Journal of Theoretical and Applied Electronic Commerce Research
ISSN 0718–1876 Electronic Version
VOL 7 / ISSUE 2 / AUGUST 2012 / 59-72
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This paper is available online at
www.jtaer.com
DOI: 10.4067/S0718-18762012000200007

Customers' International Online Trust - Insights from Focus Group Interviews

Aswo Safari

Uppsala University, Department of Business Studies, Uppsala, Sweden, aswo.safari@fek.uu.se

Received 8 December 2011; received in revised form 18 May 2012; accepted 24 May 2012

Abstract

While scholars have made an extensive research contribution on the field of customers´ online trust towards domestic retailers, customers' international online trust has not yet attracted researchers' attention. Following the extensive expansion of customers' online purchasing the purpose of this paper is to gain a deeper knowledge of the multidimensionality of trust in customer international online trust. In this paper trust is discussed and explored on three analytical levels: trust towards country of origin (COO), trust towards retailers, and retailers' website. Using data from five focus group interviews, the findings show that in an international online context the multidimensionality of trust is even more complex than previously assumed. At first sight the study reveals the importance of trust toward the COO of the retailer, the retailer´s website, and the retailer itself. But interestingly the study revealed that third parties had a significant impact on customer international online trust and decreased the impact of customers´ trust towards COO, websites, and retailers.

Keywords: Customers´ international online trust, Country-of-origin, Website, Retailer, Third parties

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1 Introduction

The expansion of the Internet and the different market communication channels has expanded the market for retailers and alternatives for consumers. With a rapid expansion of the use of the Internet, firms have seen the opportunities in being part of a global market with global consumers. In the World Wide Web consumers around the world can purchase products and services from retailers with different origins in their homes whenever it suits them. However, despite the accelerated growth of e-commerce during the past years, the industry has still not reached its full potential as predicted [17], [27]. In Sweden for example, the Swedish turnover in online purchasing in 2003 was SEK 4.9 billion, and in 2010 it had reached SEK 25 billion [17]. The online shopping systems in Sweden are well developed, and approximately 90 % of the Swedish population has purchased from the Internet. However, only 2 % of Swedish consumers have purchased from foreign online retailers [55]. This raises important questions, such as why some consumers purchase from foreign online retailers and others do not. In the traditional online literature, trust has become an important concept in explaining consumers' online behavior. Lack of trust might be one of the reasons why customers do not purchase from international retailers and instead buy from domestic retailers.

Trust has been explored extensively in recent decades in customers´ online shopping behavior [1], [11], [18], [29], [35], [49], [54], [56], [59], [64]. Firms need to create customer trust for long-term relationships [14], [16], [22]. Customer trust is crucial in online exchange [56], [60]. The reason some consumers do not shop online is their lack of trust, which in turn increases the level of uncertainty and the risks involved in engaging in an online exchange [56], [59]. Yet the level of uncertainty is expected to be even higher when it comes to international online exchanges. While researchers up to now have mainly studied domestic online behavior, it is important to explore cross-border purchasing behavior and understand what other factors affect trust. This is not only important from a theoretical point of view, but also for practitioners in their future challenges for adapting their online marketing strategies to entice foreign customers to engage in international online exchange with them.

Laroche [43] p. 915 states: "The Internet market has become an integral part of marketing strategy. Marketers must understand how customers use the Internet to make decisions, select brands and transact with Internet providers". This study goes beyond the existing literature, which mostly investigates trust toward domestic online stores. The question that arises in this study is what affects consumers' trust toward online retailers of different national origin. More specifically the study explores the nature of customers´ international online trust and what affects customers´ international online trust. Roca et al. [58] state that the level of uncertainty is higher in an online context than in an offline context, and it is reasonable to argue that the level of uncertainty and risk consideration is higher in an exchange between a customer and a foreign online retailer than in an exchange between a customer and a domestic online retailer. However, most studies about online shopping have long neglected customers' international online behavior and mainly devoted their attention to domestic online shopping behavior. Therefore a qualitative study approach is appropriate to understand this new context and to shed light on the phenomenon. Past research in the online shopping literature is mainly built on large-scale and quantitative empirical research. Few studies have contributed to the field from a qualitative approach. Although quantitative research has the advantage of generalizing empirical findings, qualitative research has the advantage of opening new research fields and framing future quantitative research. In this paper 15 personal interviews were conducted as a pre-study, and secondly a focus group method was applied for understanding customer international online trust. Based on in-depth qualitative research, the study reveals interesting findings that customer international online trust is far more complex than general customer online trust. Customer international online trust is affected by the customer´s perception about the online retailer´s country of origin, the retailer´s website, and the retailer itself as well as the impact of third parties on these three levels of trust.

The structure of the paper is as follows: first a literature review on online trust is provided. Thereafter, focus group methodology is discussed and the empirical results are presented. An analysis and discussion will follow, and the paper ends with the conclusions of the study as well as suggestions for future research.

2 Previous Literature on Online Trust

Trust could be described as cognitive (i.e. a matter of choice or will) or affective (i.e. feeling). Cognitive trust refers to a matter of prediction and opinion regarding the credibility of the exchange partner, while affective trust is a matter of reliance on exchange partners based on emotions (see a review in [41]). Trust is a widespread concept that has been used in different disciplines for decades, and therefore there are many definitions of it. In business marketing studies, trust has been used in buyer-seller relationships and understanding how to build trust in long-term relationships. In this relational perspective, trust is explained as the willingness to rely on an exchange partner in whom one has confidence [50]. However, online trust is different and more complex, and it is difficult to identify the elements that actually construct it [69]. Online trust differs from offline trust in several respects. First, there is a physical distance between customer and retailer; the salespeople are absent and the buyer cannot touch or view the product as he/she can do in an offline environment [71]. Second, there is a lack of direct interaction between customer and retailer [53]. Third, time and space are different in an online environment [51]. This entails that the customer's level of uncertainty increases [30], [44]. Online shopping involves different types of uncertainties, and

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DOI: 10.4067/S0718-18762012000200007

trust can mitigate uncertainty in an online exchange relationship [43], [47], [67]. Trust is important in many types of exchange [15], [26], [46]. The level of uncertainty is significantly higher than in an offline situation because the customers cannot view or touch the product or exert control over the economic exchange. Therefore trust is crucial [30], [57]. In the online shopping literature trust has been defined in many ways, but one common ground is that trust is crucial for purchase intentions [6], [10], [12], [34], [35], [51], [62]. Trust is especially important in a situation when the level of uncertainty and risks are high [11], [18], [56], [59], [64]. Therefore trust is necessary as it can reduce information complexity and decrease the consumer's perceived risk of an exchange between two parties [25]. Without trust the possibility for an exchange between the buyer and the seller decreases [10], [35], [44], [48], [68].

Lim et al. [44] p. 546 define trust in the online shopping setting as "the willingness of a consumer to expose him/herself to the possibility of loss during an Internet shopping transaction, based on the expectation that the merchant will engage in generally acceptable practices and will be able to deliver the promised products or services". In an international online environment the customers have to be even more willing to expose themselves to the possibility of loss during an exchange. In other words, the customer's level of uncertainty and risk is even higher in a cross-border online exchange. We need to explore trust in an international setting and find out other aspects of trust in this new market arena that is highly important for scholars and practitioners.

2.1 Theoretical Framework

The theoretical framework in this study is based on previous literature and a pre-study (the pre-study is further explained in the method section) conducted before the main study in this investigation. Online trust is multidimensional (for a detailed review see Shankar et al. [61]). However, in this study the focus is on customers´ international online trust, which involves trust toward the retailer's country of origin, trust toward the retailer´s website, and trust toward the retailer itself (Figure 1). In other words the three levels of trust all affect whether a customer will engage in an exchange transaction with the international online retailer or not. These three levels of trust are identified in the literature and confirmed by the pre-study, but few attempts have been made to investigate how they are interrelated and what really affects customer trust in an international online vendor and customer engagement in an international exchange. Further the three levels of trust can be mitigated by third parties, such as family members and friends.

2.2 Trust towards Retailer's Country of Origin (COO)

In the product evaluation literature, the concept of COO has become to be an important concept in exploring consumers' evaluation of products from different countries. It is the consumers' perception of a country that has an impact on the consumer's product quality judgment from a particular country [5], [19], [28], [31], [32], [36], [45], [67]. Nagashima [52] p. 68 defined COO as: "image is the picture, the reputation, the stereotype that businessmen and consumers attach to products of a specific country. This image is created by such variables as representative products, national characteristics, economic and political background, history and traditions". Maheswaran [45] argues that consumers are influenced by the perceived COO when judging product quality. Fong and Burton [21] show that COO is a mental shortcut for purchasing decisions. The concept has also been applied in the e-commerce literature [27], [33]. In an international online context [27] it has been shown that consumers are affected by COO when it comes to trusting an e-vendor or not. Negative country perception affected the consumers in a negative direction and led to distrust, while positive country image had opposite effects. In this study trust is explored as a matter of country perception—the consumers´ perception regarding a country and how this affects their trust toward online retailers from these countries.

2.3 Trust towards the Retailer's Website

Consumers' trust toward a website is affected by perceived ease of use, information quality, social presence cues, privacy and security issues and how other customers have experienced the website [4]. Davis's [13] technology acceptance model involves perceived ease of use and perceived usefulness. Perceived ease of use means that the customer needs to feel that the technology is relatively easy to use. In electronic commerce it refers to the overall design of the website, navigation, and product indices, while perceived usefulness refers to the degree to which using a new technology will improve the users' performance [23]. Grabner-Kraeuter [25] states that consumer trust is highly affected by effective navigation systems in e-commerce. The impact of perceived ease of use has been supported in several other studies [2], [9], [23]. Chau et al. [8] found that customers' perceived ease of use is particularly important for initial trust when customers are still searching for information. Therefore a website that helps the customer find information in a convenient way has a greater chance of being trusted by customers. Flavian et al. [20] argue that a website that is not perceived as easy to use and may cause technical errors might lead to distrust and increase the level of uncertainty.

Further it is also required that a website provides complete information that the customers are searching for, including information regarding price, product information, delivery time, and costs [2], [38]. A customer is not in a position in an online setting to view or touch the product, so a website that offers customers complete and accurate information increases the customers' trust, which is important in a situation where the customers' perceived level of risk is high [11], [18], [56]. Another aspect is the design of the website, which is crucial for consumers to trust the e-

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This paper is available online at
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DOI: 10.4067/S0718-18762012000200007

tailer [30], [61], [66]. The website design can affect consumers' perceptions regarding privacy, navigation, and security. It means that a website that is perceived as having a good design is perceived by the customer as trustworthy. Website design indeed affects the customers trust toward the website, especially if the customer is a first-time visitor.

2.4 Trust towards the Retailer

How customers perceive the firm/retailer behind the website is also important for overall customer international online trust. First the firm needs to be perceived as having a good reputation, which affects its credibility, which means that what a firm promises will actually be fulfilled [7], [37]. Several empirical studies show that firms with good reputations enjoy higher customer trust [1], [9], [48], [65]. Further, the size of the firm also affects customer international online trust, if the firm is perceived as a large firm by customers, then the possibility of attracting online customers increases [35], [65]. In addition, if a firm has a physical presence close to the customer and allows the customer to visit its physical store for viewing and touching products, customers' international online trust toward that firm increases [42].

As illustrated in the conceptual model in Figure 1, customers´ international online trust is multidimensional. From the discussion above, the conceptual model is based on three aspects: country of origin trust (COO), website trust, and retailer trust. Nevertheless trust can be mitigated through information from third parties [16], [19], [21], [27], [37]. In [27] it is argued that third parties like family members, friends, online reviewer comments, and the media affect customers' international online trust. Based on these aspects, this paper also considers the impact of third parties on all three levels of trust in understanding customers´ international online trust.

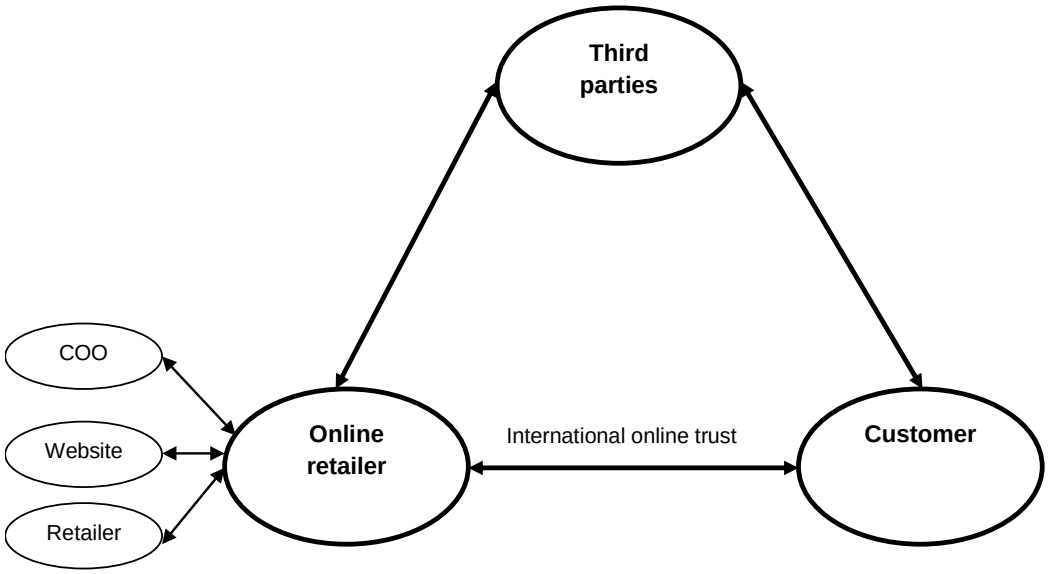


Figure 1: Theoretical frame: Customers' international online trust toward online retailer and the role of third parties

3 Method

This study employs two stage qualitative methods, first a pre-study was conducted for receiving an understanding of the complexity of customer international online trust, second, five focus group interviews was conducted as main-study in this paper.

3.1 Focus Group Research

Even though many researchers have provided us with large-scale quantitative studies on online customer behavior, few studies have contributed to the field from a qualitative perspective. Qualitative approaches are necessary due to the fast pace of the new possibilities that are constantly opening up for new market communication channels via the Internet. With this enormous information available for consumers, we researchers need to perform qualitative studies to capture the different and new dimensions in consumer online behavior, factors that would not be possible to study in a traditional survey. Although scholars have conducted several studies and tackled online shopping from different theoretical angles, it was decided that it was necessary to conduct a pre-study to identify the customers' opinion and reaction regarding purchases from different countries. Therefore 15 personal interviews were conducted as a pre-study. The pre-study revealed that some customers trusted retailers from the US, Norway, Denmark, and the UK,

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DOI: 10.4067/S0718-18762012000200007

while others distrusted retailers from Russia, Poland, Middle Eastern countries, and African countries. The reason for conducting the pre-study was to identify concepts that could be useful for understanding international online purchasing. The pre-study identified that trust in this new market arena is a good starting point for exploring international online shopping behavior. Further the pre-study showed that trust in this new market arena is multidimensional and therefore needs to be considered in that way. The pre-study also showed that customers can be affected by third parties when purchasing from international online retailers. The pre-study established the foundation for the conceptual framework of the main study. In the main study a focus group method was applied for understanding customers´ international online trust. Topic discussions for the focus groups were based on the three levels of trust and the impact of third parties on customer international online trust. Focus group interviewing is a qualitative research technique used to obtain data about feelings and opinions of small groups of participants about a given problem, experience, service, or other phenomenon [3]. It thus involves organized discussions with a selected group of individuals to gain information about their views on and experiences of a topic [24]. As international online behavior is a relatively untouched subject, we need to explore the phenomenon from a qualitative approach before we can measure the factors in quantitative studies. The main purpose of this study is to draw upon respondents' attitudes, feelings, beliefs, experiences, and reactions in a way that would not be feasible using other methods, for example observation, one-to-one interviewing, or questionnaire surveys. Compared to individual interviews, which aim to obtain individual attitudes, beliefs, and feelings, focus groups prompt a multiplicity of views and emotional processes within a group context. Compared to observations, a focus group enables the researcher to gain a larger amount of information in a shorter period of time [24] and is less time- and resource-consuming compared to other methods.

Focus group research offers several strengths compared to other qualitative studies. First, in this setting, participants are encouraged to talk to one another, asking questions, exchanging anecdotes, and commenting on each other's experiences and points of view [39]. Second, focus groups are useful for exploring people's knowledge and experiences and can be used to examine not only what people think but how they think and why they think that way [40]. The weaknesses can be, depending on the participants' personalities and experience, that they are too influenced or perhaps biased by other participants during the discussions and do not discuss the issues in the way they would if it were a one-on-one interview. This is something that needs to be accounted for when analyzing the focus group data.

The criteria for participating were that the participants had conducted at least three online purchases, which showed that they have online shopping experience. If the participants did not have online shopping experience they would hardly be suitable to participate in a study like this one, which involves exploring participants' international online experience. Since most online purchases are domestic, and it is not easy to find participants that have purchased from online retailers from Australia and Russia, it was decided to include online purchasers that had domestic online shopping experience. However, most of the participants did have some international online shopping experience. The argument is that participants that did not have international online shopping experience can also contribute to our understanding of international online shopping because they can contribute to the discussion of why they do not purchase from international online retailers. Future studies could contribute by including participants with online experience from specific countries. However, these experiences probably involve opinions and affect future experiences, which is not the focus of this study. The purpose was to get the participants' experience from shopping on the Internet and their perceptions of shopping from websites with different COOs. More specifically, the participants were asked to discuss their behavior and opinions regarding online purchasing from the three different countries—Sweden, Australia, and Russia. Other topic discussions were based on the characteristic of the retailer and the retailer´s website when deciding whether to purchase from online retailers from these countries. Based on the pre-study it was also decided to discuss the impact of third parties on the participants' international online shopping behavior. Sweden was chosen based on the assumption that most online purchasing are domestic; Russia was chosen because Russia is near to Sweden geographically but remote from Sweden culturally; and Australia was chosen because Australia is far from Sweden geographically but close to Sweden culturally. This is in accordance with the country of origin literature [19], [27] and the fact that the pre-study showed that countries like Australia, the US, Germany, and France were perceived as safer based on the perception of similarities between those countries and Sweden, while Russia, Poland, Middle Eastern countries and African countries were perceived as dissimilar culturally and as unsafe countries to purchase from.

The sampling method for this study was convenience sampling. Since investigating customer international online trust is in its infancy and not many previous studies have been conducted, convenience sampling can be justified because it was important to include participants with online shopping experience, so it was therefore decided to choose by convenience sampling only those participants who had previous online shopping experience. The findings of this study thus cannot be generalized, but the study nevertheless contributes to the body of knowledge in this new market arena, customer international online trust. The respondents were young adults and adults, ranging from 16 to 31 years old and a mixture of males and females. Further, Table 1 shows the demographic profile of the participants. There are many discussions on what the ideal group size is when conducting focus group research. Some claim 8 to 12 participants [63] to be an ideal size, whereas others say five participants [60]. It was decided that a group of 7-8 participants is fully sufficient, as it is a manageable number and is comparable in size. The common rule of thumb is four to six focus groups, with the justification that the data then becomes saturated [72]. In total, five focus group interviews were conducted. The focus groups were conducted with 36 participants, divided into groups of 7-8 respondents in each group. The interviews took place in Sweden and were conducted in Swedish; the location for

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www.jtaer.com
DOI: 10.4067/S0718-18762012000200007

the focus group sessions was decided by the participants together. Refreshments were served during the focus group sessions. Each focus group started off with a short introduction informing the participants of the purpose of the focus group, and what the results would be used for. Each focus group took approximately three hours, and all were recorded with the participants' permission. Shortly after each focus group session, the discussions were transcribed and sent to the participants for correction.

Table 1: Profile of the participants

Female	18
Male	18
Nationality:	
Swedish	36
Age:	
16-19	14
20-31	22

3.2 Data Analysis and Generalization

The techniques for analyzing focus group data are basically very much the same as for other types of qualitative analysis. However, in focus group research, it is important to distinguish individual opinions expressed in spite of the group from the actual group consensus [40]. In addition to this, it is important to emphasize the group dynamics and to analyze the sessions in ways that take full advantage of the interaction between the participants [40]. This interaction and dynamics between the participants was one of the main reasons for choosing this method. The external validity of the focus groups should be evaluated through analytical rather than statistical generalizations, which means that the findings are related to a broader theory rather instead of making inferences along the lines suggested by [70]. The findings are not generalized from a selected sample to a defined population. Instead the findings are seen as transferable to other cases within this specific domain. Through this analytical generalization, theory can be expanded as propositions are generated. For this purpose, an acceptable internal validity is necessary, and the *member check* method was used for insure internal validity, which means that the participants received the transcribed documents and had the opportunity to inform the researcher whether any misinterpretation had occurred. An initial theory was developed based on previous research on customers' perception of online shopping and the pre-study. Reliability is difficult to accomplish in general in qualitative studies; more specifically the findings of this study cannot be replicated, and therefore its contribution might be questioned. Further the study also involves only 36 respondents' views regarding international online shopping and can hardly be generalized to the entire population. Nevertheless the aim of this study is to provide new insights into this new market arena, and future studies can use these insights and test them in large-scale samples.

4 Empirical Results

The empirical section starts off by presenting the customers' view on the phenomenon which is divided in three different sections, country level trust, website and firm level trust and the and up by discussing third parties influence on overall customer international online trust.

4.1 Perceptions and Experiences of Specific Countries

The respondents in the focus group interviews had the opportunity to share their thoughts regarding three countries—Sweden, the domestic country; Russia, a country near to Sweden in terms of geographical distance, but remote culturally; and Australia, a country far from Sweden in terms of geographical distance and close to Sweden culturally. However, in purchasing from online retailers the origin of the retailer is not always obvious. The respondents said that when the origin of the retailer is absent and the website is not familiar to them, they would hesitate to purchase from these websites, because they would otherwise feel insecure and would not know their rights as customers, which would make the situation even more insecure than in a country normally perceived as risky.

When asking the participants about their perceptions regarding which country of the three—Sweden, Australia and Russia—they would prefer to purchase from, it appears that Sweden is the country that most participants prefer to purchase online from. Thirty-four of 36 participants preferred to purchase from Swedish online retailers. The participants believed that it was more convenient and safer, and it promised faster delivery. Sweden is perceived to be more trustworthy; it is easier to grasp the information in Swedish, and one eliminates issues with customs, long delivery processes and insecure customer rights. Further the participants admitted that they knew more about Swedish retailers than foreign retailers, and this also affected their perceived trust toward them. Another thing was

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ISSN 0718–1876 Electronic Version
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www.jtaer.com
DOI: 10.4067/S0718-18762012000200007

that most of their previous purchases had been made with Swedish retailers, and these experiences have increased their trust toward Swedish retailers in general.

Among the 36 participants only 2 preferred Australia to Sweden, the main reason being that they had relatives in Australia, and these relatives had assured them that Australian retailers have much higher quality products and better prices. These 2 respondents placed their trust in the information they had received from their relatives, and in some cases it had led to actual purchases from Australian retailers. Nevertheless, the majority of the participants favor Australia over Russia when it comes to online purchasing. According to the participants, they could understand the language, and the culture, norms, and values were more similar to the Swedish ones, which was perceived as more secure if they wanted to shop online from Australian retailers. Further the participants also perceived Australia as similar to the domestic country in terms of the legal system, customer protection, industrial development, and the political system. These perceptions of similarities affected their perception of Australia in a positive way, and their perception of Australia was more positive than their perception of Russia. For a large majority of the participants, Russia was the country that they were less willing to purchase from, even if the price might be cheaper than with the Swedish or Australian online retailers. There were also some assumptions about corruption, distrust, and political instability that affected the participants' perceptions of Russia. The majority of participants admitted that these perceptions of Russia affect the way they view online retailers from Russia. In addition to this, some other issues arose that the participants had difficulties with. Rules, regulations, and good terms and conditions where important for the participants. If the product turned out to be faulty, or if there were problems with delivery, you should get a refund, and this requires good terms and policies.

- *"It feels insecure with Russia, it is unstable over there, and things happen all the time. Australia feels more like Sweden; however I still prefer purchasing it from Sweden. However, it always depends on how much the product costs. Well, I still prefer Sweden and choose the cheapest alternative from Sweden. Russia is Russia, I don´t trust them, and Australia, the delivery time is longer, but still I prefer to order it from Australia compared to Russia."* (Focus group 5, male 25)

- *"I´m of the same opinion, I´m thinking of the culture, it feels more secure with Australia because it feels closer to Sweden. That's why I prefer to order things from Australia, It´s similar to Sweden. It´s important how you perceive Russia, it doesn´t feel secure, it´s more corrupt, it wouldn´t feel secure whether I would receive the product or not."* (Focus group 5, female 26)

- *"Australia feels more honest, because my relatives over there have assured me that it´s like that. After Australia I would prefer purchasing it from Sweden. I don´t trust Russians, generally I trust Swedish more than Russians, because I think that the Russians are more generally, well I think they defraud you. I don´t know why, but it feels like that, maybe it´s a media thing, I mean the information we are receiving from media."* (Focus group 1, female 17)

- *"Political uncertainty does matter and influences my view of a country and how much trust I have towards that specific country and the firms there."* (Focus group 3, female 26)

- *"In Sweden we have the best quality and pretty good laws that protect consumers against fraud. However, there are also Swedish firms that cannot be trusted. After Sweden, I would go for Australia and then Russia since it is still a bit corrupt, you don't know what's happening there."* (Focus group 3, Male 31)

The participants' perception about Russia in general was negative, and this affected their purchasing intentions from Russian online retailers negatively. The participants also admitted that they receive more positive information about Australia through the media while the image they receive about Russia from the media is for the most part associated with corruption, the mafia, political problems and other problems, which in turn affects the participants in terms of not purchasing from Russian online retailers.

However, for some of the respondents, the country did not matter. Although Sweden was preferable, there was not much difference between Australia and Russia. Some other participants said that price was the most important thing and that it did not matter whether it was from Australia or Russia as long as they get the desired product cheaper. Even though most of the focus group participants were reluctant to purchase from Russia, some of them could consider purchasing provided that 1) it is a well-known firm 2) others have purchased and recommended the product 3) payment is made after delivery and 4) Russia is the only country providing/selling that product.

4.2 Perceptions about the Website and the Firm behind the Website

According to the focus group interviews there are many different aspects that are important to the participants regarding websites. The layout of the website seems to be very important for all participants in the focus groups. The website should be easily navigated, not too colorful, since, according to several participants, this increases the perceived professionalism of the website. Moreover all the participants said that information about delivery, price, payment alternatives, terms of condition and customer support via telephone and email is important. When it comes to international online shopping from Russia and Australia, the participants also desire information about tariff costs,

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DOI: 10.4067/S0718-18762012000200007

customer rights, and delivery time and costs. Further, the information received from the website must be in a language that the participants understand. The participants in this study are all from Sweden, and they prefer the Swedish language, but the least demand is that the website needs to be in English. Otherwise they would not understand anything, and it would be difficult to order products and services from the online retailer. However, there are some respondents that can speak a third language such as French and German, and these respondents have ordered product from websites located in Germany and France also.

- *"I believe that consumers decide from the design of the website. If it is a strange site from Australia, then you become skeptical or even if it is a strange website from Sweden you become skeptical also."* (Focus group 3, female 26)

- *"If I can't navigate on a web site, then I can't purchase from it either. The appearance of the website does matter."* (Focus group 3, male 29)

- *"Exactly, you think that if they don't put effort into the website then I don't want to purchase anything, since they seem not to be serious."* (Focus group 3, female 26)

Another participant expresses his perceptions:

- *"I would Google the website first and see how many hits it gets. Search if others have purchased from the site. I would also analyze the web site and see how it is built, if there is a phone number in case you need support, what type of firm it is registered as for a Swedish company and if it is in accordance with Swedish laws."* (Focus group 5, Male 31)

- *"Unlike you, I'm quite naive, I don't analyze anything, if I want a product, I purchase it, given that I have the money for it. I only purchase from websites I know about, I'm not interested in websites that I don't know about, it takes too much of my time."* (Focus group 5, male 29)

In the five focus groups the participants mention two main reasons for purchasing product and services outside Sweden. The first was that if the product was not available from Swedish websites or at least foreign websites that also have physical stores in the Swedish market, which gives them the opportunity to go to the store and complain if anything malfunctions. The second reason for purchasing from foreign websites is that the website offers cheaper prices. However, the participants also mention that the price needs to be much cheaper than the ones offered in Sweden, otherwise they would not risk making the effort to purchase from a foreign website.

- *"I only buy products from foreign website if it is cheap, otherwise I wouldn´t buy it from foreign websites."* (Focus group 2, female 17)

- *"I have purchased from foreign websites, it took longer time and it felt insecure, but what could I do? I couldn´t find the product in Sweden."* (Focus group 1, male 16)

Further the participants also shared their thoughts about the firm behind the websites. If the firm is a large and known brand, they perceive it as a serious and trustworthy firm; otherwise they would not be a large and known brand. If the firm was known to the participants neither the website nor which country the firm was located in mattered. If the firm was perceived as having a good reputation, offers good products, good service, and a secure online payment system, then the origin of the firm did not matter to the participants. Small and unknown firms were less preferable even if they were from the domestic country, Sweden. Because the participants felt that small and unknown firms can fool them and take advantage of being on the Internet, which makes things more insecure. However, one important aspect that was mentioned by the customer was that no matter whether the firm is small or unknown or was even from Russia, if the firm had physical stores located in Sweden, then the participants could order products from these websites also, because they reasoned that they had the possibility of going to the store physically and demanding their rights as customers from Sweden.

4.3 Third Parties Influence Customer Trust

When deciding what website, firm, and country to purchase from, there are other factors that count besides price, delivery time, tariff costs, delivery costs, privacy and security issues. Most of the participants agree that they always need to search for information about a product before the actual purchase. Examples of information resources are Google, PriceRunner (a free price-comparison service), different forums and blogs, and friends/colleagues and family members. However, not all participants have access to people around them that actually have carried out purchases from a certain website, and therefore they also search for information about website/retailers from forums, blogs and other websites such as the price-comparison web site PriceRunner, which offers customers opportunities to comment on online retailers and share their thoughts about their experience regarding a certain website/retailer. Once the participants have carried out a purchase, then they do not seek information from others; future purchase decisions are based on past experiences. One important aspect evolved during the focus group sessions: if the

Journal of Theoretical and Applied Electronic Commerce Research
ISSN 0718–1876 Electronic Version
VOL 7 / ISSUE 2 / AUGUST 2012 / 59-72
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This paper is available online at
www.jtaer.com
DOI: 10.4067/S0718-18762012000200007

participants had access to friends and family members that have carried out purchases from a website, even if it is from a perceived dreadful country, then the importance of the firm´s origin or its website decreases. As long as the participants are assured by their friends and family members that the firm offers good products and that they will not cheat them financially.

- *"You choose to listen to someone that has experience."* (Focus 3, female 26)
- *"Yes, I would also trust friends that know more about the company."* (Focus 3, female 27)
- *"It is their experience that is important."* (Focus group 3, male 29)
- *"If someone I know has told me that one web site is bad, then I simply don't purchase from it –I trust my friends until someone says something else."* (Focus group 3, male 28)

However, it appears that friends are more trustworthy than reviews on blogs and forums. Mostly it involves friends with the same interests and taste. Reviews from different sites and forums have to be treated critically. There seem to be some concerns regarding the trustworthiness of the actual reviews, as there is some skepticism about who actually wrote them. Is it consumers or the firm itself? The general opinion of the participants is to have some distance to it and not take everything too seriously. Accordingly, for most of the participants there have to be several positive reviews to have an effect on the purchase. Further, friends' opinions are also more highly valued than those of family members. This was explained by the customer that their family members, mainly the parents, are from an older generation and do not have previous experience about online purchasing habits. Nevertheless, some of the participants take advice from their brothers and sisters, or parents if they have experience from a certain website. According to several of the participants, if the firm behind the website is working with service firms such as PayPal and Payson as an intermediary between the participants and the website and handling their money before they have received the product, then it would also mean that they could order products and services from a country viewed as unreliable.

- *"It helps if the firm works with a company like PayPal, someone who is dealing with my money before I order products from the website, it would feel more secure in that situation. Otherwise it would be strange to pay for products before I have received the product. You never know whether they would cheat me or not."* (Focus group 5, male 29)

5 Discussion

Previous studies have shown that customer online trust is crucial in consumer online shopping behavior. In line with [3], it is also believed that customer international online trust is multidimensional and complex. The focus groups confirmed that customer international online trust is based on COO perception, consumer trust toward the website, and customer trust toward the retailer. More surprisingly when analyzing the data in depth the focus group revealed that the impact of trust towards COO and website decreases if the customer trusted the online retailer. Nevertheless, the impact of these three levels of trust can be overcome through trust in third parties. These issues will be further discussed in the following.

5.1 Customer Trust towards Online Retailers´ Country of Origin

At first sight, the findings from the focus group interviews show that most customers prefer purchasing from online retailers from Sweden. The main reason seems to be based on knowledge; the customers possess knowledge about their home country and know what rules and regulations exist in the market. Since it was also required that the participants should at least have carried out three online purchases and the empirical facts show that most of these experiences are online purchasing from the domestic online retailers, it seems that experience affects customer online trust in general, which follows the same line as the studies by [27], [67]. Customer trust toward Australia and Russia was different. Based on the customers' perception, Australia is similar to Sweden in terms of culture, history, traditions, norms and values. Even if Russia is closer to Sweden geographically and delivery costs are cheaper, negative country perception, COO, affects customer international online trust. Therefore consumers do not engage in an international online exchange with Russian retailers, based on negative country image. It means that perception of a retailer´s COO affects overall customer international online trust, and negative perceptions of a country increase perceived international online risk.

5.2 Customer Trust towards Retailers´ Websites

The empirical facts show that a well-designed website that provides complete information can reduce the impact of COO. Past research has shown that the retailer's website affects general customer online trust [2], [4], [23]. The present study clearly indicates that website design also affects customers' international online trust. Very much in line with [23] the empirical findings show the importance of a website's ease of use in affecting customer

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international online trust. The customer prefers websites that are easy to use; otherwise they would not perceive the website as serious, which in turn increases the level of uncertainty and leads to consumers' not being willing to take the risk of engaging in an international online exchange. Nevertheless the perceived usefulness seems to not be an obstacle for engaging in international online exchanges, one explanation is that the participants in this study had already several experiences with online shopping in general and already consider shopping online as improving their performance. This is in some sense a contradiction to the body of knowledge in the e-commerce literature [2], [9], [23]. The most important aspect of a website seems to be information; the customer wants information about product, price, delivery time and costs. Further, in an international setting and especially if the customer orders products from a foreign country like Australia and Russia, they want information about tariff costs, which can significantly increase the total price. International shopping involves new rules and regulations that the customers are not always aware of. In other words, if foreign websites do not offer complete information, the customer's level of uncertainty increases, and the customer will not risk engaging in an exchange with the international online retailer: the lack of trust increases customers' perceived international online risk. Further the empirical results show that privacy and security issues seem to be of the utmost importance. The customers search for information about how their private information is protected by the firm behind the website and whether the firm can deal with security issues. Lack of trust regarding privacy and security issues increases perceived risk; this is consistent with the studies by [11], [18], [56], [59], [64].

5.3 Customer Trust towards Retailers

Interestingly, when analyzing customer international online trust at the retail level, the impact of COO and website characteristics shifts in importance, even if the participants admitted that their perception about Russia was affecting their trust toward Russian retailers in a negative way and that website characteristics in the form of ease of use, design, and information completeness affected their trust. Surprisingly customer trust toward the retailer decreases the impact of perceived COO and the impact of website characteristics. The empirical facts show that if the customer perceives the firm behind the website as a large and well-known firm, then the impact of COO disappears, and they do not commit more efforts to searching for information regarding customer rights, privacy and security issues, because the customer already has a high level of trust towards those international online retailers. The focus group interviews show that small and unknown firms have the disadvantage of being unknown to the customers, which entails that they are not trusted by the customers. Even if the firm behind the website is from Sweden, the domestic market, the customers are not aware of the firm and therefore do not trust the firm behind the website. It means that lack of retailer knowledge increases perceived uncertainty, while positive retailer knowledge regardless of COO or website characteristics increases customer trust.

5.4 Influences from Third Parties

Third parties clearly affect customer trust at different levels. As the empirical findings show, information received from TV and the Internet (blogs, forums) as well as the consumers' educational backgrounds affect customers' trust toward Australia and Russia in different ways, and this is why customers trust Australian retailers more than Russian retailers. This finding is highly important in this era of expanding possibilities for technology. These third parties have a power beyond the retailer's efforts to attract customers. But what seems to be most important is that trust in third parties such as friends, family members, and service organizations such as PayPal and Payson decreases the influence of COO, website, and retail characteristics. If the customers have connections to a trusted friend, family member, or if the website is connected to PayPal or Payson, the customers trust the online retailer and can order products and services from the website regardless of the country of origin of the retailer, or of website and retailer characteristics. However, the most significant trust seems to be in the online retailer. Third parties can affect customer international trust, but if the customers trust the online retailer, then the impact of COO and website characteristics decreases, and the customers do not need to consider third party information. In other words if the customer has knowledge about the retailer, that consumer's future trust is based on this knowledge.

6 Conclusion

Trust in online shopping has often been explored at the domestic level but has been neglected at the international level. The focus in this paper has been on customers´ international online trust and reveals some interesting findings. By using focus groups the study has been able to explore consumers' views and contribute some new insights such as the fact that trust toward COO, trust toward the retailer´s website, and trust toward retailers are all interwoven and affect online purchasing behavior. These could have not been foreseen in a quantitative study, for example. Also, one of the strengths of using focus groups is the interaction and development of the participants' perceptions over time during the sessions. As previously stated, the contribution of this study is that in an international online context, the multidimensionality of trust is even more complex. What seems to be interesting is that customer knowledge is highly important in this new context. Knowledge affects trust at all levels. Knowledge in form of information and more importantly experience affects overall customer international online trust, which is fundamental for international online exchanges. If customers lack knowledge about the retailer, they seek information from third parties. However, if customers have experience with a certain retailer, future trust is dependent on past experience. This calls for more attention to be paid to integrating the concept of knowledge when studying customer international online trust.

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Based on a focus group method, the study reveals the complexity of customers' international online trust and shows that qualitative methods are also a powerful approach for capturing the multidimensionality of complex phenomena. Although past research has increased our knowledge regarding customer domestic online trust, this study goes beyond those contributions and adds that customer international online trust involves more than mere website and retailer trust. Further, these three levels of trust are all highly interrelated and need to be considered together for an understanding of customers' international online behavior. Future research could include these three levels of trust and measure their impact on customer international online trust. Future research would benefit from further qualitative research. Another suggestion is that future research could use case study methods to follow specific international online purchase processes, which could provide us with important insights into how customer international online trust changes over time. Such studies would shed light on the impact of knowledge on customer international online trust. Further this study has not taken specific product groups into account for the different dimensions of trust in consumer international online shopping behavior. High-involvement products that are expensive or products that are sensitive and can easily be damaged during delivery are associated with high uncertainty, and customers might therefore consider them risky to purchase from foreign online retailers. Products that are not expensive are easier to purchase from foreign online retailers because the uncertainty level is lower when purchasing these products. Therefore avenues for future research could also include products by categorizing them in high- and low-involvement product groups, which indeed affects the perceived level of risk.

7 Practical Implications

The study shows that online retailers that belong to an environment/country that is perceived by the customers as dreadful, face greater disadvantages than online retailers belonging to an environment that is perceived by customers as safe. Further, large and known firms have the advantages of being perceived as international and can easily attract foreign customers, while small and unknown firms lack this advantage and need to work with their websites and connections. International online retailers can actually affect customers regardless of country-of-origin. Online retailers needs to build websites that are easy to use and contain complete information about delivery time, delivery cost, tariff cost, privacy, security, customer rights and rights to return goods. Although the study reveals the importance of third parties, like friends and family members, not every customer has access to trusted friends and family members that have purchased from a certain website from a certain country. Nevertheless, if they want to attract foreign customers, online retailers need to work with service organizations such as PayPal and Payson, which ensure the customers that their money is safe and that the firm is serious and can be trusted. Working with organizations such as PayPal and Payson is crucial for international online retailers, because these organizations cope with the perceived risk and uncertainties regarding personal information privacy and debit card security, which is always a concern for the customer when purchasing from the Internet.

Acknowledgments

Financial support for this study has been received from the Swedish research school of Management and IT (MIT) and is gratefully acknowledged. I would also like to acknowledge the comments from the three anonymous reviewers and the guest editors for this special issue, particularly my thanks go to guest editor associate professor Ulrike Gretzel for comments and support during the reviewing process.

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