500
Indonesia	48	38	2.511	55.000.000	45,650
Ireland	35	65	4.600	3.627.462	1268,100
Italy	75	30	9.582	35.800.000	267,650
Japan	92	42	59.373	101.228.736	586,520
Jordan	65	43	284	2.481.940	114,430
Latvia	63	13	150	1.570.925	95,490
Lebanon	50	25	162	2.152.950	75,250
Lithuania	65	16	300	2.293.508	130,800
Luxembourg	70	56	400	462.697	864,500
Malaysia	36	57	567	17.723.000	31,990
Malta	96	66	20	282.648	70,760
Mexico	82	97	5.832	42.000.000	138,860
Netherlands	53	68	9.800	15.549.787	630,230
New Zeland	49	75	2.349	3.810.144	616,510
Norway	50	55	7.900	4.560.572	1732,240
Peru	87	46	486	10.785.573	45,060
Poland	93	29	4.181	24.940.902	167,640
Portugal	99	33	1.200	5.950.449	201,670
Romania	90	20	800	9.642.383	82,970
Russia	95	20	10.302	67.982.547	151,540
Saudi Arabia	80	52	648	13.000.000	49,850
Singapore	8	46	810	4.015.121	201,740
Slovakia	51	28	500	4.337.868	115,260
Slovenia	88	48	250	1.440.066	173,600
South Africa	49	63	1.134	8.500.000	133,410
South Korea	85	29	18.873	40.329.660	467,970
Spain	86	44	12.969	31.606.233	410,330
Sweden	29	78	7.238	8.441.718	857,410
Switzerland	58	66	9.100	6.509.247	1398,010
Turkey	85	49	5.448	36.455.000	149,440
UK	35	69	96.193	52.731.209	1824,210
USA	46	68	121.338	245.203.319	494,850
Venezuela	76	100	1.134	12.097.156	93,740

\*\* billion €, Source: Europe e-commerce report; hofstede.com; emarketer.com; ekosglobal.com; internetworldstats.com.



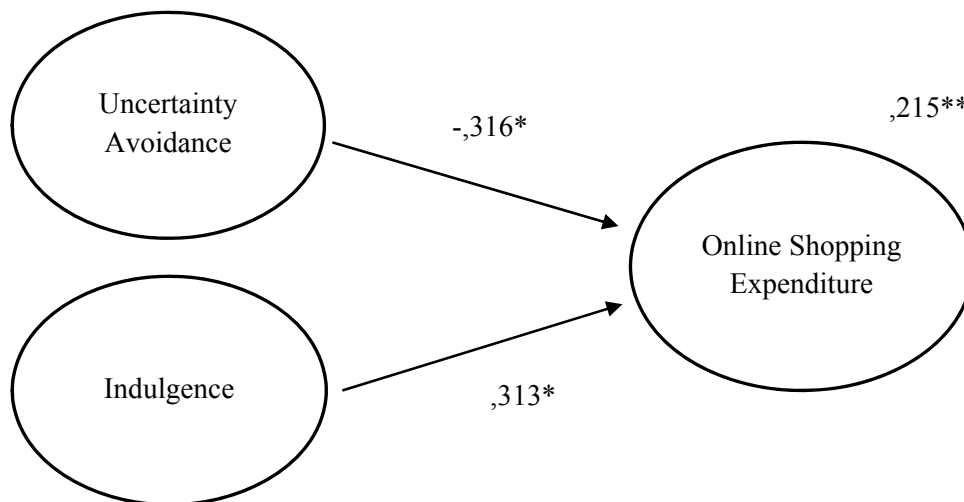
## Data Analysis and Results

A correlation test has been conducted in order to reveal the relationships between the variables before the regression analysis. The results of the test are demonstrated in Table 2. According to the results no significant relationship can be found between uncertainty avoidance and indulgence. It's also seen that there is an inverse relationship between the variables online shopping expenditure and uncertainty avoidance; in addition a positive significant relationship between online shopping expenditure and indulgence.

Table 2. Correlations

	UAI	ING	OSE
UAI	1		
ING	-0,237	1	
OSE	-0,391**	0,388**	1

\*\* sig.<0,01 (UAI: Uncertainty Avoidance, ING: Indulgence, OSE: Online Shopping Expenditure)



\*sig.<0,05; \*\*sig.<0,01

Figure 2. Results of the Full Model

There are significant effects of uncertainty avoidance and indulgence on online shopping expenditure as can be seen from the regression model. Uncertainty avoidance decreases the



online shopping expenditure while indulgence increases. Thus, it is possible to say that H1 and H2 hypothesis are supported. Furthermore, it is seen that the effect of these two variables on online shopping expenditure is approximately 22 %. As a result perceived risk (uncertainty avoidance in this study) affects negatively attitudes and purchase behaviors of consumers towards online shopping. This consequently leads to a decrease of the amount of online expenditure (Chen and Mort, 2007; Hansen, 2008; Zu et al., 2011; Hong and Cha, 2013). Trust (indulgence in this study) emerges as a concept that improves the attitudes towards computer systems, Internet, e-retailer and e-commerce and refers consumers to purchase online. It can be expressed trust and optimism increase the online shopping expenditure (Nicolaou and McKnight, 2006; Yousafzai et al., 2010; Kesharwani and Bisht, 2012; Chen and Chang, 2013).

### **Conclusion and Discussion**

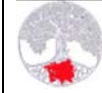
Significant relationships have been revealed in this study which tests the effects of cultural dimensions on online shopping expenditure. Uncertainty avoidance from these dimensions affects online shopping expenditure negatively. Because consumers are tend to avoid an ambiguity situation. Cultures with higher uncertainty avoidance score adopt information technologies less than lower ones. In other words, cultures with higher uncertainty avoidance score purchase less from the Internet because of the lack of confidence in risky situations. The latter variable indulgence has a positive impact on online shopping expenditure. Optimism which is increasing together with the indulgence affects the adoption towards information technologies positively. In this way high indulgent cultures purchase from the Internet more.

In conclusion, risk and trust factors are two of the most important actors in e-commerce as an expanding market day by day. Consumers are reluctant to purchase online unless they feel safe against stealth attacks, system breaches, frauds and so on. Undoubtedly this varies depending to cultures. Because every culture has its own unique perceptions and expectations; risk and trust thresholds also vary. In this context, it has been tried to reveal with this study how cultural background is effective on online shopping expenditures.

### **Limitations and Implications**

Data used in this study based on the year 2012. Because e-commerce reports have been searched in order to obtain more reliable data; so by the year 2012 has been reached. Additionally, more countries included to analysis by considering previous year's data due to the impossibility of obtaining the data for each country in 2013. Study can be conducted again by reaching the data of 2013 years ahead.

Other limitations of the study are using just two dimensions of Hofstede and including only 54 countries to the analysis. Other dimensions excluded from the analysis based on a pre-relationship test results. When considering in terms of countries, only these 54 included to the analysis because all the data cannot be achieved under various titles.



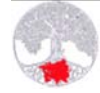
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