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Dealing with Trust and Uncertainty Avoidance in Online Transactions:

The Case of Consumers in Botswana

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Dissertation submitted in partial fulfillment of the requirements for the degree of Master of Business Administration

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2019

Declaration

I Godfrey Phaphe declare that this dissertation/thesis is the result of my own independent work/investigation, except where otherwise stated. Sources used have been acknowledged by precise references. The contents of this dissertation has not been submitted for any other degree or award at this or any other university or place of learning, nor is being submitted concurrently for any degree or other award. The views expressed in this dissertation/thesis are my own and do not reflect the views of the University of Botswana.

Signed: ……………………………

Date: ……………………………….

Acknowledgements

I would like to give a warm hearted thanks to my supervisor *Mr. Godfrey Themba* for his dedication in assisting me to complete this research project. I am grateful to have been assigned to him as a supervisor and therefore would like to appreciate his courtesy in making the research projects seem easier and enjoyable. I cannot imagine how it will have been possible to skip he huddles without his assistance.

Dedication

I would like to dedicate this project to my mother *Ms. Maungo Phaphe* who gave me the courage to soldier on despite the challenges I have experienced to complete it. You have been the pillar of my life, giving me support to prosper and the strength to carry on with your hash but courageous words. To my grandmother the late *Ms. Seitshelelo Phaphe* who gave me the family supports. You have always told me to focus and I will come out a winner at the end of the day and I am glad that I am still pursuing that motto.

Abstract

This research sought to find out how consumers in Botswana deal with the issue of trust and the uncertainty avoidance (UA) strategies they engage in when shopping online. Trust and uncertainty avoidance are socially constructed, hence the need for an in-depth understanding of the strategies consumers engage in to assure themselves of the trustworthiness of the online vendors and to cope with the uncertainty related to online transactions in general. A qualitative approach involving in-depth interviews with selected consumers who have been involved in online shopping in Botswana was used in this study. Data collected through recorded oral interviews was transcribed, coded and analyzed following the interpretive methods. The results indicate that online consumers in Botswana consider and take seriously the issue of vendor trust in an online shopping space. The results further indicate that consumers in Botswana adopt a variety of strategies in order to assure themselves of the trustworthiness of the online vendor. Among these are the referrals from close associates who have used the same vendor to make online purchases. In this regard family members and friends are relied upon to provide the needed assurance. The quality of the vendors' web site in terms of its comprehensiveness and frequency with which it is updated also featured prominently as an assurance that the online vendor is genuine. The study also indicate that online shoppers in Botswana face a variety of challenges including lack of tangibility of online exchanges, unavailability of shipping services, delivery delays, ineffective returns and refunds procedures, lack of regulatory framework, and language barriers. In spite of the challenges, the study finds that in general Batswana are satisfied with online shopping. The study recommends that online vendors should focus on provision of clear and consistent information including policy statements on the web store site and making it easily accessible to users is essential in trust building. Online vendors should ensure follow up

and after-sale services to induce positive word of mouth through satisfied customers which can also be enhanced by the use of interactive services. Moreover tailor making websites for a specific target group of customers should be pursued to maximize trust building.

Table of Contents:

List of Acronyms

E-bay- East Bay

E-commerce – Electronic Commerce

E-WOM – Electronic word of mouth

UA – Uncertainty avoidance

USA- United States of America

UK – United Kingdom

URL – Uniform resource locator

List of Figures

List of Tables

Chapter 1: Introduction

1.1 Background of the Study

There's a growing trend of online shopping across the globe, which has become a useful platform for the selling and marketing of goods in a cost effective manner. Among the many factors identified to increase online purchase intention and eventually sales is trust (Hong, 2015; Ogonowski, Montandon, Botha, & Reyneke, 2014). Trust is characterized by many connotations. It is the foundation with which relationships are built (Jarvenpaa, Tractinsky, & Saarinen, 1999b). Since business transactions are based on relationships, organizations and consumers alike depend on trust for successful transactions (McKnight & Chervany, 1996; Yıldırım, Arslan, & Barutçu, 2016). Trust in an online platform is the cornerstone to a successful business (Hwang & Lee, 2012), hence its necessity in establishing long-term business relationships (Karake-Shalhoub, 2002, p. 26; Perea y Monsuwé, Dellaert, & De Ruyter, 2004).

Most studies of trust in online shopping behavior have been conducted in the USA, Europe, and the UK and relatively few have been conducted in Asia and much fewer in Africa. In Botswana the literature of online shopping behavior is limited, and the few studies that have been conducted focused on adoption of e-commerce technology (Uzoka, Shemi, & Seleka, 2007). In their study, Uzoka et al. (2007) found that mistrust of the internet services was among a myriad factors that hinder the adoption of e-commerce among consumers in Botswana. In an emerging African market it is crucial to establish how consumers deal with trust and uncertainty avoidance (UA) in order to focus on reducing the risk associated with online shopping. Increasingly more individual consumers on the continent are buying online, and that is also the case in Botswana thus necessitating the importance of this study. According to Mayer et al.,(1995) as cited in (Hong, 2015; Hsu, Chuang, & Hsu, 2014, p. 334) trust is defined as:

The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party.

Trust can also be referred to as the belief of an individual in the trustworthiness of others as determined by their perceived integrity, benevolence, competence and predictability (McKnight, Choudhury, & Kacmar, 2002). According to the Cambridge Advanced Learners Dictionary trust is "*the [belief] that someone is good and honest and will not harm you, or that soothing is safe and reliable*". Zak and Knack (2001) have argued that trust depends on social, institutional and economic environments in which transactions occur. Understanding trust from a personal and social perspectives requires examining its influence from the cognitive perspective within a working group rather than affective which is based on close relationships (Hwang & Lee, 2012). According to Utz, Kerkhof, & van den Bos (2012), the propensity to suspicion is influenced by the trustor's propensity to trust and the perceived trustworthiness which are socially in-built. Integrity, competence, firm's image (Sahi, Sekhon, & Quareshi, 2016) uncertainty avoidance and propensity to trust (Rahi, Ghani, & Muhamad, 2017) have a positive impact on purchase intentions. Trust act as a social lubricant to reduce the amount of perceived risk in a situation. Social presence is an important factor in building consumer's perceived initial trust and/or trust expectation (Hong, 2015; Lu, Fan, & Zhou, 2016) which is thought to affect consumers subconsciously (Ogonowski et al., 2014).

Trust in an online vendor can also be influenced by the cultural make up of consumers (Bianchi & Andrews, 2012). According to Hofstede (1984) uncertainty avoidance is a cultural dimension that describes the tendency to avoid uncertain situations. Uncertainty avoidance is thought to have a moderating effect on the relationship between subjective norms, trust and

intentions in an online environment (Hwang & Lee, 2012; Mosunmola, Adegbuyi, Kehinde, Agboola, & Olokundun, 2019). A society which is characterized by high uncertainty avoidance generally does not trust as opposed to one that is low in uncertainty avoidance (Pavlou & Chai, 2002; Yıldırım et al., 2016).

It is thought that consumers are reluctant to trust online vendors due to perceived risks related to physical separation of the vendor and customer, lack of tangibility to the goods and absence of a salesperson (Kacen, Hess, & Chiang, 2013; Karake-Shalhoub, 2002, p. 27). Access to a merchant's physical location is essential to enhance the ability of a consumer to trust a retailer (Karake-Shalhoub, 2002). Research studies have shown that despite the level of risk associated with online shopping, consumers still do it. Studies have also shown that consumers who spend more time on the internet are more likely to purchase online as they develop some level of institutional trust on the web through experience (Ogonowski et al., 2014).

Despite the fact that online shopping is essential for the survival and growth of business, companies face the daunting task of convincing consumers to trust online transactions (D. J. Kim, Ferrin, & Rao, 2008). There is relatively little information on how companies can establish connection and win their first transaction with online customers (Karake-Shalhoub, 2002). It has been found that marketers often rely on testimonial videos, third party seals as well as social networks and blogs in order to establish trust with online consumers (Hwang & Lee, 2012; Ogonowski et al., 2014; Pookulangara & Koesler, 2011). Cues used to draw a customer to a website include, privacy and security policies, return policy, name recognition, professional appearance of website (Faisal, Gonzalez-Rodriguez, Fernandez-Lanvin, & de Andres-Suarez, 2017), availability of company address (Kacen et al., 2013; Zhou, Lu, & Wang, 2016). All these

measures are used to reduce perceived risk and to engender trust (Hong, 2015; Mosunmola et al., 2019).

Despite the importance of online business transactions not much is known regarding the strategies that consumers use to both assure themselves of the trustworthiness of online dealers and to reduce uncertainty associated with online transactions. The majority of the studies conducted to date have focused on identifying factors that influence consumers' online purchases rather than the strategies that consumers engage in to overcome the challenges associated with online transactions. The purpose of this study is twofold, firstly, to explore the strategies that consumers in Botswana engage in to assure themselves of the trustworthiness of online dealers and to reduce uncertainty associated with online transactions and secondly, to contribute to the literature on online shopping behaviour from the context of a developing nation.

In order to achieve the desired results of this research study a more robust approach to phenomena is followed which enables the researcher to get rich insight. Therefore in-depth interviews which provides a deeper understanding of a consumer's behaviour and emotions were conducted. The procedure is discussed in detail on chapter 3, section 3.4. Page 27.

1.2 Problem Statement

Since its introduction online shopping has not been satisfactorily adopted by both consumers and business organizations particularly in developing countries including Botswana. Online shopping in Botswana is relatively low compared to other countries in the region. Due to the lack of adaptability of Botswana to online shopping, stakeholders miss out on improving the economy through income that could be generated through the platform. Research from across the globe indicates that online shopping is influenced by trust and uncertainty avoidance behavior on the part of consumers (Stevens, 2016). Trust and

uncertainty avoidance are socially constructed, hence the need for an in-depth understanding of the strategies consumers engage in to cope with the uncertainty related to online shopping.

It is crucial to investigate further how consumers make choices bearing in mind the cultural, psychological and personal factors. However, most of the studies conducted to date tend to take a quantitative approach as opposed to qualitative hence limiting facts gathering to a specific set of constructs leaving aspects that would otherwise be useful in developing marketing strategies. This study therefore seeks to address the weaknesses in the extant literature identified above and to contribute further insights into consumer's buying behavior by investigating the strategies they employ in order to cope with the effects of trust and uncertainty associated with online shopping.

1.3 Research Objectives

The main objective of this study is to find out how consumers deal with trust and uncertainty avoidance while purchasing online in Botswana. More specifically the study seeks:

1. To find out how consumers in Botswana deal with the issue of trust when shopping online.

2. To find out the uncertainty avoidance strategies that consumers in Botswana employ when engaged in online shopping.

1.4 Research Questions

To address the objectives of this study, the following research questions have been developed:

1. Do consumers in Botswana consider the trustworthiness of the online vendor before purchasing?

2. What specific uncertainty avoidance behaviors do consumers in Botswana engage in when shopping online?

1.5 Significance of the Study

This study seeks to contribute to the available literature on online shopping behavior generally and specifically on issues related to trust and uncertainty avoidance among consumers in the context of Botswana. The literature indicates that previous studies had been quantitative and this study adopts a qualitative approach to provide richer insights into consumer buying behavior in an online space.

Practically this study will also provide further insights into public policies and marketing strategies related to online shopping. The results of the study provide evidence on how to serve better customers with differing cultural backgrounds. Practitioners will be able to provide effective offers and design productive web-stores and add value to the country's economy.

1.6 Scope of the Study

This research is limited to online consumers in Gaborone, the Capital City of Botswana. This is because the population of Gaborone is comprised of people from almost all regions of Botswana. The study is also limited to the online purchase of consumer goods (goods purchased for personal use) only.

1.7 Structure of the Dissertation

After introduction follows literature review, methodology, analysis, findings, discussions and conclusions in that order.

1.8 Chapter Summary

This chapter introduced the subject of online shopping from the global perspective and how trust and uncertainty avoidance affect the process. The research then narrowed into the specifics of Botswana regarding the online shopping. It showed how the subject had been approached differently by various scholars and how the literature evolved through time as the magnitude of technology also changed. The researcher established a problem that is prevalent in Botswana which built a case to be researched. Since it was proven not to have an obvious answer and even the previous scholars had no consensus on the subject.

Chapter 2: Literature Review

2.1 Introduction

In this chapter the research paper reviews the literature related to consumer's behavior regarding trust and uncertainty avoidance (UA) eminent in their communities as they interact. It examines the efforts made by consumers in their pursuit to deal with the predominant risk and uncertainty they face as they encounter the online shopping. This could be better explained by exploring cognitive dimension of trust from a social and behavioral perspectives (Doney, Cannon, & Mullen, 1998). The theories that explain how consumers behave in an online environment are analyzed in order to determine the most appropriate in achieving the objectives of this research. This study takes a parsimonious and cohesive approach to evaluating trust and UA in the online environment which can be realized through characterizing trust as a set of interrelated constructs.

2.2 Online Shopping Trends

More and more consumers across the globe are engaging in online shopping. In 2017, 95% of the population used the internet, of which 82% shop online. Despite this a variety of initiated virtual shopping carts are abandoned, social media is on the urge of encouraging the shopping to take place. According to (UNCTAD, 2018) it is predicted that in the year 2020 Africa's online shopping revenue will be $13.5 billion constituting of about 115 million shoppers being half of the internet users' population. Botswana is ranked lower than its African counterparts in terms of online shopping due to various aspects including trust, cultural values and other factors. With the advancement of internet technologies, implementing research recommendations in order to serve customers better and increase sales, online vendors are engaging in a constant improvement task.

The inception of the next generation technologies which improve the distribution and speed of internet together with customer relationship marketing will eventually increase profits of the companies.

Relationship marketing theory suggest that as a company delivers value to its customers, strength of its relationship improves and increases customer retention. Therefore through trust customers are able to make repeat purchases and end up being loyal to an online vendor. Trust which emanates from a consumer's evaluation of an online vendor is a means to customer retention. This can also be achieved through satisfying other conditions for antecedents of trust. Website security and privacy and shared values are key to trust development, which in turn influences relationship commitment (Arnott, Wilson, Mukherjee, & Nath, 2007). Through managing transactions, online vendors can establish long term relationships which are customer oriented since satisfied customers tend to trust more on the online vendors. Husain (2017) found out that there is a strong positive impact of trust and satisfaction on behavioral and attitudinal loyalty. As one of the marketing strategies used by merchant to sell, relationship marketing complement and substantiate other strategies to enhance a company's approach. It can eliminate risk and focus on building trust with existing and potential customers. It works specifically with the referral market, that is, satisfied customers to enhance the organization's trust through word of mouth.

2.3 Trust

Generally trust is perceived as a set of specific beliefs dealing primarily with the benevolence, competence and integrity of another party (Al-Maghrabi, Dennis, Halliday, & BinAli, 2011). Benevolence is the extent to which the trustee wants to do good to the other party even when presented with the opportunity to do otherwise. Ability/competence is the belief in the trustee to fulfill obligations expected by the trustor, whereas integrity is the belief that the

trustee will be honest and adhere to its principles acceptable to the trustor (Utz, Kerkhof, & Van Den Bos, 2012). Integrity, competence, firm's image and propensity to trust have been found to have a positive influence on a consumer's purchase intentions (Rahi et al., 2017). Trust can be studied from the experience, cognitive and affective perspectives (D. J. Kim et al., 2008).

According to Doney et al. (1998, p. 601) trust formation depends on the societal norms and values that guides people's beliefs and behavior. Conversations to share ideas and opinions based on equity characterizes double contingency relationships whose reciprocity is important in the development of trust (Karake-Shalhoub, 2002). Trust persists when the consumer beliefs the seller has the motivation and ability to deliver the quality expected by the consumer. It involves forming beliefs about a partner and being able use the knowledge to make decisions (Hallikainen & Laukkanen, 2018). Trust formation can take any of the five processes; calculative trust building, prediction, intentionality, capability, and transference process (Doney et al.). Although cognition and affect based trust may be causally related, each form of trust functions in a unique manner with a distinct pattern of association to precursors and consequent variables (McAllister, 1995).

2.3.1   Cognitive based trust

According to Butler (1983) as cited in (Karake-Shalhoub, 2002) cognitive based trust is a technical and a fiduciary duty to perform based on predictability, experience, dependability and fairness. It is the value someone gets through an assessment of another's capability to perform their obligation to the transaction (Johnson & Grayson, 2005). More often a party in a transaction feels they have the obligation to perform as expected by the trustor in that relationship. Good reputation is built through satisfactory experience which is a means to building trust with customers (An & Kim, 2008; Sahi et al., 2016). The trustee makes an effort to maintain

satisfactory experience for establishing a long term relationship (Oliveira, Alhinho, Rita, & Dhillon, 2017) which emphasizes its reliability.

Past interactions, the extant of social similarity and context consideration draws the consumer closer to trusting an online store (McAllister, 1995). The trustor develops trust after evaluating the experience of engaging with the trustee in a transaction (Hallikainen & Laukkanen, 2018) referred to as knowledge based trust. Ability is in most cases arbitrated by the past experiences with the vendor. An e-consumer evaluate and share with others their past experience about the e-vendor for current and future decision making (Doney et al., 1998). In case of first time shoppers in a newly established e-vendor prior to transacting the trusting party (buyer)'s beliefs form strong motivation to engage in a relationship (Oliveira et al., 2017).

There is insufficient literature on how consumers assess the trustworthiness of a website that has no reputation or experiences with. Hence it is important to establish the strategies employed by consumers to deal with the integrity of online stores. Sometimes the utilitarian motive is the main driver which surpasses the trustor's beliefs when making online purchase decisions. Contrary to other results, Mosunmola et al. (2019) found out that there is no significant influence of perceived utilitarian value on attitudes towards online shopping. As McAllister (1995) highlighted trust development can be influenced by social similarity between individuals and so it can be inferred that when an individual socially associates themselves with an e-store they can easily develop trust towards it.

2.3.2   Affect based Trust

Affect based trust is characterized by emotional attachment, thoughtfulness and concern (Johnson & Grayson, 2005). It is the intrinsic value one gets from the emotional investment in a

relationship (Lu et al., 2016). Affect based trust is characterized mainly by integrity and benevolence (Oliveira et al., 2017). It deals with reciprocated interpersonal care and concern (McAllister, 1995). Motives of relationships provide insights into how trust development would prevail (Doney et al., 1998), i.e. if a consumer gives an e-vendor a business by placing an order and making payment they should return the favour by offering a better service so as to encourage repeat purchases. Before having contact with the vendor, consumers rely on the information provided about the store.

Consumers use information from either the web store site or from the people they interact with on daily basis to make an assessment of the trustworthiness of the transacting party (Utz et al., 2012). Despite this, affective dimension of trust is more inclined to personal interaction with the focal partner (Johnson & Grayson, 2005) hence the need to get insight into how consumers gain the confidence to purchase from online stores which do not have reputation. External variables making behavior predictable reveals to the trusting party if its partner can be trusted. Integrity is the main ingredient that consumers use to assess the trustworthiness of an online store (Hu, Wu, Wu, & Zhang, 2010). Social presence (ease of contact) makes the consumer willing to purchase in an online store have the confidence in trusting the store (Lu et al., 2016).

2.4 Perceived Risks and Trust

Pappas (2016) posits that for lack of trust to exist there must be perceived risks associated with the product quality/performance, product price or financial risk, vendor/web quality risks, web security risk (D. J. Kim et al., 2008) social risk , psychological risks (Hong & Cha, 2013) non-delivery and convenience risk (Moshrefjavadi, Dolatabadi, Nourbakhsh, Poursaeedi, & Asadollahi, 2012). Risk is perceived as a precondition for trust, that is if there is a higher perception of trust in and online store the envisaged risk perceived is lower (Mosunmola et al.,

2019). Schoorman, Mayer, and Davis (2007) argue that in a situation where the level of risk exceeds trust, control systems can be used to bridge the difference to a manageable level. Control systems can refer to heuristics which uses the approach of solving problems in an efficient but not necessarily the optimum option, which individuals develop through their interactions (Metzger & Flanagin, 2013). Control systems may take the form of culture or a social norm that members of the society use to overcome risk and uncertainty.

Marketing strategies has a positive relationship with perceived web-vendor risk strategies and product risks (Pappas, 2016). Strategy and product development emphasizes risk elimination from the consumer's perception. Trust building is important to relationships with customers and its investigation provides guidance to reducing the risk(s) involved. Trust does not only directly influence intention to buy but also it is an indirect antecedent through perceived risk (Pavlou, 2003), usefulness and ease of use. Antecedents of trust influence consumers' trust which in turn influence their intention and purchase (D. J. Kim et al., 2008). For trust to have a measurement effect a certain level of perceived risk must exist, even though risk may not be a causal predictor of trust (Pavlou, 2003). UA is a strong predictor of the tendency to take risk or be risk averse. It's crucial to understand the specific tactics consumers use in any given online shopping circumstance to mitigate the possible risks that can be discovered. Previous studies (Aldousari, Delafrooz, Ab Yajid, & Ahmed, 2016; H. Li, Jiang, & Wu, 2014; Ogonowski et al., 2014; Perea y Monsuwé et al., 2004) dwelled mostly on general factors that lead consumers to make online purchases or affective (Hong, 2015; D. J. Kim et al., 2008; Moshrefjavadi et al., 2012; Pappas, 2016) online purchase behavior. Other studies were limited to particular products (Jarvenpaa et al., 1999b) books, electronics etc. whilst (Zhou et al., 2016) studied routes by which initial trust

is formed instead of the actual tactics consumers employ to deal with uncertainty related to online shopping.

2.5 Beliefs and Trust

Beliefs are formed through prior experience / knowledge of the transacting party. They are shaped by the image an online store portrays in the mind of the consumer and they are not static (Srite & Karahanna, 2006). Beliefs are a product of culture as much as they influence one's cultural background (Hofstede, 1984). They are often shared by a member of a particular society regarding a process such as online shopping. Consumers trust or distrust online vendors because they have certain beliefs about them. They may favor the development of trust towards a technology or disapprove its adoption.

Beliefs about benefits significantly influence intentions to purchase online through attitudes (Aldousari et al., 2016; Hu et al., 2010) and the TAM corroborates to the same notion. Utilitarian and hedonic motives affect the consumer's decision making in an online or traditional store (Mosunmola et al., 2019; Perea y Monsuwé et al., 2004). Normative beliefs (peers, friends and families) relates to the trust one puts in members of a cultural group. The psychological characteristics of beliefs should be studied in order to gather in-depth knowledge about its effects on an individual's behavior (Srite & Karahanna, 2006). Perceived behavioral control may reflect beliefs that hinder the adoption of online shopping or otherwise (Aldousari et al.) through resources and skills possessed. Initial trust development derives from beliefs which are influenced by prior knowledge about the subject gained through reliance on proof sources of the trustee (Hu et al.). In case of a first interaction with online store, consumers do not have any prior experience or knowledge about the stores to form beliefs. The extant literature is not clear on how individual consumers deal with this in order to end up transacting with an e-vendor.

2.6 Trust and Purchase Intentions

According to Schoorman et al. (2007) precursors of propensity to trust include: personality, experiences and culture. Through the personality variable trusting intentions can be attributed to an individual consumer's assessment of situations (Lu et al., 2016) with an allowance of controlling variables. Consumers' behavior that manifest when deciding on options to purchase a product or service reflects convenience (Aldousari et al., 2016; Jiang, Yang, & Jun, 2013). Hence trust is essential and is mainly built through the store's ability and dependability (Gefen & Straub, 2004). Schepers and Wetzels (2007) argues that there is a stronger dependence of an individual on utility than on lower complexity when adopting a technology like online shopping. Z. Zhang and Gu (2015) states that trust in online vendors and consumer tendency to trust does not have a substantial effect on attitude or intention to continue purchasing online, whilst (D. J. Kim et al., 2008; Yin, Wang, Xia, & Gu, 2019) found consumer's propensity to trust having strong positive effects on consumer's trust in an online shop.

Sahi et al. (2016) opines that there is a direct relationship between trusting beliefs and purchase intentions. Adnan (2014) argues that because other cultures like the Pakistanis have a lower propensity to trust they will have a difficulty in forming trust towards others and hence online shopping. Furthermore Hong (2015) has found no relationship between trust expectation and product performance risk. Institutional trust in the web and propensity to trust proved to influence consumer perceived trust in an online store (Ogonowski et al., 2014). Dispositional trust/ propensity to trust had a moderating effect on consumer reviews and third party seals (Utz et al., 2012). At individual level, propensity to trust involves ability to accept risk and delegate as well as communicate feelings and expectations openly.

2.7 Trust and Social Interactions

Consumers' decision making style and prior knowledge with the product or service has a positive effect on their intention to trust in online shopping (Karimi, Papamichail, & Holland, 2015). The more a customer repeatedly uses a service, they become familiar with, and tend to trust in the service provider because of their experience and knowledge (Jarvenpaa et al., 1999b). Behavioral factors that derive societal connections have an influence on consumer's intentions to purchase online (Cheung & Lee, 2012; Yin et al., 2019). Social norms as behaviors that are common amongst a group of people are rules with which members of a community are expected to abide by even if they are not written. They are formed through interactions of members and act as control measure of behavior. Group identification increases the confidence of reciprocity of an individual with others, and the advent of Web 2.0 platforms for information sharing in an online environment has improved to shape consumers' interactions. Despite a detailed empirical discussion about initial trust or trust expectation (Hong, 2015) failed to include consumer beliefs, cultural background and social interactions which tend to affect decision making. Having these elements considered in an online shopping behavioral study enables broadening the spectrum of results and improve their relativity. Since online shopping is relatively new in Botswana it can be inferred that consumers use subjective norms from their important others in the community to elevate their decisions to use the platform.

Knowledge and communication is the core of trust building. Not only fact based information should be communicated regularly but also response to opinion, feelings and intention. Social networking sites positively affect trust in online shopping (Hajli, 2014; Pookulangara & Koesler, 2011) and they encourage consumers to create content and share information. This gave birth to a new business model called social commerce (S. Kim, Noh, &

Lee, 2012). Retailers has since incorporated social networks into their marketing campaigns to gain access to the global world, the platform offers a free word of mouth evaluation by consumers. It encourages interaction and interconnectivity amongst communities and organizations which give them quick feedback which influence on their peers (Yin et al., 2019).

Utz et al. (2012) opined that consumer reviews are more important in trustworthiness of an online shop. Electronic word of mouth (E-WOM) was found to have a more significant effect in comparison with third party online assurances (Z. Zhang & Gu, 2015). They emphasised the importance of customer reviews in online shopping as they are less controlled by the company in review hence others tend to trust such. Perceived merchant reputation is regarded as having a more positive significant effect on online trust than merchant size (Jarvenpaa et al., 1999b). On the contrary, Utz et al. (2012) found out that store reputation had no significant effect on online stores. Reputation, regarded as a focal source of trust even from a third party, is vital in trust building. Therefore reputation can influence perception of an online site (Karake-Shalhoub, 2002; Rahi et al., 2017). A reputable store is trusted more by consumers than a newly established shop of which consumers do not have enough information about. Prior experience (Karimi et al., 2015) and information provided by the e-retailer together with WOM builds trust to the consumer (Utz et al., 2012). Examining how consumers evaluate web stores provides important insight into how web stores can do in order to develop effective marketing strategies.

2.8 Uncertainty Avoidance (UA)

There are numerous definitions of culture and (Hofstede, 1984, p. 91) defines culture as "the collective programming of the mind which distinguishes the members of one group or category of people from another." It is the collective result of the behavior of individuals that form a culture (Hwang & Lee, 2012) hence by studying its effects on online shopping from an

17

individual perspective provides assistance in bringing accurate results of empirical evidence relevant to the population under study. It is important to examine and understand whether online shopping is universally accepted to all individuals in a similar manner.

Uncertainty avoidance is the degree to which people feel threatened by ambiguity and unstructured or uncertain events (Pookulangara & Koesler, 2011). It influences development of online trust through interacting with salient antecedents to online trust; benevolence, ability, technical competence and transaction security (An & Kim, 2008). UA has direct and moderating effects on consumer's purchase intentions (Mosunmola et al., 2019; Zhou et al., 2016). UA is thought to negatively affect a firm's reputation and positively affects trusting beliefs (Sahi et al., 2016). UA is an important moderator of subjective norms and dimensions of trust (integrity and ability) but does not have an effect on the benevolence as another dimension of trust (Hwang & Lee, 2012). On the contrary trust was perceived to less likely affect consumers' behaviour in a high UA culture (Yoon, 2009)**.**

UA can be easily interpreted compared to other cultural values in a social environment, and it's the most influential national culture value affecting consumer e-commerce acceptance (Yoon, 2009). According to H. Li et al. (2014) general and specific trust assurances are important in building initial trust in a virtual environment and more effective if they are displayed at the right stage in the process. Bianchi and Andrews (2012) found that in a society high in collectivism and UA, trust in third party assurances had a higher positive influence on intentions of consumers to shop online. Furthermore Hu et al. (2010) attested the same and expressed that the use of different functions assurance seals does not increase the consumer's initial trust perception on web stores as they interact and weaken the presence of each other.

2.9 Web Security and Privacy

The presence of security and stability creates trust (D. J. Kim et al., 2008). That is, when consumers feel safe in an online environment they are more likely to transact without hesitation. That is, consumers would be more willing to share their personal information with e-vendors without the fear that it might be used for other purposes without their authority hence depriving of privacy. According to Zhou et al. (2016) people tend to use more formal ways of contact and use extra resources in order to build trust. Hence this makes transacting with unknown dealer(s) expensive as more resources are spent in trying to build trust. Communication privacy management theory stipulates that consumers reveal and conceal information depending on the perceived benefits and costs anticipated from the transaction. Online consumers relate the privacy and security of their information to the level of service quality they expect to get from an online vendor, (Y. Kim & Peterson, 2017) which is perpetuated by the level of trust. Consumers use their judgment regarding security of an e-vendor prior to purchasing. Web design attributes has a positive influence in trust development towards a websites since consumers use them to make the decision to trust and buy from an online vendor (Faisal et al., 2017). Therefore knowledge of how consumers make judgment about web vendors provides assistance in designing effective websites.

2.10   Cultural Environment of Trust

Schoorman et al. (2007) argues that culture affects trust through the propensity variable which manifest through initial trust affected by experiences and displayed through individual personalities. According to literature, cultural factors act as moderating aspects in the model of theory of planned behavior (TPB) could assist in developing a model that cuts across cultures into how consumers respond to online shopping (Pavlou, 2003; Yin et al., 2019). Previous

researchers have looked into certain aspects of social interactions; social networks, social influence, visibility, subjective norm (Wang & Chou, 2014) and not together under a single study. Even though previous studies attempted to unveil the relationship of online shopping with cultural values; power distance, individualism and masculinity (Pavlou & Chai, 2002), the issue of UA as another was not studied on how it affects trust dimensions. Bianchi and Andrews (2012) posits that cultural environment of trust has a higher positive influence on intentions of consumers to continue shopping online.

According to Gatautis, Kazakeviciute, and Tarutis (2014) there are three controllable factors which affects two stages (intention and adoption) of the virtual environment . They attested that consumers are influenced by the environment, where they live, surrounding people, lifestyle and various other factors. These environmental factors could be social, situational, cultural, psychological and marketing. Normative influence on ability belief about the website is significant only when the online consumer has high UA behaviour (Hwang & Lee, 2012).

Societies with low UA are more likely to accept new technology like online shopping as opposed to societies with high UA who continuously feel the intrinsic uncertainty in their life (Doney et al., 1998; Pookulangara & Koesler, 2011; Yıldırım et al., 2016). Different societies react to uncertainty in varying ways. According to Limayem, Khalifa, and Frini (2000) cyber marketers wishing to penetrate the Chinese market should focus on public image and social norm, along with creating and fostering positive attitudes towards online transactions. For the USA market trust and providing a sense of behavioral control may be a more effective way to encourage online transactions. Since culture is dynamic in nature, the use of internet and social networks has made communication easier across the globe among people and so they influence

each other in their behavior. Therefore it can be inferred that the differences on consumer's behavior towards online shopping are narrowed with time.

Low UA culture generally dispose more trust on human sources of information whilst those of high UA trust more on expert opinions (Goodrich & De Mooij, 2014, p. 7) from sources such as search engines. Our interactions globally make us learn new ways of doing things at our convenience through the use of internet technologies. Trust in online purchase related to opinions sharing from social networks serves to avoid uncertainty (Goodrich & De Mooij, 2014). A consumer's behavior towards online shopping can be moderated by the level of uncertainty a consumer has towards online shopping. Whilst Jarvenpaa et al. (1999b) discovered that culture does not have a significant effect on trust in an online shopping (Limayem et al., 2000) concluded that cultural differences play significant role in consumer e-commerce adoption. This signifies that two separate cultures could not be generalized in their view of online shopping unless it's empirically proven. Due to its nascence online shopping is prominent to some people and less recognized by others.

Though people adopt the behavior of celebrities and other role models, as seen on the websites and different advertisement, they are most likely to be influenced by those they interact more with such as families and peers (Moshrefjavadi et al., 2012). Ming-Shen, Chih-Chung, Su-Chao, and Yung-Her (2007) found that subjective norms, that is, the notion that one's behavior is influenced by one's desire to act as relevant others (e.g. friends, family or the society they interact with) influences purchase intentions (Pookulangara & Koesler, 2011; Srite & Karahanna, 2006). These are a product of culture and form the basis of how one should behave in certain situations. According to Wang and Chou (2014) visibility as a social influence factor does not have an effect on consumers intention to purchase online whilst subjective norms have an effect

21

on attitudes and intentions. Contrarily observational learning information was found to have a significant positive impact on consumer's intention to purchase online (Lu et al., 2016). Moreover Srite and Karahanna (2006) further attests that UA moderates the relationship between subjective norms and intention to behavior.

2.11 Synthesis

From the literature the research derived that UA is a moderator of trust which is influenced by many factors on intention to purchase online (Mosunmola et al., 2019). This research paper has focused on social interactions (subjective norms, social networks, visibility, e-WOM and social presence) systems and other psychological factors. It highlighted the most important factors that affect attitudes and intentions from the cognitive perspective (Hwang & Lee, 2012). These include perceived risks and the consumers' propensity to trust which can be moderated by third party assurances. Attitude forming beliefs and in turn shaping behavior are important in studying the concept from the social and behavioral perspective.

How consumers perceive an online store to be trustworthy differs across cultures since meaning attached to various elements of a web design is interpreted differently by diverse cultural societies. Uncertainty avoidance is the moderator of the relationship between antecedent of trust and the intention to pursue online shopping (Yin et al., 2019). Furthermore the literature shows that subjective norms which are influenced by an individual's circle of friends and family members are important in trust making between online stores and communities. Attitudes, subjective norms and perceived behavioral control are seen to effect on intention to adopt online shopping (Uzoka et al., 2007). Beliefs are seen to have influence on trust expectation of a consumer to purchase online depending on product and situational involvement (Hong, 2015).

2.11.1 Conceptual Framework

The main variables in the conceptual framework include social capital**,** trust and uncertainty avoidance. Social capital includes such elements as social interactions, e-WOM, subjective norms, social interactions that affect both trust and uncertainty avoidance, which in turn influence online purchase intention. Through interacting with their society's members, consumers develop norms through which relationships are built and nurtured. Social networks use a similar technology as online shopping to connect consumers and web stores. It makes it easier for different segments of customers to share information regarding online shopping therefore integrating the social capital elements gives insight regarding the subject. Furthermore in the event consumers interact in a virtual platform they use electronic word of mouth to communicate with others to share opinions and ideas. Since it is established that cognitive based trust affect consumers through integrity and competence and not through the benevolence aspect they are included in the model to provide guidance on how consumers devise strategies to deal with other factors.

Subjective norms are the predisposition of individuals to abide by a group's behavior in order to gain belonging or acceptance. They shape one's behavior towards online shopping intentions. In a way social influence through visibility which is derived from interacting with consumers in different platforms and how they respond to the information shape their behavior towards online shopping through trust and uncertainty avoidance. Perceived risks (security & privacy) has an impact on trust towards online shopping intentions. Furthermore personal characteristics, that is, perceived behavioral control and innovativeness also determines how a consumers interact with others in the market and their response towards online shopping.

Moreover the relationship among these variables is dialectical. The diagram below indicates the concepts in question and their relationship with online shopping.
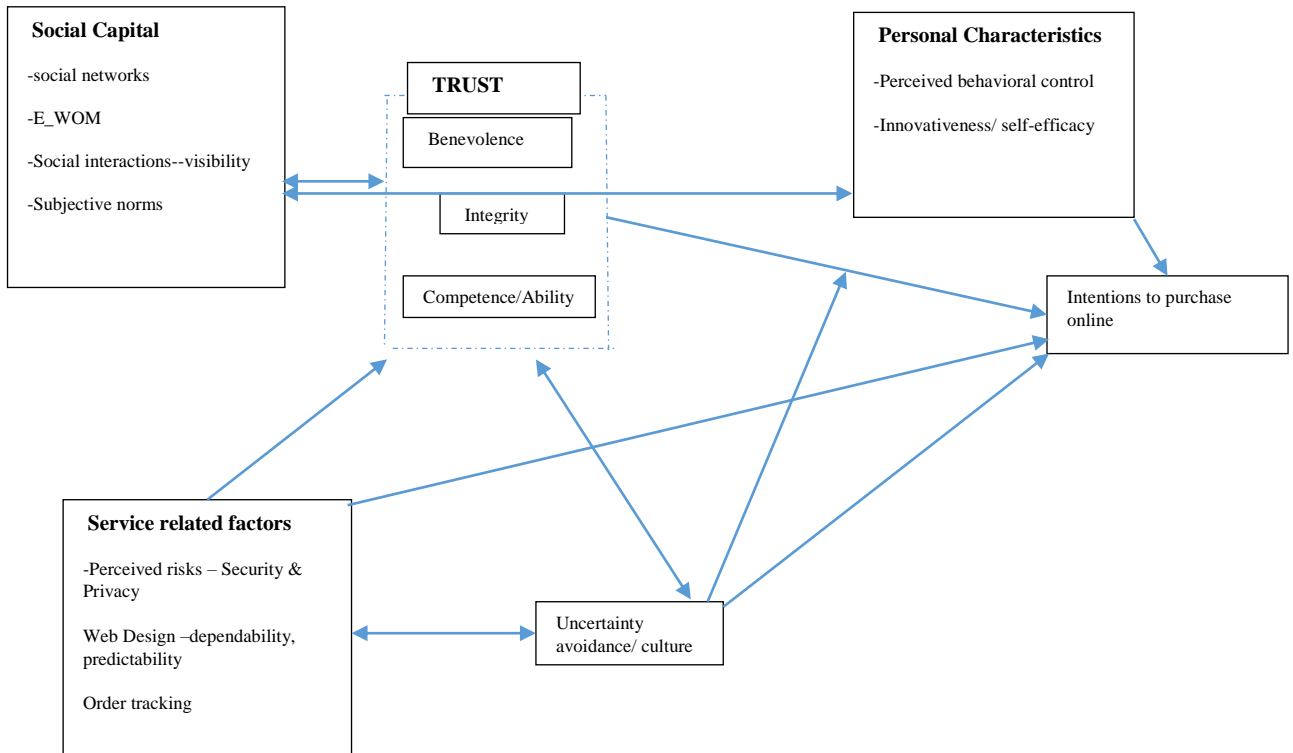
Figure 1: Conceptual Framework

2.12   Literature Gap

This research paper had identified that there isn't sufficient information regarding the behaviour of consumers towards online shopping. Studies conducted elsewhere did not get into details regarding trust and uncertainty avoidance's effects on online shopping behaviour in a developing country context. They failed to incorporate most of the elements (antecedents) that might have a contribution towards consumer's behaviour in relation to online shopping owing to their choice of methodology (quantitative) which limits fact gathering to specific constructs. The

qualitative approach adopted in this research aimed to enable massive data collection which unveils hidden opinions and perspectives of Botswana consumers.

Majority of the studies conducted had focused on identifying factors that influence consumers' online purchases rather than the strategies that consumers engage in to overcome the challenges associated with online transactions. This study contributes to the literature of online shopping on how different cultural backgrounds trust and avoid uncertainty related to online shopping. The philosophy adopted reveal which elements are considered most important by particularly Botswana consumers when shopping online.

2.13   Chapter Summary

The literature review chapter identified the theories used to analyze the effects of uncertainty avoidance and culture in an online environment. It started by defining trust in the context applicable to social and behavioral perspective that's suits this study in achieving its objective. Several aspects were derived from the literature that proved the need for further investigation in order to close the literature gap identified. They are observed commonalities and differences that need clarity. Even though in most cases there was no consensus in context being used, there is a common understanding into the subject. This provides a basis for investigation which elaborated different ways in which consumers acted in response to online shopping. Dimensions (cognitive and affective) of trust were discussed and that proved to influence online shopping differently, the former is well suited to make investigations under this type of study. Culture and its antecedents were discussed; aspects such as personality, socio cultural, beliefs, and values that demonstrated through people's interactions in their social context were explored. Finally a conceptual framework that depicted what the literature said was developed to show the relationship among the constructs under investigation.

3. Chapter 3: Methodology & Methods

3.1 Introduction

The chapter deals with the methodology and methods used to conduct the study including the research philosophy, the research design, sample population, sampling method, data collection, data analysis as well as the research ethics.

3.2 Reinstatement of Research questions/hypotheses

This research seeks to address the following research questions:

1. Do consumers in Botswana consider the trustworthiness of online vendors before purchasing?

2. What specific uncertainty avoidance behaviors do consumers in Botswana engage in when shopping online?

3.3 Research Philosophy

This research takes the interpretive perspective because it involves gathering subjective facts of reality which are socially constructed by its participants (Tuli, 2011). This perspective is useful for generating rich insights into a phenomenon such as online shopping which is relatively new (N. Li & Zhang, 2002) and complex. The context of how consumers interrelate with online shopping can be explored through shared meanings, language and consciousness which are socially constructed and elaborated throughout the processes (Myers, 1997). Therefore to answer the research questions to this study the interpretivist perspective is proven relatively optimum.

3.4 Research Design

A qualitative methodology is used in this research which seeks to understand consumers' belief systems, perspectives, and experiences relating to online shopping (Tuli, 2011). This study adopts an interpretive-subjective view point since it intends to explore the subjective dimension of human behaviour which is socially constructed. The study takes a deductive approach where the literature is used as a guide on which variables to be studied and their relationships. Drawing from the literature a framework was constructed to guide the researcher on which constructs to focus for achievement of the study's objectives. This project enables the researcher to gather facts from the viewpoint of consumers regarding online shopping as they interact in their environment. This reveals the external issues affecting the platform as experienced by participants of the research. It provides evidence from their experiences which reveals their response to online shopping.

3.5 Sample Population

The population under study includes consumers in Gaborone who have engaged in online shopping. Gaborone residents will be targeted because they are perceived to be technologically savvy and use internet more compared to other groups of customers especially from rural areas (Uzoka et al., 2007).

3.6 Sampling Procedure and Sampling Size

Snowball sampling was used to locate key individuals who have previously engaged in online shopping. From the initial informants who were known to the researcher, referrals were made to other informants who have recently bought online within the past 6 months. Sampling in this research was purposive, which means participants were selected based on their likelihood to provide useful data for the study (Bricki & Green, 2007). Consistent with the qualitative research

tradition the sampling size was determined by the data saturation point (Saunders, Lewis, & Thornhill, 2009). Data saturation point is reached when there is enough information to replicate the study, when the ability to obtain new information has been reached, and when further coding is no longer feasible (Ness, 2015). The data saturation was such that the research objectives of the study are satisfied, that is, rich in-depth data is collected from a substantive number of reliable informants. It is crucial to harness data of the highest quality possible which is informative, insightful and relevant. Due to the nature of this research which does not necessarily dictate the size of the population to respond to the study the results indicate that 12 respondents were enough to satisfy the study as the data provided was comprehensive rich and thick from the in-depth interviews conducted. There were no longer new themes emerging from the data collected. According to (Bengtsson, 2016) the purpose of content analysis is to organize and elicit meaning from data collected and draw realistic conclusions from it.

3.7 Data collection

This research employs in-depth one-on-one (face-to-face) qualitative interview as a method of data collection. To facilitate data collection an interview guide was used. The interview guide is composed of a list of general questions which were answered in order to address the research objectives. Follow up questions were probed to participants depending on the answers they provide to previous questions so as to prompt them to divulge as much information as possible. As Saunders et al. (2009, p. 485) suggested each interview was tape recorded and later transcribed by the researcher. The use of audio tape is designed to ensure that the researcher is able to focus on the interview rather on writing. The main disadvantage of using a tape recorder is that the interviewees may find it intrusive and therefore influence their responses.

However, since the study does not involve personal matters that hinge on privacy it is assumed that the use of tape recorder did not negatively affect the interview. The objectives of the study were shared with respondents prior to the interview so they can openly and flexibly express themselves (Fossey, Harvey, McDermott, & Davidson, 2002). This enabled the researcher to amass as much information as possible from informants. The interviews were conducted in a designated room (home or office). On average the interviews lasted approximately 15 minutes and all except for one were conducted in English whilst the other was conducted in the local language (Setswana) and later translated to English for analysis. A pilot run was conducted in order to have an approximate guidance on the duration of interview applicable for this type of research.

3.8 Data Analysis

Data collected through face-to-face interviews was interpreted and analysed by the researcher to derive meaning and make an understanding relative to the context of phenomena under study (Myers, 1997). A computer software named Atlas ti.7 was used to analyse the text data derived from participants. The software was chosen for its convenience to use after being suggested by a colleague. It is capable of assisting the researcher to identify themes and categories of the transcribed data. The anticipated norms as informed by the literature act as guidance to description of themes and codes awarded to the data. Saunders et al. (2009) likened it to a puzzle which a picture box is available to reflect on in order to complete it.

Categories were devised in order to organize the data and make it easier to analyse and ensure alignment with the context of the study. The questions in the interview guide provides basis for categorizing the data into useful links. Data coding through the use of Atlas ti.7 assisted the researcher to identity the theory grounded in the data after interpreting and comprehensively

identifying the emerging phenomena. The researcher has been trained and is proficient in the operation of the software. The analysis of the data commenced simultaneously with the data collection stage.

3.9 Reliability, Validity and Trustworthiness

Reliability, validity and trustworthiness of data are important considerations in qualitative research. To ensure reliability of data actual statements from the interviewees were recorded verbatim (Bricki & Green, 2007). This proved that the technique used is transparent thus increasing chances that users of the research will find it credible.

Validity and trustworthiness were ensured through triangulation or corroboration of statements from individuals and their associates known as 'triangulation of subjects' (Myers & Newman, 2007). Triangulation is done to generate a learning discussion i.e. to find a common ground in the data collected through corroborating viewpoints of participants to form solid themes. These themes form conclusions of which are backed by the data from participants. It is useful in testing validity through the convergence of information sources (through commonalities and differences) provided by participants of this study. The insights derived from one interview were used to validate or reject the merits of another. This procedure was of crucial importance in ensuring the information obtained from participants answers the research questions and evades bias of the researcher.

3.10 Demographic Statistics

The table below indicates the last participant to be interviewed for this research paper (participant 12) did not mention any new information from the previous participants. This indicates that there is data saturation hence the researcher had to stop any further interviews. This was to avoid repetition of information already provided by others. The demographic information

of participants reveal that they are all middle aged working class of professionals. Their average age is 31 years. All the participants have indicated that they have an experience with online shopping since they all have bought at least twice. The average years spent using online for participants is 7 years though others have purchased only a few times. The products purchased through online shopping shows a wider variety that consumers buy ranging from cosmetics to machinery. The most bought products is clothing followed by shoes despite the need to fit them in prior to purchasing.

Participant Code	Gender	Age	Highest Qualifications	Occupation	Online Shopping Experience	Product Categories purchased
01	M	38	Degree in Public Administration	Principal Administration Officer	8 years	Books, Clothing
02	F	36	Master's Degree in Business Administration	Marketing Manager	14 years	Shoes, Watches, Ribbons, Cellphone
03	F	33	Degree in Business Administration Marketing	Public Relations Officer	4 years	Cosmetics
04	F	34	Degree in Business Administration Management	Credit Control Manager	3 years	Perfumes
05	F	35	Degree in Business Administration Management	Sales and Marketing Officer	4 years	Clothes, Perfumes
06	M	40	Degree in Electrical Engineering	Principal Engineer-	16 years	Farming Equipment, Shoes
07	M	37	Degree in Journalism	Senior Camera Operator	12 years	Shoes, clothes,
08	M	31	GCE-General Certificate of Secondary Education	Managing Director	4 years	Clothes, Electronics
09	M	29	Degree in Televisions and film production	Film Director	3 years	Electronics
10	F	30	Degree in Public Education	Public Education Officer	2 years	Clothes
11	M	37	MBA, BASS,(PA & Envy)	Assistant Director	14 years	Hotel Tickets, Air plane tickets, shoes, Clothes, Electronics Perfumes

| 12 | F | 31 | Degree in IT | Bank Assistant | 3 years | Jewelry, Clothing |

Table 1. Demographic description

3.11 Ethical Considerations

Anonymity clause was emphasized before to ensure informants are free to express their opinions regarding any measure to be used in the study (Saunders et al., 2009). The information collected from the participants was not shared with anyone without their consent. The researcher expressly informed participants that they are taking part in the research at their own will and they were free to withdraw at any time they feel necessary. Before the interview commenced the researcher shared the purpose of the study in order to draw participants' interest into the research and inform them of their right to withdraw if they feel uncomfortable to continue. Supporting document(s) from the relevant authorities of the University were presented by the researcher in order to clear any doubts from the participants.

3.12 Chapter Summary

This methodology chapter discussed the methods and strategies that were used to collect data from the population under study and effectively answer the research questions. Research questions were reinstated for the purposes of reminding the reader the kind of philosophy and reasons for the choice taken for this study. A relatively sufficient mode of identifying the sample size was discussed and its relevance to this qualitative enquiry. The procedures were discussed in detail and further the methods used in data collection and the tools employed were discussed with emphasis on their relevance.

The methods and strategies used in the analysis of the qualitative data acquired through semi structured in-depth interviews were explored. Moreover the chapter emphasised the

reliability and trustworthiness on the methods employed on this research paper and also issues of ethics which should be considered throughout the entire research were discussed and finally limitations of the research pronounced in order to help other researchers identify what could be improved on future research.

Chapter 4: Results

4. 4.0 Introduction

This chapter includes data presentation and analysis. To begin with, the objectives of the study are re-instated below:

1. To find out how consumers in Botswana deal with the issue of trust when shopping online.

2. To find out the uncertainty avoidance strategies that consumers in Botswana employ when engaged in online shopping.

The results presented below are organized around the objectives of the study and the themes derived from the data as follows:

4.1 How consumers in Botswana deal with the issue of trust when shopping online.

Trust and being trustworthy plays a key role in online transactions. Without trust on either the buyer or the seller there cannot be a transaction. So both parties have to be assured of the trustworthiness of the other party. The burden is even heavier on the buyer who stands to suffer most if the dealer does not live to the purchase agreement. In order to gain insights into how the participants assure themselves of the trustworthiness of the online dealers, the following question was asked: "How do you deal with the issue of trust when shopping online? From the responses to this question the participants consider a variety of aspects in order to establish the trustworthiness of online vendors including the following:

4.1.1   Vendor Competence

Participant 11:

There is a call Centre, immediately when you get in there while you are still shopping there will be a pop up screen which say, "if you need help you can call this number or you can chat with this person" so that in case you need assistance or some kind of clarity, its immediate. For me I think that's a plus, unlike if you have to scratch your head and wonder if it is what it is [real].

Participant 02:

I haven't shopped on Alibaba and Alibaba express but I've heard very good reviews about [them], so if I saw something I like on Alibaba and the item allows me to pay via PayPal which is also very secure in itself, I would buy.

Participant 10:

Yes there is one is called Hawes and Curtis they sell beautiful shirts but [despite they not providing shipping services] I have never been disappointed in terms of quality

4.1.2   Customer Reviews and Recommendations

Participant 04:

You usually go for websites that are highly recommended, that are more used, that at least you have been recommended to by someone else, so you have a reference you'd know that someone else has used that and their information was secured, usually I buy based on that. I won't go on a new website and start using a random website that I don't have recommendations of anyone I know who has used it before

Participant 10:

I had checked with a colleague who told me that Ali express items are of better quality and in terms of delivery they even ship directly to Botswana.

Participant 05:

I would buy from a website I have not bought from before if I have recommendations

from people who had shopped there whom I find trustworthy.

4.1.3 Reputation of Country of Origin

Participant 11:

If you talk about certain countries like UK and the US you are for sure guaranteed about

quality….

Participant 03:

I think it depends on the country that you are buying from. There are certain countries

that I wouldn't buy from because of their reputation. There are certain countries that I

would stay away from even if I see that they are selling something I am interested in...

Participant 09:

If you buy things from the first world countries you get something that is very authentic,

and of high quality...

4.1.4 Vendor Predictability

Participant 02:

What e-bay does is when you pay the seller it keeps the money for a specified period of

time and this duration is shortened if after you receive the item …[you give them

feedback]. If it's positive feedback then they release the money. That's how e-bay works,

but [even without feedback], they specify a number of days where if they haven't heard

anything from you whether good or bad they then release the money.

Participant 04:

You usually go for websites that are highly recommended, that are more used, that at

least you have been recommended to by someone else, so you have a reference you'd

know that someone else has used that and their information was secured, usually I buy

based on that. I won't go on a new website and start using a random website that I don't

have recommendations of anyone I know who has used it before

Participant 06:

I haven't heard of any complaints yet with Ali express. I don't know how they respond in

terms of complaints. With eBay I have had instances where by items wouldn't arrive and

I'll write to them and they'll settle the dispute by either getting the person to resend or

refunding.

4.1.5   Website Updating

Participant 03:

You can check with the way they update their web site… and you can also check using

comments from members because comments can enlighten you about the website.

Participant 07:

Even their updating, you find that the website can have information that it was created in

2001 and whereas it was last updated in 2001 and without up to date information

4.1.6   Vendor Dependability/Reliability

Participant 06:

I tend to use e-bay because if an item doesn't arrive you can follow up and get the refund.

I have also tried Ali express the Chinese based one. It's almost similar to e-bay.

Participant 04:

I don't trust any website that I go into, but on an objective level I'll say the thing comes

with reliability. How much information is given to you by the host of the website as well

as ownership? If you're going to have a website at least have ownership, take

responsibility on the service that you're offering your customers. Don't let your customer

bear all the responsibility of ensuring that they are secure, some of or most of the

security is upon you because you are trying to attract customers. You are trying to make money from this service that you are providing, so the best thing is to offer the best service that you can to ensure that people come and use the website.

Participant 12:

There are certain two websites that I go for, that I believe are trustworthy because normally I just don't input my bank details on any other site, so I use PayPal. Mostly I use eBay and Ali express so I am sure that [they are genuine. I use my PayPal account which is secure in terms of paying them.

Participant 10:

I use PayPal, that's where you can put your banking details. I have used it for a very long time even though I haven't really checked how [to confirm its authenticity]

4.1.7   Verifiability of the Vendor

Participant 11:

A lot of these things come with a certificate depending where you buy. Most of the things that I buy they do guarantee that this is the high standard or high quality standard that you can get.

Participant 07:

Normally most of these websites have, at the bottom there, certifications that they normally will state. If you have to confirm something they'll send you some kind of confirmation to feel that this is not fraud or some kind an elegit transaction, and the products that you are buying are verified by the bureau of standards that side.

Participant 10:

They usually have a link which in case you want to go into an online shop separately, it will then lead you to that shop but sometimes within [an online marketplace] they will have this thing called "verified" whereby it shows that the shop or the merchant had met their criteria to be in the marketplace and is verified as an established entity and all that but some of them don't have and a lot of time…

4.1.8   Dealer Reputation

Participant 06:

I think that at start it will be best especially for first time buyers to stick to the tried and tested websites, like your eBay's, your Amazons. They have the policies. .....Stick to the tried and tested, and once you gain the experience that's when you can start looking at others but a beginner definitely need to stick to the tried and tested

Participant 03:

I consider[the reputation of the dealer]…, if it's not someone who is reputable then I wouldn't buy from them, but if it's a dealer who had been selling things online for while then I would buy.

Participant 10:

That is why I usually prefer using an [online marketplace] because my believe is that when they establish it they try to get trustworthy merchants and I want to believe that for you to now to be a merchant in Ali express for example you need to now qualify or they use a certain criteria before you can now start advertising on Ali express

Participant 12:

What I go for is I check out the seller; how long has the seller been on that particular site and I also go for the feedback and I also check for the people who have bought the goods from the [vendor] and actually have pictures so that I see how it looks only then I can buy.

Participant 02:

I have bought a laptop online and this was from Dell Company, because it was a first world country I think I was quite certain that they will deliver. Besides the fact that it was the only option if you wanted to buy directly from the manufacturer.

4.1.9   Web Security

Participant 02:

I am skeptical to use my current account because I think you hear so many horror stories about how money was swindled somehow and what not. It has never happened to me but as a safety precaution [I don't use my current account]. A friend of mine also told me recently about the orange visa card, it works in more or less similar manner because you deposit money in there with the intention of using for a specific purpose and it's not linked to any bank account, so it's also secure in a way.

Participant 03:

I didn't use my current account. I provided a different account, the one that doesn't have much money just in case they scam me at least they wouldn't find much funds in there... My biggest challenge was, I would say, security. While buying I was asked to provide my bank and contact details so my biggest challenge was providing those because I didn't know whether they were secure...

Participant 06:

I am not sure how safe it is so that is why I would use the credit card because my limit on the credit card is quite low, so even if I am to be swindled I know it won't be as bad as someone raiding my debit account.

Participant 04:

At the end of the day it's all about security; how secure am I as a buyer? Is all this information that I am inputting on your website putting me at risk? Putting my life at risk, my financial, and my social life at risk?

Participant 07:

Online shopping requires security and safety, that is; confidentiality of yourself. Some websites are just shadows of the real one. There can be instances whereby you are on a URL which deems to be an actual website, where you'll input your information and you will eventually be summoned to hackers and fraudsters.

4.1.10 Online Shopping Experience

Participant 11:

...it's all about experience. Do you know the place? Have you bought there or has anybody bought there before and what is their recommendation? Otherwise you are just taking a gamble

Participant 03:

I have a friend who had bought from the dealer before (the one that we were using) so she didn't encounter much problems that's why I ended up using the same dealer because of her experience. You can just start small like I am doing and once you understand and you know which dealers to trust and which ones to stay away from.

Participant 09:

I used to use Dstv and I don't use that anymore I use Netflix straight from America they debit my thing and just because I have that little experience with this international thing I just said let me see what will happen. I think it's more of risk that anything else…

Participant 01:

I only rely on the information provided by the website to ensure that it is genuine. I will consider purchasing in a website that I haven't purchased from before or I have no relationship with because I usually get information about products from other websites I visit on regular basis which tempts me to visit the advertised products.

4.2 Uncertainty Avoidance Strategies

Uncertainty is an integral part of online shopping which consumers have to cope with. In order to understand how consumers in Botswana cope with this problem, the participants were asked: "How do you deal with the uncertainty involved in online shopping?" The responses indicate that participants employ a variety of strategies including the following:

4.2.1   Background Research

Participant 09:

If you are a first time buyer I think you really need to scrutinize the shop and the things that you are buying

Participant 07:

If, for instance, the vendor is in Singapore you can go on the internet and check the list of companies that trade in that country, then if the company is not amongst the list then you'll know that something is fishy.

Participant 08:

I haven't really checked how you actually authenticate it, I don't know how to check that but I have seen it in one of the financial websites being shown to be verified and trusted so I usually pay using PayPal.

Participant 12:

Also know what you are buying and if the quality is not what you imagined then you have yourself to blame because you would not have done any prior research.

4.2.2 Order Tracking

Participant 06:

If you are going to buy online it's advisable you pay for tracking and not every item you buy comes with tracking. Always ask the vendor to include tracking in their costing so that at least you can track and see where your product is, that helps.

Participant 11:

Companies' provide tracking system whereby they give you a number, if it's a legit courier like DHL they give you a tracking number and you can always track where your goods are. If they are in Dubai it will state it's in Dubai airport, which gives you some kind of surety that my things will arrive. It is actually very convenient.

Participant 07:

I think the safest for Batswana since they are new to online buying, I would assume if they can use bank transfers or use western union because they have track codes whereby your product always has a code that allows them to know its whereabouts, whether it's on transit or is lost they will know through the use of that special code.

4.2.3 Social networks & Ratings

Participant 01:

I also noticed that she was insecure about using her particulars to buy since she hadn't done it before so she relied on me to buy for her.

Participant 02:

There is a rating system that is used on e-bay. This rating system is such that the service is rated from good to bad and customers buy from sellers with good ratings and avoid bad ones. You will receive a review like, "the item was not as described or the pictures were misleading". *If you read such from a seller, then it's advisable not to even go there, so that's one way of reducing the risk.*

Participant 06:

> *It depends on how well you use the tools available, like on e-bay they have what's called the seller ratings. Seller ratings are established by the buyers, whenever you get negative feedback it affects your seller rating. That is, if I buy from, say, shop A I give feedback. So if I give negative feedback it counts on their rating so in terms of rating I always pick sellers who have a higher rating. Sometimes I would actually go through the sort of comments they receive in terms of feedback to see if that's the sort of a person I want to deal with. So I am not one to just pick based on price. I first start with the seller rating and make sure that they've got a higher rating before.*

Participant 12:

> *Check for negative and positive feedbacks that the retailer is getting from other people. I believe if I am going to give feedback about a seller then it means I have actually interacted with that seller*

Participant 09:

> *I guess with us Batswana we always want testimony from other people so you do your research outside there then you try*

Participant 11:

> *They were referred to me by my friends who said, why don't you try Amazon they are very good? Why don't you try e-bay it's been existing for years?*

Participant 08:

> *My wife has cousins who buy a lot online, she has got also some cousins in the UK and US so they will tell her, "If you want this buy it on this site". So it's a mere word-of-mouth.*

Participant 04:

> *I would use a website that I know someone has used it, and not just a random person, someone that I know personally. I don't just go out there and use a website just because it's available on the net. I don't think I could possibly do that.*

Participant 12:

I also go for the feedback and I also check for the people who have bought the goods from the [merchant] …

4.2.4 Physical evidence

Participant 04:

I trust physical prove that it's something that has been used and actually offers the services that it says it does.

Participant 07:

I saw some lady wearing some beautiful shoes and I wanted them. As women you know what we do: "Where did you get your shoes from?" She told me and showed me the process and that's how I did my first online purchase.

Participant 12:

Somebody at work actually introduced me to the sites because most of the time I would see the person browsing through when I pass by their desk then I asked her about it…

4.2.5 Advertisements

Participant 01:

For Kaplan Publishing I get the information from my school website, where offers to buy books are advertised at discounted prices. Sometimes when in a website e.g. reading about football news, I get a prompt advert for clothing which is linked to that website for purchasing and further offers

Participant 10:

Yes the first experience I was using Wish, but what I have picked is that these applications are similar that is they sell like the same items and I always feel that it is basically the same merchant in different applications

4.2.6 Information Source Credibility

Participant 01:

I only rely on the information provided by the website that I am sure is genuine. I will consider purchasing in a website that I haven't purchased from before or I have no

relationship with because I usually get information about products from other websites I visit on regular basis which tempts me to visit the advertised products.

Participant 08:

So unless someone else says I have bought on the site I can use it, that's what I have seen because even me I don't know how you can go on a site and validate that this is a proper or not. So mainly it has been that we were not verifying at all because we know people buying from that website.

4.2.7   Gut Feeling/intuition

Participant 07:

I just trusted the website, I didn't do anything. I just trusted that I am buying from the right sellers. There is nothing you can trust about buying online. There is nothing at all. When I buy online I am just trying my luck. Yes there are some policies, there are terms and conditions and they are how they make us believe they are trustworthy, the information is there on the website unfortunately like I said there is nothing that can make you fully trust that those people will deliver what you are looking for.

Participant 05:

The information I get from them partly makes me believe they are genuine, somebody can just convince you that they are genuine even though they are not, but like I said I did not dwell much on what they were saying, I just tried.

Participant 10:

At first, the very first purchase I was very skeptical because I didn't know how it worked and I just took a risk of depositing money into their account, they have a grace period of about maybe a week or so to confirm and ultimately send items but I was very skeptical [so I used small amount of money since I wasn't sure the products will be delivered]

4.3 Discussions

4.3.0. Findings on how online consumers in Botswana deal with the issue of trust.

4.3.1   Competence

Consumers make orders online with an understanding that they will get what they are promised in terms of quality and other specifications. As a way of attracting consumers to purchase from a web store, sellers should prove to potential customers that they can deliver what they promise. Furthermore an online vendor should describe products in a way that consumers will understand i.e. the language used should be common to the target consumers. As earlier researchers Faisal et al. (2017) had suggested web design in important for attracting customers. A universal product description can help make the buying process efficient and effective. In line with a study conducted by Utz et al. (2012) in case of first time interaction with the vendor consumers often use reviews and recommendations from previous customers to assess the ability of the vendor to deliver as agreed. Therefore a vendor's reputation assists consumers in measuring the extent to which they are able to deliver (Rahi et al., 2017). Occasionally consumers use the basis of the country of origin of the websites to asses a vendor's reputation.

4.3.2   Predictability

According to the data presented, trust is a major concern in the decision making process to choose a web store among consumers in Botswana. In order for consumers to clear the uncertainty they have about an online store and develop trust towards it they rely on the web-store's policy statements. Participants of this study believe a genuine web-store should have a policy statement which clearly details terms and conditions to be satisfied in a transaction. As indicated by previous studies (McKnight et al., 2002; Zhou et al., 2016), display of privacy policy statement, return policy statement and shipping details are essential in trust building. The return policy clears consumers of any possible doubts regarding their financial and non-delivery

risk and most importantly their decision to purchase online (Chang, Cheung, & Tang, 2013). Through the information from the policy statement consumers are able to predict a decision to be taken in case of an abnormally. An up to date information availed by the website assist consumers in making accurate predictions of what to expect. Furthermore the use of third party reviews that are posted on the website by other consumers assist consumers in making a prediction of an online vendor's believability. Therefore having as much information as possible available for consumers in a website helps them predict what is likely to happen in a given situation.

4.3.3   Dependability/Reliability

Consumer's reliance on a websites is determined by a limited number of perceived risks associated with that particular website. Perceived risks make consumers skeptical about using online shopping as an alternative. The most dominant risks associated with online shopping are the financial security risk and information privacy risk which are interrelated (Hong, 2015). Consumers are unsure if an online store could use their personal details to maximize its benefits despite a policy statement displayed to the contrary. Therefore consumers guard against making unsecure transactions by assessing if a web store can be trusted or otherwise. A consumer is likely to depend on a web store with a minimum or no perceived risks which are under the control of a web store. Consumers evaluate these through experience of previous customers and information displayed on the website.

The other risks eminent in online shopping is the non-delivery risk and non-functional risk (Moshrefjavadi et al., 2012), the former which is caused by misinformation or the lack of commonality with the language used in online shopping to complete transactions. Empirical evidence from a study conducted by (Gatautis et al., 2014) indicates that website reliability is

among the factors with a strong influence on purchase intentions. Most participants have witnessed delivery delays caused by inaccurate time estimates and other challenges with logistics. The non-functionality risk is a cause for concern amongst participants, since they are not able to try, fit, touch and feel the products prior to making a purchase decision. Consumers habitually stick to the tried and tested web store(s) when doing their online purchases with assistance from previous customers.

4.3.4   Web privacy and Information Security

Web security is a major concern to consumers who are willing to purchase their products online. Consumer mentions that they do not have a set criterion to assess how secure and safe a web store is, hence develop ways to convince themselves to make purchases. Consumers often use alternative bank accounts while making online purchases to avoid giving their personal and financial details to the web store sites where possible. They use temporary bank accounts, savings accounts or other means in order to settle their online transactions, which they allude it's tedious and time consuming. This is in line with (D. J. Kim et al., 2008; McAllister, 1995, p. 31)'s suggestions that consumers end up using formal ways to confirm their security and privacy which becomes costly.

Due to limited payment alternatives, consumers often hesitate to make purchases. They prefer modes of payment which do not link their accounts with an online store especially if they do not trust such a store. Due to literacy regarding electronic payment systems consumers who are knowledgeable of those find them useful and efficient. In agreement with previous researchers (Hu et al., 2010; Wang & Chou, 2014) as a way of assurance seals consumers normally resort to researching about the company or web store they want to purchase their product from for its trustworthiness. They believe that a company should appear in one of their

searches proving as a registered company in its place of domicile. Contrary to these results, (Bianchi & Andrews, 2012) found third party seals to have no effect on online vendor trust. Consumers go to an extent of physically engaging a search from the relevant authorities regarding the authenticity of an online store.

4.3.5   Integrity

There are many sources of information that consumers rely on regarding online shopping. Sources that consumers rely on constitute the websites/advertisements and trusted others. Consumers usually asses the trustworthiness of a source in order to put their reliance on it. The credibility of a source as approved by a consumer determines the integrity of the websites through information spread by other participants of the web store. Consumers rely more on information provided by their friends, family members and colleagues and subsequently on the information from the websites and advertisements. Furthermore reputation is one of the elements that prove the integrity of a vendor since it has been used by trusted others who would approve its authenticity.

The results of this study correspond with Pappas (2016) that marketing strategies i.e. advertisements have an influence on website quality, which has a bearing on the integrity of a websites (Eyitayo, 2014). Up to date information in a web sites makes it look genuine and a regular update from the vendor gives a consumer the confidence that they are dealing with an authentic dealer. Product misrepresentation poses a threat in upsetting of online purchases since consumers cite that quite often the products they receive are a total misrepresentation of what is highlighted by the pictures they view from the web stores. This reduces their trust in the online shopping process due to lack of tangibility of the products.

4.3.6 Online Shopping Experience

Online shopping experience is the greatest tool used by consumers to clear the issue of trust with online vendors. Through the experience earned making online transactions consumers develop tolerance of how the system works and they become competent when dealing with its situations. In a way consumers with experience are able to differentiate a genuine website from a fabricated one. The relationship established between the vendor and the buyer enables knowledge and skills gain and ease transactions with systems in place. In line with previous studies (Jarvenpaa, Tractinsky, & Saarinen, 1999a; Perea y Monsuwé et al., 2004), this study suggest that the gathered experience in a way reduces the anxiety of consumers whilst trying out new online platforms.

4.4 Key Findings on Uncertainty Avoidance Strategies.

4.4.1 Social Interactions

Uncertainty avoidance (UA) is a moderator of the relationship between trust and the willingness to purchase online (Hwang & Lee, 2012). The level of trust a consumer develops towards an online store is influenced by the behavior of that person which is in turn influenced by the society the individual lives in. The results confirms (Pookulangara & Koesler, 2011)'s suggestions that uncertainty avoidant behavior of an individual is shaped by their environment through various information sources they rely on hence giving it a particular stance. Consumers have various sources of information which shapes their attitudes towards online shopping. Social similarity as one aspect of the society affects how consumers adopt the information they receive in order to form trusting relationships especially with online vendors.

There is a high dependence of consumers on important others in making decisions related to online shopping. Thus this builds reputation of a vendor towards the customers. As

50

highlighted by a previous studies (Jarvenpaa et al., 1999a; D. J. Kim et al., 2008), reputation has a positive influence in a vendor's trust than other aspects. In assessing the trustworthiness of an online store without reputation consumers rely on their networks. A consumer is likely to unwillingly act in accordance with the norms of their society in relation to an act like online shopping. Normative intent of an individual makes a consumer act in a manner that will be approved by other group members in a society. That is, they follow the behavior of their peers and colleagues to seek a self-defining relationship.

4.4.2   Social Networks

Similar to (Hajli, 2014; Köksal & Penez, 2015) this study concludes that consumers share information with trusted others in their network through social medium which influence their trust towards web stores. Therefore social commerce is the ultimate solution to improving business in an online selling platform. Nonetheless consumers who are new in an online environment first interact with other people in their community to know about online shopping before pursuing it. In line with the theory of planned behavior consumers rely on their motivation and beliefs formed through online interaction to develop trust towards an online vendor. Through subjective morns consumers tend to act in accordance with the behavior of others they relate with. In agreement with previous studies (Pookulangara & Koesler, 2011; Srite & Karahanna, 2006) it is suggested that consumers trust reviews posted by the people they either know or can socially relate with. As Z. Zhang and Gu (2015) indicated word of mouth is trusted more than consumer reviews as consumers often doubt their authenticity. They suspect that the vendors could be reviewing themselves positively to gain sales.

4.4.3 Visibility

Contrary to Wang and Chou (2014) this study confirms that visibility which is an aspect of social influence has an effect of consumers' intention towards online shopping. The results indicate that consumers are influenced more by visibility in comparison to social networks. Consumers believe in physical evidence from those they closely relate with confirming the trustworthy of an online store which draws them to acquiring the service. This behavior is especially common with women than men which also does not conform with the results of a study conducted by (Wang & Chou). Consumers prefer a web store they can physically visit and talk to a sales person, whom they can associate with hence their recommendation, that local web stores should introduce online selling.

4.4.4 Innovativeness

Some consumers usually have the self-motivation to pursue an act like online shopping in order to satisfy their felt need of solving a problem. There are conditions that encourage consumers to entertain a decision to purchase products online. In the presence of favorable conditions, consumers are assertive to make an online purchase as they find it convenient to pursue. Often, besides the utilitarian motives displayed by consumers who engage in online shopping others do it to satisfy their hedonic needs. Therefore similar to (Çelik, 2011; Perea y Monsuwé et al., 2004; Wu & Ke, 2015), this study concludes that playfulness has an influence on consumers decision to use a technology like online shopping. These are usually consumers who are deemed innovative since they can pursue online shopping with limited or no guidance. Consumers without computer self –efficacy find it difficult to engage in online shopping without assistance. This is in line with previous studies (Zhou et al., 2016) who had established that self-efficacy have a moderating effect on initial trust.

Consumers engage in background research of the online vendor through various means in order to trust and purchase from the vendor. They use their trusted sources which are mainly those they closely relate with. Advertisements are a source of information through which some intuitive consumers rely on to make purchase decisions. Order tracking has proven as a reliable way for consumers to clear the uncertainty that is rampant in online shopping. Through it consumers are assured of the delivery of their orders and hence become motivated to make purchases.

4.5 Conclusion

The results presented in this chapter demonstrate that participants employ a variety of strategies to deal with trust in online shopping. For example, the participants consider the competence of the vendor in providing the promised service and goods as an indication of the trustworthiness. Consumer reviews and recommendations also featured as a commonly used measure of the trustworthiness of the vendor. The vendor who receives negative reviews from other customers would be perceived as untrustworthy and would be avoided. Consumers use what is available to them to ensure their purchases are successful. Consumers prefer an online vendor who assures them of web store's security & privacy since they wish to guard against risking their finances and information. Moreover prior online shopping experience has shown to be a useful tool in dealing with online shopping because consumers who possess it are able to sail smoothly through the process.

With regard to uncertainty avoidance, the findings indicate that the participants also employ a variety of strategies. For example, background research about the vendor is widely recommended as a way of assurance. Other tactics used by consumers to reduce the uncertainty include seeking assistance from trusted others with experience, word of mouth, and referral from

close associates. Additionally in order to reduce the risks associated with online shopping consumers rely on testimonies from others and avoid using current account when making payments. Advertisements persuade consumers to try online shopping in order to have what is being promoted. Consumers often use physical evidence to assure themselves that indeed they can be successful in making a purchase online. Sporadically gut feelings or innovativeness inspires consumers to pursue online shopping to satisfy their hedonic needs.

Consumers have mixed feelings regarding their satisfaction level on their online shopping service process. Some are adamant they get a satisfactory service from the vendors they engage with whilst others are dissatisfied with the service rendered. A myriad challenges were identified that hinders consumers to confidently purchase products from an online platform. Lack of tangibility, unavailability of shipping service and delivery delays were amongst the debilitating factors. Language barrier, refunds, returns and lack of human interaction also discourage consumers from making online purchases. Despite these challenges, consumers find ways to still make successful online purchases.

5. Chapter 5: Recommendations and Conclusions

5.1 Theory Implications

The findings in this study highlight the fact that consumer behavior in an online shopping space is complex and that trust and uncertainty avoidance (UA) play a role in this complexity. Furthermore the findings indicate that trust and uncertainty avoidance influence online purchase decisions. Although these issues have been studied in different contexts their role in online shopping particularly in the context of developing countries presents a fertile ground for further theorizing.

As Gatautis et al. (2014) has indicated, this study concludes that there are external variables influencing a consumers to trust or distrust in online shopping which are shaped by the environment. Content quality has an influence on consumer's trust towards an online store. In line with (Eyitayo, 2014; Faisal et al., 2017; D. J. Kim et al., 2008) provision of clear and consistent information on the website and making it easily accessible is essential in building trust towards a newly established online store. The believability aspect of an information source which translates to the credibility of an online store through social influence and beliefs forms attitudes, which influence behavior. In agreement with K. Z. Zhang and Benyoucef (2016), this study concludes that consumer perceptions and feelings towards a web store, other consumers and content created by others are important aspects influencing behavior. Consumers evaluate online shopping benefits in a situational perspective concerning their knowledge and hence rationalize towards a purchase decision.

Cognitive precursors of trust which basically concern the actual purchase process enable consumers to successfully assess a newly established vendor for trustworthiness. Cognitive based

indicators, integrity and ability are more effective in trust assessment since they are instantaneous and give consumers a more precise judgment (Gefen & Straub, 2004). Integrity is assessed through reliability and believability of an online store they visit for the first time. The perceived behavioral control of an individual is important in a decision making process like online shopping, since it is an individual based activity. Furthermore consumers are more concerned with the security of their finances hence consider this prior to making a purchase, which when satisfied will lead to dependence on the web store. Even though individuals differ they have a common behavior guided by others in their society. In a high UA culture like Botswana online vendors should rely not only on third party reviews but also ensure follow up and after-sale service so as to induce positive word of mouth through their satisfied consumers.

This study concludes that culture has a moderating and direct effect through uncertainty avoidance, which is further influenced by social capital. Uncertainty avoidance has been proven to have an effect on initial trust in an online vendor. Furthermore this study validates empirical evidence by (Hwang & Lee, 2012; Zhou et al., 2016) that uncertainty avoidance is a moderator of intentions and two dimensions of trust ability and integrity. This study concurs with the results by (Gefen & Straub, 2004; Lu et al., 2016; Ogonowski et al., 2014) that social presence have an influence on a consumers trust especially those who are visiting an online store for the first time. Similar to Uzoka et al. (2007) with regard to theory of planned behavior, this research study has proven that subjective norms, attitudes and behavioral control have an effect on each other and towards intention and behavior of consumers in online shopping. Moreover the results indicate that in case of subjective norms, consumers are affected more by observed behavior as opposed to social expectations. Innovativeness has both direct and indirect effect on intention to purchase online. Additionally in line with Sahi et al. (2016) perceived behavioral control and

innovativeness determines a consumer's attitudes towards online shopping intention and behavior. A person's belief which determines the motivation to act in a particular way leads to trying or not trying our online shopping.

As suggested by McAllister (1995) this study conclude that social similarity which derives from social influence through social interactions is essential in trust establishment. Social networks constitute a major strategy used to deal with uncertainty avoidance behavior by online consumers. Direct marketing and advertising through tailor-making websites to specific groups of customers should be pursued for trust building (Hwang & Lee, 2012). An individual's social interactions, online shopping experience, social influence, visibility and referrals or recommendations shapes their behavior towards online shopping.

5.2 Practice

The findings of this study indicate that consumers in Botswana take into consideration the issues of trust and uncertainty in online shopping and that these affect their purchasing decisions. This implies that to be successful online vendors need to factor in the issues of trust and uncertainty avoidance in their strategies. As Chen and Dhillon (2003) points out it is difficult to establish if a website is credible or authentic. Therefore, online vendors have to put in place mechanism that would assist consumers in making a determination about the authenticity of their websites. In order to enhance trust with online buyers, sellers should have a policy statements within their web-stores that will give guidance to consumers on how their contract of sale will be governed (Perea y Monsuwé et al., 2004). Online vendors should emphasize on making their websites attractive and look more genuine in order to attract customers. Web store quality is essential for trust establishment especially first time buyers (McKnight et al., 2002). The use of interactive services usually provided by social networks is an important factor in developing trust

with the consumer. Therefore ensuring consumers feel an element of social presence is crucial in attracting consumers to their websites.

Online vendors should make it easier for consumers to make payments so as to reduce the uncertainty involved. The use of a variety of payment systems will enhance trust towards the vendor. Provision of shipping services is a concern amongst consumers hence opportunities of offering the service would improve trust towards online shopping business in general. Vendors should focus on cognitive elements of trust in order to improve the security and privacy of their web stores and nurture their relationship with consumers. To improve the attractiveness of web stores marketers should ensure a repeated satisfactory service to customers as they believe in reputable websites. Marketers should focus on the after sales service i.e. post purchase review in order to build reputable websites. A satisfied customer will spread a positive message and encourage others to make purchases and add value to the market. This will also build a good reputation about the dealer, which attracts even more customers. Constant and instantaneous communication with consumers (social presence) should be emphasized all the times for trust and long term relationship establishment. As variety of communication media and contact details should be displayed on the web for ease of reference.

Furthermore making their websites look attractive and easy to use is essential for trust building. As Faisal et al. (2017) observed content quality and navigation has been seen as strong factors in building trust in e-commerce websites. The study also recommends practitioners to put more emphasis on customer relationship management which is more customer centric as opposed to product oriented. In so doing online vendors will be better placed to make repeat sales and attract more customers through word of mouth. Creating websites that are specific the

particular group of people who share same values is a crucial part of trust building and avoiding uncertainty.

5.3 Policy

Government can play a pivotal role in the development of online shopping sector in the country. There is need for a policy that specifically governs online shopping in Botswana since consumers are skeptical to use the platform due to its absence. Developing guidelines and policies that control trade of this manner will provide support for both consumers and suppliers and assist in further developing the industry. Since cybercrime is on the rise globally and web security and privacy are a major concern for consumers, Government intervention in approval and or authentication of online vendors will enhance their trustworthiness which will enhance online shopping business.

5.4 Limitations of the Study

This research study has assessed only the effects of trust and uncertainty on online shopping behavior. Online shopping behavior is still a developing area in research and studying other factors may be relevant to understanding the phenomena. This research paper concentrated on online consumers residing in Gaborone which is one area of the country hence it cannot be generalized to other areas. The findings cannot be generalized beyond the sample since it is not a true a representative of the entire population. If this study could be repeated in other cities and towns in the country it will provide a better insight on how consumers in Botswana behave regarding trust and uncertainty avoidance an online environment.

This study could be improved by extending its focus to be product specific as compared to generally investigating purchase behavior on consumer products. This is because products differ in the involvement of purchase decision making process. Furthermore respondents of this

research were mostly if not all middle class consumers who have bought online before and this could have manipulated results. There may be factors not considered under this study related to trust and uncertainty avoidance which could be taken from consumers who have not purchased online before. In the future different classes of consumers, people who haven't bought online before should be considered to increase validity of the results. The use of a combination of methodology i.e. mixed methods qualitative and quantitative will provide more insightful results and further reduce common method bias.

5.5 Future Research

Future research should focus on other factors that have a bearing on the purchasing behavior of online consumers. There is also need for a cross cultural study on how consumers form different cultural backgrounds deal with the issues of trust and uncertainty involved in online transactions. The use of the social cognitive theory to explore how trust and uncertainty avoidance affects the behavior of consumers towards online shopping will give valuable insight in the subject since it deals with the social interactions, experiences and outside media influences.

Future research should replicate the study in a virtual setup to establish the effects of uncertainty avoidance and trust from an individual perspective. The findings have implications to online shopping behavior which can be further investigated. A comparative study regarding the perception of consumers who have used online shopping against those who had not used online shopping will provide insightful information and add to the literature of online shopping.

5.6 Conclusion

This study set out to investigate how consumers in Botswana deal with issues of trust and to find out the uncertainty avoidance strategies they use in an online shopping space in

Botswana. The study intended to get insight into those strategies used by consumers to deal with trust and uncertainty avoidance behavior. The literature provided a framework through which the questions could be best answered in their relevant context. An interpretive qualitative methodology was used to interpret in-depth interviews from a selected sample of the population. The data proved to be rich with insightful information which was selected according for its relevance to the objectives of the study.

Therefore this study concludes that consumers in Botswana consider trustworthiness when evaluating a decision to make an online purchase. They assess the integrity and ability of and online vendor before they can make a purchase. Strategies used by consumers include conducting a research about the authenticity of an online vendor through the internet, physically visiting relevant authorities and contacting their trusted parties. Consumers use different cues at differing degrees in order to assess the trustworthiness of an online store. Whilst visiting an online store for the first time consumers mainly look at indicators related to its competence, predictability and security. These elements are assessed through a variety of ways which include the use of reviews important others and information on the web store site.

Furthermore the study pursued to understand specific uncertainty avoidance behaviors do consumers in Botswana engage in when shopping online. The conclusion is that consumers in Botswana are faced with high uncertainty avoidance behavior while purchasing online. Consumers therefore take measures to deal with the uncertainty avoidant behavior regarding the platform. As stated earlier by Hwang and Lee (2012) uncertainty avoidance is not only a moderator of the relationship between trust and intention but also have a direct influence if intention to purchase online. Consumer's behavior is influenced by their interactions and how they react to their society around them owing to the learnt expectations. Social networks which

61

offer electronic word of mouth are an important tool to spread the information about a web store. This is confirmed by a previous study conducted by (Zhou et al., 2016) moreover, innovativeness has proven to influence an individual consumer towards an online purchase. The study concluded by discussing the findings in relation to the literature on online consumer behavior and provided recommendations for theory practice and policy. The limitations to the research findings were discussed with possible avenues for research improvement.

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