

LV13052

The Role of Social Presence in Initial Trust Placed in Electronic Commerce Websites: A Comparison between Anglos and Hispanics

TOPIC:

Management / Marketing / MIS / International

Robert Cutshall

Department of Finance, Economics and Decision Sciences
Texas A&M University – Corpus Christi

Luynh Nguyen

Department of Finance, Economics and Decision Sciences
Texas A&M University – Corpus Christi

The Role of Social Presence in Initial Trust Placed in Electronic Commerce Websites: A Comparison between Anglos and Hispanics

ABSTRACT

Online retail sales have increased almost non-stop since 1999; yet online retail sales only represent a small part of total retail sales. With this room for growth, online vendors want to understand what converts an online shopper to an online buyer. Trust is one of the most important factors for that conversion. One way to increase initial trust in a website is through the use of website interventions such as social presence. This research will study the differences in initial trust between Hispanics and Anglos in the United States in a website using social presence. Two propositions were tested. The proposition that initial trust in a website between Anglos and Hispanics would be the same for a website that used a social presence intervention was supported. The proposition that Anglos are more willing than Hispanics to trust a website without the social presence intervention was also supported. This study used a 'live' electronic commerce website which provided participants with a website that they might actually find when shopping online instead of a hypothetical website created by the researchers.

INTRODUCTION

According to the United States Census Bureau (2013), total online retail sales in the United States for 2012 were \$224.4 billion. This represents a 16.3 percent increase over total online retail sales in 2011. The United States Census Bureau also reports that total online retail sales as a percentage of total retail sales has continuously increased from the fourth quarter of 1999 through the first quarter of 2013 with the exception of only three quarters during that time. This is compared to seven quarters of decline in total retail sales during the same period.

Nevertheless, online retail sales only represent 5.5 percent of total retail sales (U.S. Census Bureau 2013). Since online retail sales represents only a small portion of total retail sales, there is more room for online retail sales growth as companies engaging in online selling strive to understand what influences an online shopper to become an online buyer.

One of the motivating factors that shift online shoppers into online buyers is that of trust. Trust is essential to the success of online retails (Holsapple and Koufaris 2005). Several studies have reported that trust is an important factor in the success for the business to consumer (B2C) marketplace (see Brynjolfsson and Smith, 2000; Hoffman, Novak, and Peralta. 1999; Gefen and Straub, 2003; Gefen, Karahanna, and Straub, 2003; Van der Heijden, Verhagen, and Creemers, 2003; Pavlou 2003; Urban Sultan, and Qualls, 2000; Lim, Sia, Lee, and Benbasat, 2006).

Trust is important in Internet shopping because of the uncertainty and risk that is associated with providing personal information (credit card numbers, addresses, telephone numbers, etc.) to, in many cases, a faceless entity without knowing if they will deliver the products or services purchased. Unlike traditional commerce where there is a simultaneous exchange of money for products and/or services, electronic commerce requires the consumer to pay first and wait for the delivery of the products with the exception of electronically delivered products such as electronic books and digital songs (i.e. mp3's) etc.

This delay between payment and delivery represents a great amount of uncertainty/risk on the part of the Internet shopper and requires trust from the Internet shopper to engage in the transaction. Hence, the lack of trust is frequently cited as one of the reasons why consumers do not purchase from Internet stores (Huang, Li, and Lin, 2007).

Of increasing importance to online vendors is the increasing diversity of the online shopper. Hispanics in the United States, according to Llopis (2013), represent 16.7 percent of the population in the United States and have a purchasing power that is estimated to reach \$1.5 trillion by 2015 and the Interactive Advertising Bureau (2006) reports that a large part of the U.S. Hispanics' purchasing power is spent online. In addition to the estimated short term growth of the U.S. Hispanic purchasing power, the U.S. Hispanic population is expected to grow to more than 30 percent of the total U.S. population by 2050 (U.S. Census Bureau, 2012) leading to an even larger amount of purchasing power being possessed by the U.S. Hispanic population. This is important to consider since the Interactive Advertising Bureau (2012) reports that 46 percent of U.S. Hispanics participate in online shopping versus 43 percent of the general population.

While this study will examine Hispanics and Anglos in the United States, it should be noted that ethnic identification transcends national boundaries. Korzenny and Korzenny (2005) report that while Hispanics selectively adapt to the American culture; they remain strongly rooted in their shared ethnic identity. This ethnic identification represents their beliefs about their cultural reality (Romero, 2004). Winebrenner (2005) also claims that Hispanics stay separate from American society and rarely try to assimilate. Thus, differences in behaviors between ethnic groups such as Hispanics and Anglos may be due to differences in their cultures (Porter and Donthu, 2006). Now Hispanics and Anglos represent different cultures and thus may place differing degrees of importance on website elements that are supposed to be trust inducing (Falicov, 2001). This study will examine if there are any initial trust differences between Hispanic and Anglo online shoppers when the website intervention of social presence via a virtual spokesperson (VSP) is used.

SELECTED LITERATURE REVIEW

Trust is "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" (Mayer, Davis, and Schoorman, 1995, p. 712). Trust is seen as a psychological state of, in the case of this study, the online consumer (Mayer, Davis, and Schoorman, 1995). A study by Gefen, Karahanna and Straub (2003) conceptualize trust as a set of beliefs based on the positive characteristics of a trustee. Thus, trusting beliefs will be the focus of this study since trusting beliefs have been identified as a crucial mediator that leads to trusting intentions such as completing the act of purchasing an item online (McKnight, Choudhury, and Kacmar, 2002; Kim & Benbasat 2006).

Trusting belief in Internet shopping is the collection of consumers' beliefs in an online store's positive characteristics when it handles consumer transactions (Bhattacharjee, 2002). Trusting beliefs have been described as the characteristics of ability, integrity, and benevolence (see McKnight et al. 2002; Mayer, Davis, and Schoorman, 1995; Chen and Dhillon, 2003). Jarvenpaa, Tractinsky, and Vitale (2000) have grouped those three characteristics together and referred to them as trustworthiness. It is this trustworthiness of an online vendor that elicits the initial trust from a consumer that visits an electronic

LV13052

commerce website for the first time since the consumer has no prior experience with the online vendor on which to judge its ability, integrity, or benevolence (Kim and Benbasat, 2006).

Building on Yeung and Wyer's (2004) study that looked at consumers' initial impression of a product before receiving information about that product, it can be said that first impressions about an online vendor's website will elicit affective judgments of trustworthiness in the online vendor before the consumer has an opportunity to gather additional information about the online vendor. Several studies on website design offer examples of how a consumer's first impression of a website will influence initial trust (e.g. Egger, 2001; Wang and Emurian, 2005; Kim, Xu, and Koh, 2004; and Santos, 2003).

Chen and Dhillon (2003) note: that an online vendor's website is usually the only way that the vendor can communicate with their customers. Hence, the appearance and structure of the website can encourage or discourage a consumer's purchase intentions. Therefore, it is useful to determine which website interventions can increase the purchase intentions of online consumers.

One website design intervention that may influence the initial trust of an online consumer is that of social presence. McKnight et al. (2001, p. 51) defines website interventions as "actions a vendor may take to provide assurances about the vendor's sites." Social presence is a type of website intervention and is defined as the perception of human contact with an otherwise non-human entity such as a website (Gefen and Straub, 1997). Examples of social presence on a website include photographs of customer service representatives or other employees or customers (Sinclair et al., 2010). This study will add to the examples of social presence to include a video spokesperson for a website. For this study a video spokesperson model will be defined as a video of an actual person that can appear (as a headshot of that person or as a full-body shot of that person) on a website or appear as if they are overlapping the website. The video spokesperson is different from an interactive agent or avatar in that the VSP is not interactive. The VSP is simply used to welcome or introduce a user to a website with a brief audio message. The VSP basically puts a face on an otherwise faceless website.

A study by Wang and Emurian (2005) found that social presence had some trust inducing benefits depending on the experience of the website user. Gefen and Straub (2004) were able to find that the perception of social presence actually increases the level of trust placed in electronic commerce websites. This was an important finding since in a prior study by Gefen and Straub (2003) asserted that trust is difficult to establish on the Internet since social cues are minimal. Other studies (e.g. Cyr, Head, and Larios, 2007; Fortin and Dholakia, 2005; Gefen and Straub, 1997; Hassanein and Head, 2007; Kumar and Benbasat, 2002) have also found evidence that social presence on a website can positively influence user trust. This study will attempt to answer the question: Are there differences between Hispanics and Anglos in the formation of initial trust in an electronic commerce website with a social presence intervention?

Culture is seen as an important factor that influences consumer shopping behavior in offline scenarios (Gong, 2009). Thus, it is not a stretch to expect that culture would also influence consumer behavior online. While it is not easy to define, the most popular definition of culture seems to be that offered by Hofstede who defines culture as "the collective programming of the mind which distinguishes the members of one group from another" (1984, p.21).

Hofstede (1984) identified four dimensions of culture: power-distance; individualism-collectivism; masculinity-femininity; and uncertainty avoidance. The power-distance dimension expresses the degree to which the less powerful members of a society accept and expect that power is distributed unequally. The individualism-collectivism dimension references whether the focus is placed on individual achievement or if focus is placed on the good of the group. The masculinity-femininity dimension focuses on whether a society places value on material reward for success or if value is placed on cooperation. The uncertainty avoidance dimension expresses the degree to which the members of a society feel uncomfortable with uncertainty and ambiguity.

Hofstede's work is commonly applied in business and marketing studies (Yoon, 2009) including those related to consumer behavior. The Hispanic culture is of particular interest in this study since the Hispanic population in the United States is one of the fastest growing segments in terms of numbers and in purchasing power. Hofstede rates the Hispanic culture as being low in individualism, relatively high in the power distance dimension, relatively high in the masculinity dimension, and very high in the uncertainty avoidance dimension. It is believed that the low level of individualism and the high level of uncertainty avoidance in the Hispanic culture would make it more difficult to trust an often faceless electronic commerce website. Alomaim, Tunca and Zairi (2003) explain that the Hispanic culture places a strong value on face-to-face contact for trust.

Since different cultures respond differently to situations (Fenech, 2002); perhaps the use of a VSP could fulfil part of the need for human contact on the part of the online vendor's website thus reducing the uncertainty of transacting with a new website. The Hispanic culture can be compared to the Anglo culture in the United States which ranks high in individualism and low in uncertainty avoidance. Do these cultural differences influence the formation of initial trust in a website utilizing the social presence website intervention between the Hispanic and non-Hispanic Anglo online shoppers? To answer this question, this study will look at two propositions. Proposition one: Hispanics are more likely to have trusting beliefs in a website with the VSP intervention thus there should be no differences in trusting beliefs between Hispanics and Anglos. Proposition two: Anglos are more willing than Hispanics to have trusting beliefs in a website without the VSP intervention.

METHODOLOGY

This study involved the use of a 'live' electronic commerce website that is available on the Internet and is currently involved in electronic commerce. Presenting research participants with a genuine electronic commerce shopping experience was thought to be better than providing participants with a hypothetical online merchant's website that could have been artificially optimized with other trust-inducing features. By using a real online merchant, the users would visit a real virtual store designed by a real online merchant that would be typical of other electronic commerce websites that they might see when shopping online.

After discussing the research project with several online merchants, an electronic accessories online merchant agreed to participate in the study with the condition that they would not be identified by name in any reports or presentations. The online merchant had been operating an online only retail electronic commerce site for six years at the time of this study. The online merchant was selling consumer

LV13052

electronics accessories solely through its website and had annual revenues of less than seven-hundred fifty thousand dollars.

The study involved creating a duplicate homepage for the online merchant's website and placing a VSP on the duplicate homepage for a period of two-weeks. The VSP was in the form of a flash video that displayed a VSP walking onto the screen from the bottom-right corner of the webpage and given a brief twenty-five second welcome and introduction to the website message. The flash video was hosted on a separate flash sever so all that was required of the online merchant was to create a duplicate copy of their home page and insert one additional line of code onto their duplicate homepage to call the VSP video.

To control for factors such as download speed, computer monitor resolution, and enabled audio capabilities, individual participants were asked to view the website in a computer lab facility at a mid-sized, Mid-Western university. Participants in the study were self-selected and were not offered any compensation for their participation in the study.

Participants in the study were randomly assigned to view either the homepage with the VSP intervention or the version of the homepage without the VSP intervention. The participants were limited to viewing only one of the two versions of the homepage of the website for a period of thirty-five seconds. This time frame was just long enough for the participants to view the VSP video and briefly look at the rest of the homepage. After the participants viewed the homepage, the participants were asked to complete a 24-question survey. A random number generator was used to determine which version of the homepage that the participants would view. The data was collected over a two-week period. A total of 128 participants took part in the study.

The survey instrument used in this study was developed using existing verified scales. The trusting belief items were adapted in part from a Jarvenpaa et al. (2000) study that assessed the importance of trust in four book selling websites and four travel related websites. Also trust belief items were adapted from a Bart et al. (2005) study that examined trust across multiple websites.

The propensity to trust items were adapted from an instrument development and validation study by Cheung and Lee (2001). Trust propensity has an effect on trust formation specifically when the trusting party, has no existing information about the trusted party (Mayer et al., 1995). This factor was included in this study on initial trust to make sure that neither the Hispanic group nor the Anglo group respondents were overly skewed on this factor.

A consumer's willingness to conduct purchase transactions on an electronic commerce website is a primary factor of interest to online vendors. However, it is difficult to simulate the consumers' actual purchase behavior in an experimental setting. Therefore this study measures behavioral intentions as a proxy for actual purchasing behavior. Several previous studies have measured behavioral intentions as a proxy for purchasing behavior (e.g. Agarwal and Prasad, 1998; Karahanna et al., 1999; Venkatesh, 1999; and Venkatesh, 2000). Prior studies (e.g., Sheppard et al. 1988; Venkatesh and Davis, 2000) have shown evidence of a strong correlation between behavioral intentions and actual purchasing behavior. The behavioral intent items for this study were adapted from studies by Jarvenpaa et al. (2000) and Bart et al. (2005). Additional survey items were used to gather data on the participants' demographics.

A total of 24 items were created for the survey instrument. Survey items Q13 to Q24 collected demographic data. Survey items Q1 to Q11 were used as five-point Likert scaled questions with end points rating from “strongly disagree” to “strongly agree” and measured the participants’ propensity to trust and trusting beliefs. Survey item Q12 was used to measure the participants’ trusting intentions.

RESPONDENTS

A total of 128 respondents participated in this study. Since this study deals with initial trust in a website, the respondents were asked if they had ever visited the website before. Only one of the respondents reported having visited the website before so the data points from that survey were discarded leaving a sample size of 127. The respondents were asked to view a particular website homepage in the controlled environment of a computer lab facility at a mid-sized, Mid-Western university. After viewing the homepage, the participants were asked to complete a 24 item survey. All of the participants were informed that participation in the study was voluntary and that their responses would only be reported in aggregate. The participants were asked to rate each of the survey items (with the exception of the demographic questions) on a Likert-scale for 1 to 5 with 1 being “strongly disagree” and 5 being “strongly agree”. All 127 of the participants completed and returned the survey instruments with virtually all of the questions answered.

The combined sample was approximately 59.84 percent male and 40.16 percent female with an average age of 23.31 years. Approximately 93.7 percent of the respondents rated themselves as having an average or above average level of computer literacy. Table 1 below summarizes the demographics by ethnicity.

Table 1: Demographics by Ethnicity

Gender	Anglo		Hispanic	
	n	percent	n	percent
Male	44	34.65%	32	25.20%
Female	23	18.11%	28	22.05%
Have you ever purchased items or services through Internet?				
	Anglo		Hispanic	
	n	percent	n	percent
Yes	65	51.18%	58	45.67%
No	2	1.58%	2	1.58%
I would buy a product from this website in the future				
	Anglo		Hispanic	
	n	percent	n	percent

Agree	9	7.09%	9	7.09%
Disagree	26	20.47%	20	15.75%
Uncertain	32	25.2%	31	24.41%
Self-reported computer literacy rating				
	Anglo		Hispanic	
	n	percent	n	percent
Above Average	54	42.54%	48	37.8%
Average	7	5.51%	10	7.87%
Below Average	6	4.72%	2	1.58%
Age	Anglo		Hispanic	
Average	23.58		23.03	

Overall, the respondents reported using the Internet an average of 23.09 times per week for an average of 20.53 hours spent on the Internet per week. Approximately 96.85 percent of the respondents reported having purchased items over the Internet and reported making an average of 14.83 purchases over the last three years. In addition, 85.83 percent of the respondents reported having a positive or very positive attitude towards browsing the Internet while 12.6 percent reported having a neutral view and 1.57 percent reported having a negative or very negative view of browsing the Internet.

From the entire sample, approximately 14.17 percent of the respondents agreed or strongly agreed with the statement that they would make a purchase from this website in the future. Approximately 36.22 percent of the respondents disagreed or strongly disagreed with the statement that they would make a purchase from this website in the future. The remaining 49.61 percent were neutral regarding the statement that they would make a purchase from this website in the future.

ANALYSIS AND DISCUSSION

The collected data set demonstrated a corrected split-half reliability coefficient of 0.86, suggesting the reliability of the instrument. In addition, a Cronbach's alpha, another measure of internal consistency, score of 0.864 was calculated as a second measure of reliability.

A factor analysis with a varimax rotation was used to verify the groupings (factors) of the items in the instrument against the established scales utilized from previous research on initial trust, and to comment on the construct validity of the instrument. The factor loadings based on the varimax rotation successfully extracted a trust factor for the trust survey items and another factor for the propensity to trust survey items.

Part of trust has to do with a person's predisposition to trust. This trust propensity is a general trusting state that a person has that is not situation specific but is based on lifelong experience and socialization.

LV13052

Trust propensity is very important in the formation of initial trust when two transactional parties are not familiar with each other (Mayer et al., 1995). An examination of the propensity to trust between the Anglo respondents and the Hispanic respondents revealed no significant difference between the two groups.

T-tests were conducted to determine if there were any significant differences between the Anglo and Hispanic respondents that viewed the website with the VSP. Since the Hispanic culture values face-to-face, personal contact; it was not surprising to find that there were no significant differences in trusting beliefs between Anglos and Hispanics that viewed the website with the virtual spokesperson social presence intervention. Thus proposition one of this study was supported in that there were no significant differences in trusting beliefs between the Anglo and Hispanic groups that viewed the website with the VSP intervention. It should be noted that the virtual spokesperson that was added to the website homepage was an Anglo female. It would be interesting to run this experiment again using a Hispanic virtual spokesperson to see if that would produce any significant differences in trusting beliefs between the two groups.

Significant differences in trusting beliefs were found between the Anglo and Hispanic respondents that viewed the website without the VSP. There were significant differences between the two groups in four of the seven items that measure trusting beliefs. Table 2 below shows the mean item responses and p-values for the two groups.

Table 2: T-Test Results between Hispanics and Anglos with no VSP Intervention

Trusting Belief Item	Mean Response*		<i>p-value</i>	Significance (<i>p-value</i> < 0.05)
	Hispanic	Anglo		
This website appears to be one who would deliver goods as expected	2.91	2.83	0.6319	No
I would bookmark this website	1.85	1.45	0.0229	Yes
I would trust this website to keep my best interests in mind	2.50	2.41	0.6228	No
I would consider purchasing from this website	2.53	2.14	0.0949	No**
This website is trustworthy and honest	2.79	2.66	0.4293	No
This website appears to be more trustworthy than other sites I have visited	2.76	2.17	0.0101	Yes
My overall trust in this site is high	2.29	1.86	0.0139	Yes

There were significant differences at a p -value < 0.05 level between the Anglo and Hispanic groups on the following items asking: “I would bookmark this website”; “This website appears to be more

trustworthy than other sites I have visited”; and “My overall trust in this site is high”. In addition, there was a significant difference at a p-value < 0.10 level between the Anglo and Hispanic groups on the following item asking: “I would consider purchasing from this website”. For those four trusting belief statements, the Hispanic respondents recorded a higher response mean indicating that they placed less initial trust in the website without the VSP social presence intervention than. Thus the data provides support for proposition two that states: Anglos are more willing than Hispanics to have trusting beliefs in a website without the VSP intervention. This result was expected since Hispanics place more trust in face-to-face interactions as opposed to trust in faceless entities.

There were significant differences in most of the trusting belief items between the Anglo and Hispanic groups that viewed the website without the VSP intervention with the Anglo group exhibiting more trusting beliefs than the Hispanic group. Thus providing partial support for proposition two which states: Anglos are more willing than Hispanics to have trusting beliefs in a website without the VSP intervention. There were no significant differences between the groups on the following trusting belief items: “This website appears to be one who would deliver the goods as expected”; “I would trust this website to keep my best interests in mind”; and “This website is trustworthy and honest”. The statistically insignificant result on the item “This website is trustworthy and honest” seems to contradict the result of a significant difference between the Anglo and Hispanic groups on the item “My overall trust in this site is high”. Perhaps the respondents had previously viewed the terms ‘trustworthy’ and ‘honest’ as synonyms but viewed them with different meanings since they were both listed in the same statement.

The item “I would buy a product from this website in the future” sought to determine the respondent’s intention to purchase a product from this website. It is thought of course that a website visitor would only purchase from a website in which they had developed an initial trust. Despite the Anglo group exhibiting more trusting beliefs than the Hispanic group, there was no significant difference between the two groups regarding purchase intention. However, there was a significant difference (at the p-value < 0.01 level) within the Hispanic group between those that were exposed to the VSP intervention and those that were not exposed to the VSP intervention. The Hispanics that were exposed to the VSP intervention were more likely to report that they would make a purchase from the website.

CONCLUSION

Currently online retail sales represent only a small part of overall retail sales in the United States. Thus there is room for online retail sales to continue to grow. The continued growth depends on consumers continuing to place their trust in online vendors. Thus it is in the best interest of both electronic commerce only and brick-and-mortar stores to find ways to build and increase that trust placed in their websites.

Among the most cited reasons that consumers report for not purchasing online is that of trust. For consumers, there is too much uncertainty and risk that is associated with providing personal information (credit card numbers, addresses, telephone numbers, etc.) to, in many cases, a faceless entity without knowing if they will deliver the products or services purchased.

As a result, there have been many studies that focus on trust in electronic commerce (i.e. CITES). The uses of website interventions such as security seals and social presence have been identified as a way to

LV13052

increase trust in a website. This study sought to identify any differences between Hispanic and Anglo respondents (in the United States) when the social presence intervention of a Virtual Spokesperson (VSP) was used on an electronic commerce website. It was hypothesized that Hispanic respondents would exhibit more trusting beliefs and trusting intentions than Anglos toward an electronic commerce website that used the social presence intervention of a VSP. Trusting intentions have been highly correlated to actually making an online purchase in previous studies [see McKnight et al. 2002; Kim and Benbasat 2006].

For this study, a 'live' electronic commerce website was used. The website was designed and was run by an electronic commerce only company that allowed the researchers to create an alternative homepage with the VSP intervention. By using a 'live' electronic commerce website, the research participants were viewing a website that they might actually find when shopping online as opposed to a research only website developed by the researchers. Respondents were randomly assigned to look at a version of the website's homepage with the VSP intervention or to look at a version of the homepage without the VSP treatment.

Since trust propensity plays a role in initial trust, the respondents answered survey items related to trust propensity. There were no observed differences in trust propensity between the Hispanic and Anglo groups.

There were no significant differences in trusting beliefs between the Hispanic and Anglo groups that viewed the website with the VSP intervention. Thus the proposition that Hispanics are more likely to have trusting beliefs in a website with the VSP intervention thus there should be no differences in trusting beliefs between Hispanics and Anglos was supported. This was somewhat expected since the Hispanic culture places more value on face-to-face interactions. The VSP intervention was thought to add a face to an otherwise faceless electronic commerce website. Also there were significant differences in trusting beliefs between the Hispanic and Anglo groups that viewed the website without the VSP intervention with the Anglo group displaying more trusting beliefs than the Hispanic group. Thus proposition two which stated: Anglos are more willing than Hispanics to have trusting beliefs in a website without the VSP intervention, was partially supported.

In addition, there were no significant differences in trusting intentions between the Hispanic and Anglo groups that viewed the website with the VSP intervention. However, there was a significant difference in trusting intentions within the Hispanic group. The Hispanic respondents that viewed the website with the VSP intervention reported that they were more likely (at a p-value < 0.01 level) to buy a product from the website in the future than the Hispanics that viewed the website without the VSP intervention.

While care was taken to select a website that offers products that the respondents would be interested in, it is possible that the product selection may have influenced the responses of some study participants. Even though the survey items were collected from previously validated instruments, flaws may have been present in the primary data collection instrument. Nevertheless, tests on the data collection instrument provided evidence supporting the validity of the instrument. Also the participants' responses were self-reported and may have suffered from problems with this type of data collection. Finally, the study was conducted without strict experimental control so a determination of cause and effect was not possible.

While the demographics of the respondents were representative of electronic commerce shoppers, future avenues of research could seek a demographically broader set of respondents. Specifically the addition of more respondents over the age of 30 could strengthen the study.

REFERENCES

- Agarwal, R. and Prasad, J. (1998). A Conceptual and Operational Definition of Personal Innovativeness in the Domain of Information Technology. *Information Systems Research*, 9(2), 204-215.
- Alomaim, N., Tunca, M. Z., and Zairi, M. (2003). Customer Satisfaction @ Virtual Organizations. *Management Decision*, 41(7), 666-670.
- Bart, Y., Shankar, V., Sultan, F. and Urban, G.L. (2005). Are the Drivers and Role of Online Trust the same for All Web Sites and Consumers? A Large-Scale Exploratory Empirical Study. *Journal of Marketing*, 69, 133-152.
- Bhattacharjee, A. (2002). Individual Trust in Online Firms: Scale Development and Initial Test. *Journal of Management Information Systems*, 19(1), 211-241.
- Brynjolfsson, E. and Smith, M. D. (2000). Frictionless Commerce? A Comparison of Internet and Conventional Retailers. *Management Science*, 46(4), 563-585.
- Chen, S.C. and Dhillon, G.S. (2003). Interpreting Dimensions of Consumer Trust in E-Commerce. *Information and Technology Management*, 4(2-3), 303-318.
- Cheung, C.M.K. and Lee, M.K.O. (2001). Trust in Internet Shopping: Instrument Development and Validation Through Classical and Modern Approaches. *Journal of Global Information Management*, 9(3), 25-35.
- Cyr, D., Head, M. and Larios, H. (2010). Colour Appeal is Website Design Within and Across Cultures: A Multi-Method Evaluation. *International Journal of Human-Computer Studies*, 68, 1-21.
- Egger, F. N. (2001). Affective Design of e-commerce User interfaces: How to Maximize Perceived Trustworthiness. *Proceedings of the International Conference on Affective Human Factors Design*, eds. Helander, Khalid, and Tham, Asean Academic Press, London.
- Falicov, C.J. (2001). The Cultural Meanings of Money: The Case of Latinos and Anglo-Americans. *The American Behavioral Scientist*, 45(2), 313-328.
- Fenech, T. O. (2002). Antecedents to Web Cart Abandonment, In Shaw, R. N.; Adam, S.; and McDonald, H., eds., *Proceedings of the Australian and New Zealand Marketing Academy Conference*, Melbourne: Interactive Marketing, 3351-3357.
- Fortin, D. R. and Dholakia, R.R. (2005). Interactivity and Vividness Effects on Social Presence and Involvement with a Web-Based Advertisement. *Journal of Business Research*, 58(3), 387-396.
- Gefen, D. (2002). Reflections on the Dimension of Trust and Trustworthiness in online shopping. *Database for Advances in Information Systems*, 33(3), 38-53.

LV13052

Gefen, D., Karahanna, E. and Straub, D.W. (2003). Trust and TAM in Online Shopping: An Integrated Model. *MIS Quarterly*, 27(1), 51-90.

Gefen, D. and Straub, D.W. (1997). Gender Differences in Perception and Adoption of e-mail: An Extension to the Technology Acceptance Model. *MIS Quarterly*, 21(4), 389-400.

Gefen, D. and Straub, D.W. (2003). Managing User Trust in B2C e-Services. *e-Service Journal*, 2(2), 7-18.

Gefen, D. and Straub, D.W. (2004). Consumer trust in B2C e-commerce and the Importance of Social Presence: Experiments in e-products and e-services. *Omega: The International Journal of Management Science*, 32(6), 407-424.

Gong, W. (2009). National Culture and Global Diffusion of Business-to-Consumer e-commerce. *Cross Cultural Management: An International Journal*, 16(1), 83-101.

Hassanein, K. and Head, M. (2007). Manipulating Social Presence through the Web Interface and its Impact on Attitude Towards Online Shopping. *International Journal of Human Computer Studies (IJHCS)*, 65(8), 689-708.

Hoffman, D.L.; Novak, T.P. and Peralta, M. (1999). Building Consumer Trust Online. *Communications of the ACM*, 42(4), 80-85.

Hofstede, G.H. (1984). *Culture's Consequences: International Differences in Work-Related Values*. Beverly Hills, CA: Sage Publications.

Holsapple, C.W. and Koufaris, M. (2005). The Dynamics of Trust in B2C e-commerce: A Research Model and Agenda. *Information Systems and E-Business Management*, 3(4), 377-403.

Huang, S.Y.; Li, C.R.; and Lin, C.J. (2007). A Literature Review of Online Trust in Business to Consumer e-commerce Transactions(sic), 2001-2006. *Issues in Information Systems*, 8(2), 63-69.

Interactive Advertising Bureau (2006). Reaching U.S. Hispanics through online marketing. Interactive Advertising Bureau, 2006. Retrieved June 21, 2013 from URL:
http://www.iab.net/insights_research/1672/1666

Jarvenpaa, S.L.; Tractinsky, N. and Vitale, M. (2000). Consumer Trust in an Internet Store. *Information Technology Management*, 1(1-2), 45-71.

Karahanna, E.; Straub, D.W. and Chervany, N.L. (1999). Information Technology Adoption Across Time: A Cross-Sectional Comparison of Pre-Adoption and Post-Adoption Beliefs. *MIS Quarterly*, 23(2), 183-207.

Kim, D. and Benbasat, I. (2006). The Effects of Trust-Assuring Arguments on Consumer Trust in Internet Stores: Application of Toulmin's Model of Argumentation. *Information Systems Research*, 17(3), 286-300.

LV13052

Kim, H.W.; Xu, Y. and Koh, J. (2004). A Comparison of Online Trust Building Factors Between Potential Customers and Repeat Customers. *Journal of the Association for Information Systems*, 5(10), 392-420.

Korzenny, F. and Korzenny, B.A. (2005). *Hispanic Marketing: A Cultural Perspective*. Burlington, MA: Elsevier Butterworth-Heinemann.

Kumar, N. and Benbasat, I. (2002). Para-Social Presence and Communication Capabilities of a Web Site: A Theoretical Perspective. *E-Service Journal*, 1(3), 5-24.

Lim, K.H.; Sia, C.L.; Lee, M.K.O. and Benbasat, I. (2006). How do I Trust You Online, and if so, will I Buy?: An Empirical Study on Designing Web Contents to Develop Online Trust. *Journal of Management Information Systems*, 23(2), 233-266.

Llopis, G. (2013). Advertisers must pay attention to Hispanic consumers as rising trendsetters in 2013. *Forbes Online*, January 09, 2013. Retrieved June 21, 2013 from URL: <http://www.forbes.com/sites/glennllopis/2013/01/09/advertisers-must-pay-attention-to-hispanic-consumers-as-rising-trendsetters-in-2013/>

Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *The Academy of Management Review*, 20(3), 709-734.

McKnight, D.H. and Chervany, V. (2001). What Trust Means in e-commerce Customer Relationships: An Interdisciplinary Conceptual Typology. *International Journal of Electronic Commerce*, 6(2), 35-59.

McKnight, D.H.; Choudhury, V., and Kacmar, C. (2002). Developing and Validating Trust Measures for e-commerce: An Integrative Typology. *Information Systems Research*, 13(3), 34-59.

Pavlou, P.A. (2003). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model. *International Journal of Electronic Commerce*, 7(3), 101-134.

Porter, C.E. and Donthu, N. (2006). Using the Technology Acceptance Model to Explain how Attitudes Determine Internet Usage: The role of Perceived Access Barriers and Demographics. *Journal of Business Research*, 59(9), 999-1007.

Romero, E.J. (2004). Hispanic Identity and Acculturation: Implications for Management. *Cross Cultural Management*, 11(1), 62-71.

Santos, J. (2003). E-service Quality: A Model of Virtual Service Quality Dimensions. *Managing Service Quality*, 13(3), 233-46.

Sheppard, B.H.; Hartwick, J. and Warshaw, P.R. (1988). The Theory of Reasoned Action: A Meta Analysis of Past Research with Recommendations for Modifications in Future Research. *Journal of Consumer Research*, 15(3), 325-343.

Sinclair, J.K.; Simon, J.C. and Wilkes, R.B. (2010). A Prediction Model for Initial Trust Formation in Electronic Commerce. *International Business Research*, 3(4), 17-27.

LV13052

Urban, G.L.; Sultan, F. and Qualls, W.J. (2000). Placing Trust at the Center of Your Internet Strategy. *Sloan Management Review*, 42(1),39-48.

U.S. Census Bureau (2012). Hispanic Heritage Month 2012: Sept. 15 – Oct. 15. U.S. Census Bureau, August 06, 2012. Retrieved June 21, 2013 from URL:
http://www.census.gov/newsroom/releases/archives/facts_for_features_special_editions/cb12-ff19.html

U.S. Census Bureau (2013). U.S. Census Bureau News: Quarterly Retail e-Commerce Sales: 1st Quarter 2013. U.S. Census Bureau, May 15, 2013. Retrieved June 21, 2013 from URL:
http://www.census.gov/retail/mrts/www/data/pdf/ec_current.pdf

Van der Heijden, H.; Verhagen, T. and Creemers, M. (2003). Understanding Online Purchase Intentions: Contributions from Technology and Trust Perspectives. *European Journal of Information Systems*, 12(1), 41-48.

Venkatesh, V. (1999). Creation of Favorable User Perceptions: Exploring the Role of Intrinsic Motivation. *MIS Quarterly*, 23(2), 239-260.

Venkatesh, V. and Davis, F.D. (2000). A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies. *Management Science*, 46(2), 186-204.

Wang, Y.D. and Emurian, H. (2005). Trust in e-commerce: Consideration of Interface Design Factors. *Journal of Electronic Commerce in Organizations*, 3(4), 42-60.

Winebrenner, M.G. (2005). Segmentation by Level of Acculturation. In *Hispanic Marketing and Public Relations*, E. Del Valle, ed. Boca Raton, FL.: Poyeen Publishing.

Yeung, C. W. M. and Wyer, R.S. (2004). Affect, Appraisal, and Consumer Judgment. *Journal of Consumer Research*, 31 (September), 412-24.

Yoon, C. (2009). The Effects of National Culture Values on Consumer Acceptance of e-commerce: Online Shoppers in China. *Information & Management*, 46, 294-301.