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碩士論文

消費者信任和風險承受在社交商務的角色之蒙古研究

**The Roles of Trust and Risk
in Social Commerce in Mongolia**

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ABSTRACT

Following the increasing trend of global internet usage, social commerce is becoming a ubiquitous part of consumers shopping style; however, its development level is still slow and weak in some emerging market countries. Social interactions, information and experience sharing are becoming a key issue in online consumers' purchase decision process. This dissertation aims to examine about the roles of trust and risk and their different antecedents on Mongolian people intention to purchase from web vendors. The result shows significant correlations have been found between the constructs comprising the four types of trust and trust as well as risk.

TABLE OF CONTENTS

ACKNOWLEDGEMENT.....	I
ABSTRACT.....	II
TABLE OF CONTENTS.....	III
LIST OF TABLES.....	IV
LIST OF FIGURES.....	IV
CHAPTER 1: INTRODUCTION.....	1
1.1 Background and motivation.....	1
1.2 Overview of Mongolia and consumer market.....	2
1.3 Research Purpose.....	5
1.4 Research Scope.....	6
1.5 Outline of the thesis.....	6
CHAPTER 2: LITERATURE REVIEW.....	7
2.1 The shift from e-commerce to social commerce.....	7
2.2 Trust and risk in social commerce.....	9
2.3 Online shopping in Mongolia.....	11
CHAPTER 3: RESEARCH METHODOLOGY.....	13
3.1 Research Framework.....	13
3.2 Dissertation's Hypothesis.....	18
3.3 Questionnaire Design.....	21
CHAPTER 4: EMPIRICAL RESULTS.....	21
4.1 Summary of Results.....	21
4.2 Frequency of Responses.....	22
4.3 Descriptive Statistical Analysis.....	27
4.4 Correlation Analysis.....	29
CHAPTER 5: FINDINGS AND LIMITATIONS.....	34
5.1 Findings of the study.....	34
5.2 Discussion and Conclusion.....	38
5.3 Research Implications.....	39
5.4 Research Limitations and Suggestions for Further Research.....	39

REFERENCES	41
APPENDIX A: RESEARCH QUESTIONNAIRE (Original English version)	45
APPENDIX B: RESEARCH QUESTIONNAIRE (Translated Mongolian Version)	48

LIST OF TABLES

Table 3-1: Research hypothesis	22
Table 4-1: Respondents by vendors	26
Table 4-2: Respondents by age group.....	26
Table 4-3: Respondents by gender.....	27
Table 4-4: Respondents by education	27
Table 4-5: Respondents by marital status	27
Table 4-6: Respondents by monthly household income	28
Table 4-7: Respondents by products purchased.....	28
Table 4-8: Respondents by online spending amount	29
Table 4-9: Respondents by online purchase frequency	29
Table 4-10: Payment method	29
Table 4-11: Years using internet.....	30
Table 4-12: Experience using internet	30
Table 4-13: Summary of research constructs descriptive statistics	32
Table 4-14: Correlations matrix at the construct level.....	34
Table 4-15: Summary of hypothesis test results	39

LIST OF FIGURES

Figure 1: Trust-based Consumer Decision Model by Kim, Ferrin, & Rao (2008)	18
Figure 2: Theoretical model of the study	21
Figure 3: Theoretical model highlighting the significant correlation between main constructs	38

CHAPTER 1: INTRODUCTION

The first chapter introduces the background and aim of this thesis. The first section includes research background and motivation, followed by a discussion of research purpose and scopes.

1.1 Background and Motivation

Social networking sites (SNS) have continued its increasing trend in this high-tech era we live today. Several years ago, people were enjoying surfing the Internet among the web portals, but time has changed. Web 2.0 has engaged people's lives nowadays with its personalized and socialized character. As the representative use of Web 2.0, social networking sites become the most popular topic today. Facebook, Instagram, Twitter, Pinterest, Snapchat ... all kinds of social networking sites rapidly permeate in our lives.

Social commerce is a form of commerce helped settle an argument by social media involving coming together between online and offline environment (Wang & Zhang, 2012). Social commerce applies when an online consumer consults user reviews and recommendations or interacts with friends and peers through social media such as Facebook about a product or an online shopping website the consumer is thinking of buying from. These virtual social interactions are helping the purchaser obtain advice and form an opinion on a potential online purchasing decision. While SNSs can be an s-commerce platform themselves, these social platform functions can also integrate within e-vendor websites to conduct s-commerce. In this sense, social commerce integrates people, business strategies, technology, and information (Nutley,

2010).

However, the number of Mongolian people's online shopping spending keeps on increasing every year, people are still hesitant in online purchasing in Mongolia. It is unfortunate that there is no comprehensive research which examines about the social commerce in Mongolia. Social commerce is growing anyway in Mongolia, yet, some researchers are still discussing about only electronic commerce. Accordingly, it is good opportunity for me to do research about the roles of trust and risk in social commerce in Mongolia.

1.2 Overview of Mongolia and consumer market

Mongolia is a landlocked country in the North-East Asia bordering Russia to the north and China to the south, east, west. Mongolia represents the 18th largest and the most sparsely populated independent country in the world with over 3.1 million people.



Source: wikipedia.com

The major part of the Mongolian population is young people: 0-14 years of age (*children*) are 26.95% and 15-24 years (*early working age*) is 16.09%, 25-54 years

(prime working age) is 45.6%, 55-64 years *(mature working age)* is 7.07%, 65 years and over *(elderly)* is 4.29% (statista.com).

Mongolia is historically a nomadic animal raising culture, although, today most of the population lives in cities. Nomad is commonly known as a community of people who move from one place to another rather than settling permanently in one location. Approximately, 30% percent of the population is nomadic or semi-nomadic.

The official language is Mongolian. Today, Mongolian is written using the Cyrillic alphabet, although in the past it was written using the Mongolian scripts. Russian is the most frequently spoken language in Mongolia, followed by English, although English has been gradually replacing Russian. Main religion is Buddhism which began to enter into Mongolia from Tibet, the second half of the 16th century. The culture of Mongolia has been influenced by the Mongol nomadic way of life and other influences are from neighbors Russia and China. Mongolia has dominated and also been dominated by its neighbors Russia and China, the country was under Soviet domination from 1924 until 1990 characterized as a communist country, and period from 1991 until present is democracy.

Mongolian economy is focused on agriculture and mining. The country has high growth expectations based mostly on its rich natural mineral resources such as copper, coal, molybdenum, uranium, tin, tungsten etc... Mongolia's extensive mineral resources have attracted foreign investors in the booming years following 2010. Due to decrease in commodity prices, Mongolia went through an economic drop during 2012-2016. However, starting from 2017, the Mongolian economy strongly recovered, and gross domestic product (GDP) growth increased from 1.2% in 2016 to 5.1 % in

2017 and 6.3% the first half of 2018. Growth rate is expected to remain positive in 2018 and ahead, mainly supported by robust growth in private consumption and private investment in mining and manufacturing.

Mongolia imports 94% of its petroleum products and a substantial amount of electric power from Russia. Trade with China is more than half of Mongolia's total external trade, and China purchases about two-thirds of Mongolia's exports. Mongolia joined the World Trade Organization in 1997 and seeks to enlarge its attendance in regional economic.

Since Mongolian society firstly connected with the worldwide internet access in 1996, number of Internet users, now, has reached to 2.3 million. Nowadays, social media usage has exploded in Mongolia, no doubt fuelled by its overwhelming young people and open internet policy. According to the E-business Development Center, in 2016, 77% of Mongolians used social media such as Facebook, Instagram and Twitter compared to 41% in 2014. Mongolians also use social media platforms to shop, with an estimated 65% of Mongolian Facebook users linked to at least one Facebook shopping page or group. Facebook and Instagram have become the most popular local platforms for e-commerce, with over 50000 transactions daily. Although E-business Development Center cannot calculate the total revenue from the sales, it reports that 70% of these people use online banking applications, using debit or credit cards. Communication Regulatory Commission reports that the 18-35 year old people comprises 70% percent of active Mongolian Facebook users (source: export.gov).

1.3 Research Purpose

The research aims at the determinant examination for the roles of trust and risk and perceived benefit in consumers' intention to make a purchase from e-vendors in Mongolia. In other words, the research examines the roles of the different antecedents and types of trust and risk on consumers' intention to purchase online. These antecedents can be categorized as cognition based (i.e., information quality (IQ), presence of third-party seal (TPS), perceived security protection (PSP), perceived privacy protection (PPP), and positive reputation (REP)); experience based (i.e., online store familiarity (FAM), competency-based trust (CPBT), integrity based trust (INBT), and social volume (SV)); affect-based (i.e., relationship quality (RQ), and affect-based trust (AFBT)); and personality based (i.e., social approval (SA), uncertainty avoidance (UA), individualism (IDV), consumer disposition to trust (CTD), and benevolence based trust (BEBT)).

Determining correlation between these variables can benefit the understanding of consumers' underlying motives during their online buying process, and as such, can present e-vendors with insights for the better design of an online shopping experience for Mongolian e-consumers. This research applies a modified model of the trust-based consumers' decision model (TBCDM) by Kim, Ferrin, & Rao (2008) to a sample of Mongolian online consumers. TBCDM is a recent theoretical model, which links to older influential models of trust in literature. Those include Ajsen&Fishbein's (1980) theory of reasoned action; Latane's (1981) social impact theory; Morgan & Hunt's (1994) commitment-trust theory of relationship marketing; and Mayer, Davis,

&Schoorman's (1995) model on trust. The trust-based consumer decision model explains how consumers' trust, perceived risk, and perceived benefit affect their intention to purchase via the Internet.

In addition, this research also targets to extend the understanding of the trust-based consumer decision model by integrating selected personality, social and cultural variables within social commerce context. This dissertation adds new variables to the trust based consumer decision, namely of competency-based trust (CPBT) and integrity-based trust (INBT) (Colquitt et al ., 2007); social volume (SV) (i.e., number of users) (Mir, 2012); relationship quality (RQ) (Liang, Ho, Li, & Turban, 2011a); affect-based trust (AFBT) (McAllister, 1995); social approval (SA) (Martin et al., 2011); uncertainty avoidance (UA) (Wan et al., 2009); individualism (IDV) (Sivadas, Bruvold, & Nelson, 2008); and benevolence-based trust (BEBT) (Colquitt et al ., 2007).

1.4 Research Scope

According to the literature review and theoretical framework, this study developed a 78 item questionnaire. The data collection period took place from March 27th to November 12th, 2018. The sample includes total 789 responses which are completed from 1047 responses.

1.5 Outline of thesis

This thesis consists of five chapters. Chapter 1 presents the introduction, which outlines background and motivation, and formulates the research objectives. Chapter 2 presents findings from relevant studies. It focuses on the issues and problems found in the research. Moreover, this chapter demonstrates how the research model of this

thesis was derived from the literature review. The research methodology is presented in Chapter 3. The quantitative method is applied and discussed in order to develop the research model. Besides, this chapter outlines the research process, data collection methods and analysis procedures. Chapter 4 illustrates the empirical results derived from an analysis of the data collected from the survey. Chapter 5 demonstrates the results from Chapter 4 and contains a conclusion with a summary of the research findings. Furthermore, it discusses the implications and presents suggestions for further studies.

CHAPTER 2: LITERATURE REVIEW

This chapter includes and defines the shift from e-commerce to social commerce and its characteristics, to understand a concept of social commerce, an overview of the current literature on the roles trust and risk in s-commerce literature.

2.1 The shift from e-commerce to s-commerce

The development of social networking sites and Web 2.0 technology have given rise to a new electronic commerce paradigm called social commerce. Social commerce has been hot topic for researchers in recent years. S-commerce is a subset of electronic commerce and uses SNSs for social interactions and user contributions to facilitate the online buying and selling of various products and services (Kim and Parck, 2013; Hajli, 2014). S-commerce provides a new business online and offline integration environment (Wang and Zhang, 2012) and consumers make a purchase decision by means of obtaining and comparing prices through interpersonal interaction, availability, configuration information (Liang and Turban, 2011).

Social commerce differs from electronic commerce in many aspects, including business model, value creation, customer connection and communication, process interaction, design, and technology platforms. For example, e-commerce sees only an individual, while social commerce sees the community built on conversation. E-commerce is enabled by Web 1.0, where the communication is the one way, whereas s-commerce is enabled by 2.0, a platform that supports social media and allows bidirectional communication for the interactions, which results in creation and sharing of user generated content.

The major difference between s-commerce and e-commerce is that social commerce focuses on goals such as information sharing, networking, and collaborating with a secondary focus on shopping (Wang & Zhang, 2012) while in electronic commerce the primary focus is on shopping, such as one click buying strategies that enhance search patterns for buying, recommendations about past purchases by buyers, and virtual catalogs. Broadly it can be said that s-commerce differs on the basis of the customer connection, system interaction, and business goals (Huang & Benyoucef, 2013). Given its social nature, s-commerce differs from traditional e-commerce applications. E-commerce mainly involves conducting commercial transactions online, whereas s-commerce implies social collaboration between users through product recommendation, expert advice, opinions and reviews as fundamental factors in making their online purchase decisions (Curry & Zhang, 2011). Therefore, by nature s-commerce literature, is more varied compared to traditional commerce and e-commerce. S-commerce entails more social, psychological, technological, and behavioral interactions among users compared to e-commerce. S-commerce behavior

is also, as it allows users to engage in virtual social networks, influence and become influenced by peers and field experts to purchase a product online (Sau-ling, LAI, 2010). In addition, s-commerce differs from traditional commerce in that it is empowered by information technology and tools that facilitate product evaluation, comparison, and reaching out to remote contacts. OSNs (which are commonly grouped under the umbrella term “Social Media” or Web 2.0), including Facebook, are widely accepted and adopted by the worldwide Internet users. Approximately, over 2 billion Internet users using OSNs and these numbers are expected to grow continuously as a result of an increasing usage of smart mobile devices and widely spreading Internet accessibility (Statista, 2017). S-commerce uses Web 2.0 social technologies and infrastructure to facilitate interactions and user contributions in an online context to support consumers; acquisition of products and services (Liang & Turban, 2011).

2.2 Trust and risk in social commerce

Consumer behaviour on social commerce examined motives that influence users’ perception and intention to complete a purchase (Bansal & Chen, 2011; Gill et al., 2005; Hajli, 2012; Kim et al., 2008; Lumsden & MacKay, 2006; Mutz, 2005; Pavlou, 2006; Yakut & Polat, 2010). These motives revolve primarily around applying and extending the understanding of the organizational trust theory by R.C.Mayer et al. (1995). The latter model contents that trust is primarily impacted by the extent of which an entity (i.e., a brand or an organization) is perceived to be trustworthy (trustworthiness) and the extent of an individual’s tendency to trust other (trust propensity). There is a clear consensus among scholars on the positive role of trust on both consumers’ (Rotter, 1967; Salam, Iyer, Palvia, & Singh, 2005), and businesses’

(Bansal & Chen, 2011; Fuller et al., 2007; Kim et al., 2008; See Pui, 2013) positive outcomes.

Earlier literature on trust tackled the subject from an interpersonal context between individuals in organizations. McAllister mentioned two types of trust rational (cognition-based trust) and emotional (affect-based trust). The author found that in general cognition-based trust leads to higher desired business outcomes than affect-based trust. Yet, he also argued that the two types, while being casually connected, have unique relationships with antecedents and nature of developing trust. Trust is a central aspect in many economic transactions that can involve social uncertainty and risk (Fukuyama 1995; Mayer et al. 1995). It is often considered the foundation of e-commerce (Keen 1999) and the most crucial factor for the success of e-commerce. Prior research leans heavily towards the effects of functionality and institutional structures on trust building, paying very little attention to social influences. Trust, indeed, is built through social interactions with other people and the surrounding environment (Gefen& Straub 2004). Social context has been an important but neglected characteristic of trust in a prior e-commerce research. Trust is a complex and multifaceted construct (Gefen et al. 2003), conceptualized in a variety of ways. This study adopts the view of trust as a set of specific beliefs including integrity, benevolence and ability (McKnight et al. 2002). This conceptualization of trust is a kin to that of other studies adopting SPT (Gefen&Staub 2004; Hess et al. 2009). Then trusting beliefs is conceptualized as a second-order construct in this study. Two types of trustees exist for a SC marketplace from a buyer perspective (Lu et al. 2013): marketplace (e.g., Amazon and eBay) and sellers resided in the marketplace.

Trust in online sellers is considered as the major construct in this study while trust in a marketplace is taken as a control variable.

Kim, Ferrin and Rao's (2008) trust-based consumer decision model suggested two variables that positively affect online consumer's intention to buy. These were consumer trust and perceived benefit. The model also suggested a third variable that negatively affects intention to buy, which is the perceived risk.

Little studies examined the roles of trust and risk together in consumers' purchase intention in e-commerce and s-commerce (Colquitt et al., 2007; D. Kim et al., 2008). Even in these studies, trust and risk were not examined based on the same antecedents. Shin (2013) observed that trust is not totally understood in s-commerce, noting that the literature is lacking studies focusing on feelings and motivations that helps or hinder that trust. This argument is in line with Gill, Boies, Finegan, & McNally's conclusions (2005). That more research is needed to comprehend the predictors of trust within the specific context of social commerce.

2.3 Online shopping in Mongolia

In recent years, e-commerce and s-commerce have developed in Mongolia. The increasing trend of internet and social media usage requires business owners and other public organizations to more focus on social media users. Hence, some e-vendors have started to use social media as their advertisement channel. Most of them are releasing their advertisements through Facebook and Instagram. Although online purchasing has already become popular among young Mongolians, it is still not very advanced in the Mongolian market for several reasons.

First, Mongolia has a small population of only three million, with a huge

territory of 1,564,116 km². Half of the population live in the capital city, Ulaanbaatar. The major part of the Mongolian population is young and most of them are active social media users. A major part of the online shopping business is conducted in the Ulaanbaatar City area. Thus the number of online shopping businesses is still considered as a small part of the whole national consumption.

Secondly, the domestic industry is not well developed in Mongolia because Mongolia's economy primarily relies on the mining and agricultural sectors. Thus, most online purchasing transactions are implemented as e-vendors buy lower priced products and consumer goods from other countries and then resell them at a higher price to consumers. Most products and goods are imported from neighbor countries especially from China and Russia. Hence, almost e-vendors personally deliver products and goods to consumers because logistic system is still poorly developed in Mongolia. In Mongolia, especially in the city of Ulaanbaatar, online shoppers and customers prefer personal delivery because a delivery service is expensive and not well systemized.

Finally, Mongolian consumers use intermediary companies to make a purchase from global online shopping websites (amazon.com, e-bay etc.). The end consumers pay mediating fees and pick up their purchased products from the intermediary companies. These global online shopping websites like Amazon.com, e-bay, and yahoo.com are far from Mongolian consumers because they open their branches in countries with big populations of more than 10 million people. Although online business is becoming more popular among Mongolian consumers, a delivery service and payment system is still not very advanced in their integration. Although it has

been over 20 years since the internet penetrated into Mongolia, e-commerce and social commerce have still not matured yet.

In conclusion, due to the rapidly changing Mongolian consumers desires and tastes, increasing use of wireless internet and smart phone, opportunities of developing e-commerce in the domestic market have already emerged in Mongolia. E-commerce does not only involve the participation of buyers and sellers, it also involves of other relevant parties such as banking and online payment system, logistic and insurance, and trade, service, and manufacturing. These sectors are developed respectively in Mongolia and reached certain level, however, the sectors have not integrated,yet, for electronic commerce development. It is possible to develop e-commerce in Mongolia with the cooperation of these companies.

CHAPTER 3: RESEARCH METHODOLOGY

This chapter describes the research methodology of the study. Quantity research methods using a survey strategy, which allows us to collect quantitative data conducted this study. Thus, for collecting the data, a predetermined questionnaire was applied.

3.1 Theoretical Framework

As the theoretical framework, this dissertation applies an adapted model of the trust based consumer decision model (TBCDM) by D. Kim et al. (2008) to a population of Mongolian online shoppers. TBCDM is a recently developed a model that has not been widely applied in literature as a theoretical base. Nonetheless, TBCDM is strongly linked to Azjen&Fishbein's (1980) theory of reasoned action

(TRA); Morgan & Hunt's (1994) commitment-trust theory (CTT) of relationship marketing; and Mayer, Davis, & Schoorman's (1995) model of trust.

In addition, this research adds other social and cultural variables to the trust based consumer decision model to examine additional antecedents of trust, risk, and benefit on purchase decision in Mongolia. These variables are competency-based trust (CPBT) and integrity based trust (INBT) (Colquitt et al., 2007); social volume (SV), (i.e., the number of users) (Mir, 2012); relationship quality (RQ) (Liang et al., 2011); affect-based trust (AFBT) (McAllister, 1995); social approval (SA) (Martin et al., 2011); uncertainty avoidance (UA) (Wan et al., 2009); individualism (IDV) (Sivadas et al., 2008); and benevolence based trust (BEBT) (Colquitt et al., 2007).

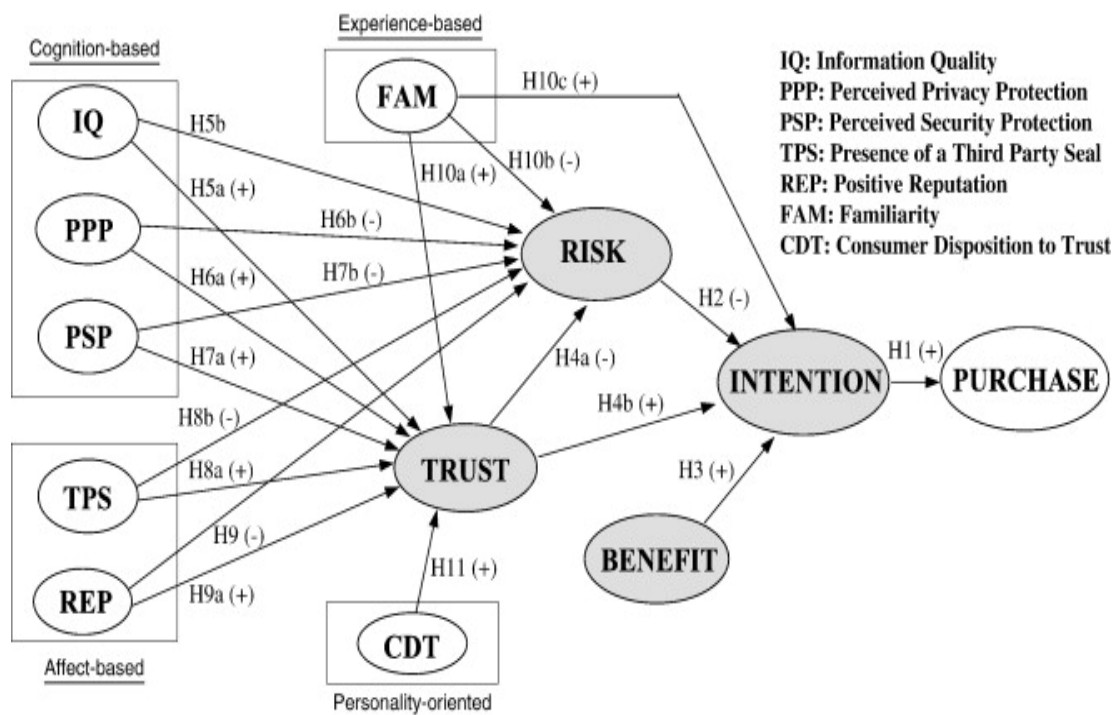


Figure 1: Trust-based Consumer Decision Model by Kim, Ferrin, & Rao (2008)

While the trust-based consumer decision model (TBCDM) provided a holistic understanding for online consumers' decision making process, it did not provide enough understanding for the different impacts created by different types of trust. For

example, trust that driven by cognitive-based variables can have different impacts on customer behavior and intentions compared to the trust that is driven by affect-based variables. Also, customer disposition to trust is a personality independent variable that is based on fixed psychological nature of each person, which makes him or her willing to be dependent on others (Lumsden& Mackay, 2006). The trust based consumer decision model (TBCDM) related customer disposition to trust (CDT) directly to the dependent variable of trust, or the trustworthiness of the vendor. TBCDM thus focused primarily on cognition based variables as drivers of trust. However, it has been proven that emotions play a bigger role in consumer buying behavior than rational or cognitive behavior (Vivek, Beatty, & Morgan, 2012). Accordingly, examining affect-based and personality based variables is important, the TBCDM did not examine the relationship between most antecedents of trust and consumers' perceived risk. While the risk is a critical construct in the theory, examining its relationship with antecedents is important.

Risk and benefit are additional factors that are important to consumer behavior Hofstede's (1994) degree of individualism (IDV) and uncertainty avoidance (UA) can contribute to consumers' perceived risk and benefit (Ji et al., 2010; Ramzy et al., 2011; The Hofstede Centre, 2014). While Hofstede's research explained these variables from the macro perspective where entire countries are examined, this study examines the factors in from an individual single-culture perspective. Certain cultural aspects can affect customer intention to buy, but these aspects have not been sufficiently covered in the trust-based consumer decision model (TBCDM). This is because the TBCDM questionnaire only examined risk focusing on brand familiarity and the use

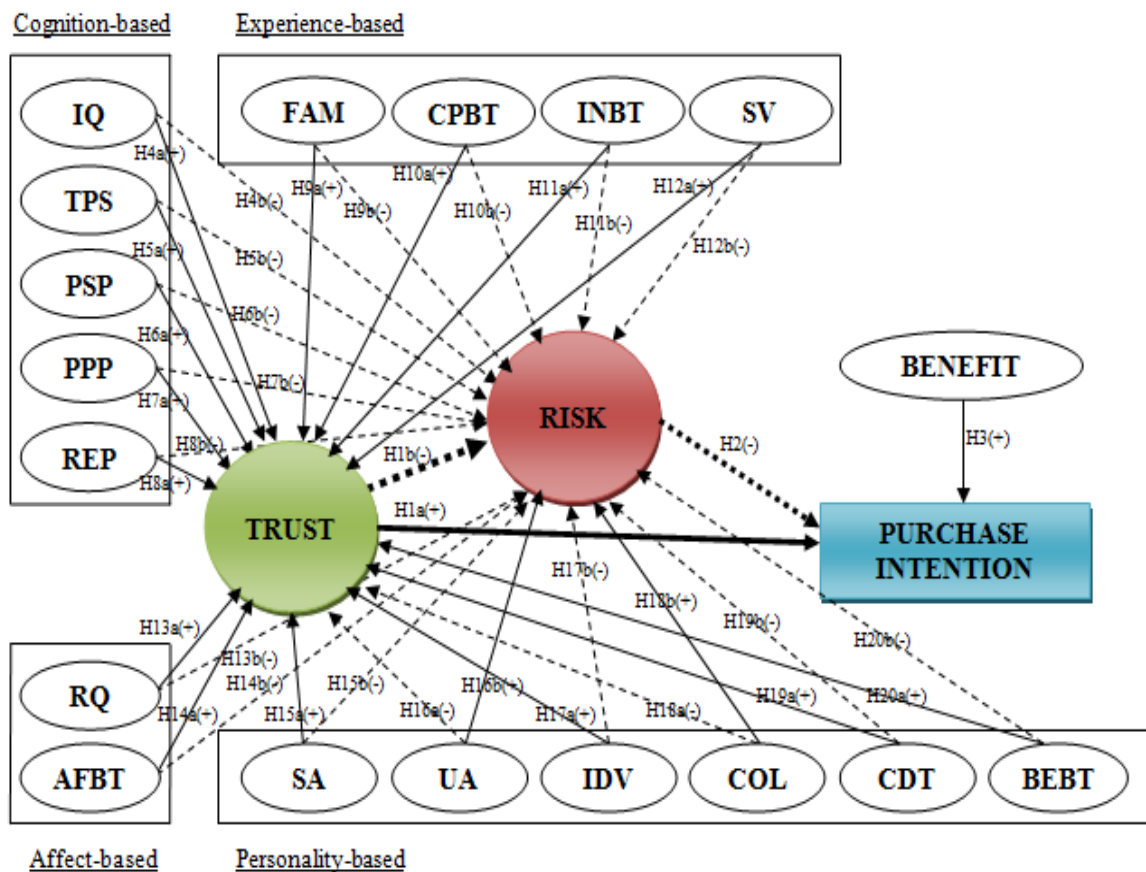
of the buying decision (Connolly & Bannister, 2007; Ji et al., 2010)

Also, examining the tendency to rely on others, or trust propensity (TP), in sharing the purchase decision responsibility with other users can bring a totally new perspective to the trust-based consumer decision model (TBCDM) (Mutz, 2005). Similarity, uncertainty avoidance (UA) and individualism (IDV) can affect how consumers are willing to test new shopping places and methods that are new and unknown to them (El Said & Galai-Edeen, 2009). TBCDM related risk directly to familiarity and trust and did not examine uncertainty avoidance role on trust within a cultural context. Customers' tendency to seek social approval (SA) from others is also proven to have an impact on intention to purchase (Dennis et al., 2010), and is a factor that was not examined in the trust-based consumer decision model (TBCDM).

Therefore, this dissertation expands on the understanding of the trust based consumer decision model (TBCDM) by integrating selected social and cultural variables within a social commerce context. These added variables are additional antecedents of trust and risk that affect the intention to purchase.

Information quality (IQ)	Competency-based trust (CPBT)	Uncertainty avoidance (UA)
Third party seal (TPS)	Integrity-based trust (INBT)	Horizontal individualism (IDV)
Perceived security protection (PSP)	Social volume (SV)	Horizontal collectivism (COL)
Perceived privacy protection (PPP)	Relationship quality (RQ)	Customer disposition to trust (CDT)
Site reputation (REP)	Affect-based trust (AFBT)	Benevolence based trust BEBT
Familiarity (FAM)	Social approval (SA)	

Figure 2: Theoretical model of the study



3.2 Dissertation's Hypothesis

Depending on the research structure (see Table3-1), and the literature review, following hypothesis were determined:

Table 3-1: Research hypothesis

Hypothesis	Description
1a.	A consumer's perceived trust (TRUST) in a Web vendor correlates positively with the consumer's intention (INTENTION) to purchase products from this Web vendor (i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)
1b.	A consumer's perceived trust (TRUST) in a Web vendor correlates negatively with the consumer's perceived risk (RISK) to purchase products from this Web vendor.
2	A consumer's perceived risk (RISK) correlates negatively with the consumer's intention (INTENTION) to purchase products from this Web vendor (i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)
3	A consumer's perceived benefit (BENEFIT) correlates positively with the consumer's intention (INTENTION) to purchase products from this Web vendor (i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)
4a.	A consumer's information quality (IQ) in a Web vendor correlates positively with the consumer's trust (TRUST).
4b.	A consumer's information quality (IQ) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
5a.	The presence of a third party seal (TPS) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
5b.	The presence of a third party seal (TPS) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
6a.	A consumer's perceived security protection (PSP) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).

6b.	A consumer's perceived security protection (PSP) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
7a.	A consumer's perceived privacy protection (PPP) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
7b.	A consumer's perceived privacy protection (PPP) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
8a.	A consumer's perceived positive reputation (REP) in a Web vendor correlates positively with the consumer's trust (TRUST).
8b.	A consumer's perceived positive reputation (REP) in a Web vendor correlates negatively with the consumer's risk (RISK).
9a.	A consumer's familiarity (FAM) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
9b.	A consumer's perceived familiarity (FAM) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
10a.	A consumer's perceived competency-based trust (CPBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
10b.	A consumer's perceived competency-based trust (CPBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
11a.	A consumer's perceived integrity-based trust (INBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
11b.	A consumer's perceived integrity-based trust (INBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
12a.	A consumer's perceived social volume (SV) recommending or talking about a certain Web vendor correlates positively with the consumer's perceived trust (TRUST).
12b.	A consumer's perceived social volume (SV) recommending or talking about a certain Web vendor correlates negatively with the consumer's perceived risk (RISK).
13a.	A consumer's perceived relationship quality (RQ) with other trusted users views, engagement and opinions about a Web vendor correlates positively with the consumer's perceived trust (TRUST).
13b.	A consumer's perceived relationship quality (RQ) with other trusted users views, engagement and opinions about a Web vendor correlates negatively with the consumer's perceived risk (RISK).

14a.	A consumer's perceived affect-based trust (AFBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
14b.	A consumer's perceived affect-based trust (AFBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).
15a.	A consumer's perceived social approval (SA) correlates positively with the consumer's perceived trust (TRUST).
15b.	A consumer's perceived social approval (SA) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.
16a.	A consumer's uncertainty avoidance (UA) correlates negatively with the consumer's perceived trust (TRUST).
16b.	A consumer's uncertainty avoidance (UA) correlates positively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.
17a.	A consumer's horizontal individualism (IDV) correlates positively with the consumer's perceived trust (TRUST) in a Web vendor.
17b.	A consumer's horizontal individualism (IDV) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.
18a.	A consumer's horizontal collectivism (COL) correlates negatively with the consumer's perceived trust (TRUST) in a Web vendor.
18b.	A consumer's horizontal collectivism (COL) correlates positively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.
19a.	A consumer's disposition to trust (CDT) correlates positively with the consumer's perceived trust (TRUST) in a Web vendor.
19b.	A consumer's disposition to trust (CDT) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.
20a.	A consumer's perceived benevolence-based trust (BEBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).
20b.	A consumer's perceived benevolence-based trust (BEBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).

3.3 Questionnaire Design

The questionnaire was previously developed in English and then translated into Mongolian. After the translation, was made a back translation from the Mongolian versions into English.

The questionnaire consisted of three parts. The first two parts consisted of eight sections: cognition based trust (5 items), experience based trust (4 items), affect-based trust (2 items), the personality based trust (6 items), benefit, trust, risk and purchase intention. It was developed to obtain information on the kinds of factors which influence the consumers' intention to purchase from e-vendors in Mongolia. The survey used seven lickert scale points ranging from 1-completely disagree to 7-completely agree. Including demographic questions this survey questionnaire has a total of 78 items. The second part includes demographic information, such as gender, age, education, online shopping experience, purchase frequency, etc...

CHAPTER 4: EMPIRICAL RESULTS AND DESCRIPTIVE STATISTICS

In this chapter, it applies descriptive statistics and correlation analysis in analyzing the collected data. The analysis of the data is handled by SPSS.

4.1 Summary of Results

It used descriptive analysis to analyze the research results derived from the characteristics and information of the sample respondents. Overall, it received 1047 questionnaires from Mongolian respondents. 258 of them were in complete or suspect; thus they were rejected from the data set because some respondents just randomly chose the answers without any logic. A total of 789 questionnaires were complete and

accepted for data analysis.

4.2 Frequency of Responses

In order to present the entire Mongolian demographics, 12 characteristics of respondents were covered: (1) Respondents by e-vendors, (2) Age, (3) Gender, (4) Education level, (5) Marital status, (6) Household monthly income, (7) Products purchased on the internet, (8) Online spending amount, (9) Online purchase frequency, (10) Payment method, (11) Number of years internet, (12) Experience using the internet.

Table 4-1: Respondents by vendors

E-vendor	Frequency	Percentage	Rank
Taobao.com	76	9.6	3
shoppy.mn	58	7.4	4
IG,FB vendors	343	43.5	1
mmarket.mn	18	2.3	8
Amazon.com	20	2.5	7
airlink.mn	18	2.3	8
dalai.mn	176	22.3	2
jmarket.mn	16	2.0	9
themongolianfamily.com	26	3.3	6
unegui.mn	28	3.5	5
Others	10	1.3	10
Total	789	100.0	

Age: Table 4-2 shows the frequency and percentage of age dispersion among respondents. Most participants, 81.2%, are under 25 aged which means young aged people are most active in online shopping among Mongolian customers.

Table 4-2: Respondents by age group

Age group	Frequency	Percentage	Rank
below 25	641	81.2	1

25-30	116	14.7	2
31-35	19	2.4	3
36-40	5	.6	5
41-45	8	1.0	4
Total	789	100.0	

Gender: Under the characteristics in Table 4-3, respondents are male, 50.3% and 49.7% are female respondents. Besides, research intended to balance a number of respondents from each gender.

Table 4-3: Respondents by gender

Gender	Frequency	Percent	Rank
Male	397	50.3	1
Female	392	49.7	2
Total	789	100.0	

Education level: Table 4-4 shows that majority of the sample are 48.4% graduate students and 46.5% are undergraduate students.

Table 4-4: Respondents by education

Education level	Frequency	Percent	Rank
High school	40	5.1	3
Bachelor	367	46.5	2
Master	382	48.4	1
Total	789	100.0	

Marital status: Table 4-5 shows that majority of the sample are single and non-married 86.8%.

Table 4-5: Respondents by marital status

Marital status	Frequency	Percent	Rank
Married	104	13.2	2
Single	685	86.8	1
Total	789	100.0	

Monthly household income: Table 4-6 shows that 45.1% of the sample has a monthly household income below 2 million Mongolian Tugrugs(MNT) (nearly 750

United States Dollars (USD)),excluding users who did not wish to identify their income. 43.9% percent of the sample did not want to reveal their household income.

Table 4-6: Respondents by monthly household income

Monthly household income (Mongolian Tugrug (MNT))	Frequency	Percent	Rank
below 2 million MNT (below750USD)	356	45.1	1
2 – 4 million MNT (750-1500USD)	74	9.4	3
4-6 million MNT (1500-2250USD)	13	1.6	4
over 6 million(over 2250USD)	0	0.0	5
Don't want to say	346	43.9	2
Total	789	100.0	

Products purchased: As seen in table 4-7, the sample showed a strong frequency of buying clothes /shoes (42.2 percent).

Table 4-7: Respondents by products purchased

Products purchased	Frequency	Percent	Rank
Books/magazines	75	9.5	3
Clothes/shoes	333	42.2	1
Music/Movie	34	4.3	7
Home appliances	46	5.8	5
Foods/beverages	55	7.0	4
Computer hardware	42	5.3	6
CD/tapes/albums	8	1.0	11
Travel arrangements(e.g., airline tickets)	32	4.1	8
Concerts/plays	15	1.9	10
Computer software	27	3.4	9
DVD/Bluerays	4	.5	12
Others	118	15.0	2
Total	789	100.0	

Money spent annually on internet purchases in last year: As seen in Table 4-8, top two spending categories are 20,000-80,000 Mongolian tugrug (MNT) and 81,000-200,000 Mongolian tugrug (MNT), which represents 27.6 percent and 26.2

percent of the sample respectively. Following category is 201,000-800,000 Mongolian tugrug(MNT) represents 19.1 percent of the sample.

Table 4-8: Respondents by online spending amount

Money spent annually on internet purchase in last year (Mongolian Tugrug (MNT))	Frequency	Percent	Rank
below 20,000 (\$8)	99	12.5	4
20,000-80,000(\$8-30)	207	26.2	2
81,000-200,000(\$30-75)	218	27.6	1
201,000-800,000(\$75-300)	151	19.1	3
800,000-2 million (\$300-750)	66	8.4	5
over 2 million (over 750\$)	48	6.1	6
Total	789	100.0	

Frequency of internet purchases in last year: Table 4-9 shows that over half of the sample (60.2 percent) make an online purchase 1-5 times per year.

Table 4-9: Respondents by online purchase frequency

Frequency of internet purchases in last year	Frequency	Percent	Rank
Never	112	14.2	2
1–5 times	475	60.2	1
6–10 times	96	12.2	3
11–15 times	41	5.2	4
16–20 times	28	3.5	6
more than 20 times	37	4.7	5
Total	789	100.0	

As seen table 4-10, consumers in Mongolia feel online financial transaction as risky. Half of the sample (51 percent) use a credit or debit card to make an online purchase, while 26.5 percent of the users prefer cash on delivery method.

Table 4-10: Payment method

Payment method	Frequency	Percent	Rank
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Credit card or debit card	402	51.0	1
Pre-paid card	26	3.3	5
Cash on delivery	209	26.5	2
支付寶	56	7.1	4
Paypal	96	12.2	3
Total	789	100.0	

Table 4-11 shows that almost of the users has been using the internet for more than three years (85 percent). 35.4 percent of the respondents have been using the internet for more than seven years, while 27.6 percent and 19 percent have been using it for 5 to 7 years and 3 to 4 years, respectively.

Table 4-11: Years using internet

Number of years using the internet	Frequency	Percent	Rank
Less than 6 months	38	4.8	6
6-12 months	43	5.4	5
1-2 years	61	7.7	4
3-4 years	150	19.0	3
5-7 years	218	27.6	2
Over 7 years	279	35.4	1
Total	789	100.0	

As seen in table 4-12, on a scale from one to seven, the biggest portion of the respondents (72.8 percent) rank themselves five or higher for their expertise in using the internet.

Table 4-12: Experience using internet

Expertize in using the internet	Frequency	Percent	Rank
Novice	5	0.6	6
	10	1.3	5
	41	5.2	4
	150	19.0	3
	265	33.6	1
Expert	159	20.2	2

Total	789	100.0	
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4.3 Descriptive Statistical Analysis

There are 21 constructs in this study's theoretical model. The theoretical framework examines the correlation between four main groups of constructs (independent variables) and the dependent and mediating constructs of trust (TRUST), risk (RISK), benefit (BENEFIT), and intention to purchase (INTENTION). The cognition-based group of constructs includes information quality (IQ), the presence of third-party seal (TPS), perceived security protection (PSP), perceived privacy protection (PPP), and positive reputation (REP). The experience-based group includes online store familiarity (FAM), competency-based trust (CPBT), integrity based trust (INBT), and social volume (SV). The affect-based group includes relationship quality (RQ), and affect-based trust (AFBT). The personality-based group includes social approval (SA), uncertainty avoidance (UA), individualism is broken into two sub-constructs which are horizontal individualism (IDV) and horizontal collectivism (COL), consumer disposition to trust (CTD), and benevolence based trust (BEBT). The relationship quality construct consists of two sub-constructs which are relationship quality giving (RQG) and relationship quality taking (RQT).

Table 4-13 shows that the highest aspect which mostly affects users' trust in e-vendors is experience-based trust with an average mean of 5.2560, while affect-based trust and personality-based trust with average means of 5.0820 and 5.0656 respectively. It finds the lowest aspect among the sample in the cognition-based trust with an average mean of 4.8499. This means that Mongolian people make an online

purchase based on their experience. Hence, Trust, benefit and intention relatively high with respectively 5.3160, 5.3380 and 5.4098, while risk has lower average mean with 4.2336. Mongolian consumers feel fairly safe when engaging with an e-vendor. The lowest score 3.3490 is from the construct which also takes the highest standard deviation 1.85984. The trend for respondents is to somewhat disagree with the perceived privacy protection (PPP) construct. The Mongolian online consumers tend to disagree that the websites included in this study represent a risk of violating their personal information and online privacy.

Table 4-13: Summary of research constructs descriptive statistics

Construct	Mean	Std. Dev	CV	Rank
Independent variables				
Cognition based trust	4.8499			
Information quality (IQ)	5.3287	1.22893	23.06%	3
Third party seal (TPS)	5.1027	1.31460	25.76%	9
Perceived privacy protection (PPP)	3.3490	1.85984	55.53%	21
Perceived security protection (PSP)	5.0030	1.34538	26.89%	13
Site reputation (REP)	5.4660	1.21602	22.25%	1
Experience based trust	5.2560			
Familiarity (FAM)	4.9861	1.36126	27.30%	14
Competency-based trust (CPBT)	5.3650	1.27726	23.81%	5
Integrity-based trust (INBT)	5.2831	1.26724	23.99%	6
Social volume (SV)	5.3899	1.21615	22.56%	2
Affect-based trust	5.0820			
Relationship quality (RQ)	5.4292	1.18085	26.18%	11
Affect-based trust (AFBT)	4.7347	1.35703	34.13%	18
Personality based trust	5.0656			
Social approval (SA)	5.1242	1.33473	28.40%	15
Uncertainty avoidance (UA)	4.0997	1.12510	40.53%	19
Horizontal individualism (IDV)	5.2214	1.16406	29.23%	17
Horizontal collectivism(COL)	5.6223	1.18509	25.21%	8

Customer disposition to trust (CDT)	5.2374	1.26516	28.80%	16
Benevolence based trust (BEBT)	5.0883	1.19441	23.47%	4
Other construct				
Benefit (BENEFIT)	5.3380	1.21821	26.39%	12
Dependent variables				
Trust (TRUST)	5.3160	1.22191	25.79%	10
Risk (RISK)	4.2336	1.56876	42.42%	20
Intention to purchase (INTENTION)	5.4098	1.14597	24.27%	7
TOTAL	5.0689	1.2880	28.86%	

4.4 Correlation analysis

For measuring relationships of independent and dependent variables, correlation analysis is applied in the current study. Correlation analysis is measured by coefficients of correlation. The most frequently used correlation coefficient is Pearson r coefficient. This coefficient ranges from -1.0 to +1.0. A coefficient +1.0 signifies a "perfect positive correlation", in which changes in the one variable will cause an identical change in another variable. A coefficient of zero means that there is "no relationship" between two variables and that a change in an independent item will have "no effect" on another variable. A coefficient of -1.0 means "perfect negative relation"; the change will be contrary, i.e. in the opposite direction. If coefficients are positive, the relationship of their variables is positive; if coefficients are negative, the relationship of their variables is negative. In order to examine the predictive ability of research variables and correlations between two variables, the current study underwent correlation analysis. Pearson r was the main indicator of the correlation, and the test of significance was two-tailed. The correlation analysis result of the current study is demonstrated in Tables 4-14.

Table 4-14: Correlations matrix

		TRUST	RISK	INTENTION	UA	IDV	COL	CDT	FAM	CPBT	INBT	IQ
TRUST	Correlation	1	-.051	.733**	.106**	.321**	.407**	.346**	.486**	.579**	.664**	.639**
	Significance		.156	.000	.003	.000	.000	.000	.000	.000	.000	.000
RISK	Correlation	-.051	1	.011	.212**	.104**	.007	.071*	-.023	-.024	-.074*	.021
	Significance	.156		.765	.000	.003	.845	.046	.513	.506	.038	.551
INTENTION	Correlation	.733**	.011	1	.124**	.361**	.508**	.387**	.474**	.534**	.592**	.582**
	Significance	.000	.765		.001	.000	.000	.000	.000	.000	.000	.000
UA	Correlation	.106**	.212**	.124**	1	.165**	.129**	.186**	.060	.013	.096**	.113**
	Significance	.003	.000	.001		.000	.000	.000	.094	.723	.007	.002
IDV	Correlation	.321**	.104**	.361**	.165**	1	.469**	.417**	.260**	.230**	.249**	.331**
	Significance	.000	.003	.000	.000		.000	.000	.000	.000	.000	.000
COL	Correlation	.407**	.007	.508**	.129**	.469**	1	.558**	.284**	.379**	.373**	.427**
	Significance	.000	.845	.000	.000	.000		.000	.000	.000	.000	.000
CDT	Correlation	.346**	.071*	.387**	.186**	.417**	.558**	1	.199**	.247**	.290**	.350**
	Significance	.000	.046	.000	.000	.000	.000		.000	.000	.000	.000
FAM	Correlation	.486**	-.023	.474**	.060	.260**	.284**	.199**	1	.548**	.526**	.527**
	Significance	.000	.513	.000	.094	.000	.000	.000		.000	.000	.000
CPBT	Correlation	.579**	-.024	.534**	.013	.230**	.379**	.247**	.548**	1	.659**	.597**
	Significance	.000	.506	.000	.723	.000	.000	.000	.000		.000	.000
INBT	Correlation	.664**	-.074*	.592**	.096**	.249**	.373**	.290**	.526**	.659**	1	.645**
	Significance	.000	.038	.000	.007	.000	.000	.000	.000	.000		.000
IQ	Correlation	.639**	.021	.582**	.113**	.331**	.427**	.350**	.527**	.597**	.645**	1
	Significance	.000	.551	.000	.002	.000	.000	.000	.000	.000	.000	

TPS	Correlation	.614**	.030	.528**	.078*	.246**	.333**	.291**	.475**	.605**	.610**	.664**
	Significance	.000	.407	.000	.029	.000	.000	.000	.000	.000	.000	.000
PPP	Correlation	-.065	.478**	-.077*	.233**	.005	-.186**	.003	-.071*	-.090*	-.034	-.054
	Significance	.067	.000	.031	.000	.877	.000	.940	.048	.011	.347	.131
PSP	Correlation	.592**	.017	.529**	.152**	.217**	.286**	.230**	.414**	.479**	.529**	.511**
	Significance	.000	.634	.000	.000	.000	.000	.000	.000	.000	.000	.000
REP	Correlation	.645**	.035	.604**	.093**	.274**	.395**	.270**	.411**	.642**	.542**	.545**
	Significance	.000	.321	.000	.009	.000	.000	.000	.000	.000	.000	.000
SV	Correlation	.662**	.076*	.609**	.135**	.300**	.406**	.315**	.464**	.605**	.581**	.607**
	Significance	.000	.034	.000	.000	.000	.000	.000	.000	.000	.000	.000
RQ	Correlation	.684**	.097**	.728**	.158**	.348**	.479**	.411**	.467**	.541**	.546**	.578**
	Significance	.000	.006	.000	.000	.000	.000	.000	.000	.000	.000	.000
BEBT	Correlation	.626**	-.044	.546**	.126**	.214**	.342**	.298**	.483**	.533**	.704**	.656**
	Significance	.000	.214	.000	.000	.000	.000	.000	.000	.000	.000	.000
AFBT	Correlation	.552**	.164**	.453**	.164**	.193**	.155**	.241**	.330**	.333**	.404**	.399**
	Significance	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
SA	Correlation	.724**	.034	.650**	.126**	.302**	.328**	.330**	.402**	.459**	.538**	.502**
	Significance	.000	.346	.000	.000	.000	.000	.000	.000	.000	.000	.000
BENEFIT	Correlation	.628**	.106**	.739**	.127**	.286**	.404**	.329**	.414**	.461**	.494**	.498**
	Significance	.000	.003	.000	.000	.000	.000	.000	.000	.000	.000	.000

		TPS	PPP	PSP	REP	SV	RQ	BEBT	AFBT	SA	BENEFIT
TRUST	Correlation	.614**	-.065	.592**	.645**	.662**	.684**	.626**	.552**	.724**	.628**
	Significance	.000	.067	.000	.000	.000	.000	.000	.000	.000	.000
RISK	Correlation	.030	.478**	.017	.035	.076*	.097**	-.044	.164**	.034	.106**
	Significance	.407	.000	.634	.321	.034	.006	.214	.000	.346	.003
INTENTION	Correlation	.528**	-.077*	.529**	.604**	.609**	.728**	.546**	.453**	.650**	.739**
	Significance	.000	.031	.000	.000	.000	.000	.000	.000	.000	.000
UA	Correlation	.078*	.233**	.152**	.093**	.135**	.158**	.126**	.164**	.126**	.127**
	Significance	.029	.000	.000	.009	.000	.000	.000	.000	.000	.000
IDV	Correlation	.246**	.005	.217**	.274**	.300**	.348**	.214**	.193**	.302**	.286**
	Significance	.000	.877	.000	.000	.000	.000	.000	.000	.000	.000
COL	Correlation	.333**	-.186**	.286**	.395**	.406**	.479**	.342**	.155**	.328**	.404**
	Significance	.000	.000	.000	.000	.000	.000	.000	.000	.000	.000
CDT	Correlation	.291**	.003	.230**	.270**	.315**	.411**	.298**	.241**	.330**	.329**
	Significance	.000	.940	.000	.000	.000	.000	.000	.000	.000	.000
FAM	Correlation	.475**	-.071*	.414**	.411**	.464**	.467**	.483**	.330**	.402**	.414**
	Significance	.000	.048	.000	.000	.000	.000	.000	.000	.000	.000
CPBT	Correlation	.605**	-.090*	.479**	.642**	.605**	.541**	.533**	.333**	.459**	.461**
	Significance	.000	.011	.000	.000	.000	.000	.000	.000	.000	.000
INBT	Correlation	.610**	-.034	.529**	.542**	.581**	.546**	.704**	.404**	.538**	.494**
	Significance	.000	.347	.000	.000	.000	.000	.000	.000	.000	.000
IQ	Correlation	.664**	-.054	.511**	.545**	.607**	.578**	.656**	.399**	.502**	.498**
	Significance	.000	.131	.000	.000	.000	.000	.000	.000	.000	.000

TPS	Correlation	1	.026	.588**	.573**	.552**	.550**	.632**	.395**	.491**	.494**
	Significance		.464	.000	.000	.000	.000	.000	.000	.000	.000
PPP	Correlation	.026	1	.097**	-.031	.013	-.044	.067	.267**	.072*	-.038
	Significance	.464		.006	.383	.706	.221	.060	.000	.045	.289
PSP	Correlation	.588**	.097**	1	.594**	.583**	.583**	.546**	.425**	.514**	.449**
	Significance	.000	.006		.000	.000	.000	.000	.000	.000	.000
REP	Correlation	.573**	-.031	.594**	1	.731**	.658**	.533**	.449**	.576**	.541**
	Significance	.000	.383	.000		.000	.000	.000	.000	.000	.000
SV	Correlation	.552**	.013	.583**	.731**	1	.706**	.561**	.442**	.555**	.538**
	Significance	.000	.706	.000	.000		.000	.000	.000	.000	.000
RQ	Correlation	.550**	-.044	.583**	.658**	.706**	1	.525**	.471**	.629**	.592**
	Significance	.000	.221	.000	.000	.000		.000	.000	.000	.000
BEBT	Correlation	.632**	.067	.546**	.533**	.561**	.525**	1	.485**	.524**	.477**
	Significance	.000	.060	.000	.000	.000	.000		.000	.000	.000
AFBT	Correlation	.395**	.267**	.425**	.449**	.442**	.471**	.485**	1	.648**	.430**
	Significance	.000	.000	.000	.000	.000	.000	.000		.000	.000
SA	Correlation	.491**	.072*	.514**	.576**	.555**	.629**	.524**	.648**	1	.535**
	Significance	.000	.045	.000	.000	.000	.000	.000	.000		.000
BENEFIT	Correlation	.494**	-.038	.449**	.541**	.538**	.592**	.477**	.430**	.535**	1
	Significance	.000	.289	.000	.000	.000	.000	.000	.000	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

CHAPTER 5: FINDINGS AND LIMITATIONS

5.1 Findings of the study

Information quality (IQ)	Competency-based trust (CPBT)	Uncertainty avoidance (UA)
Third party seal (TPS)	Integrity-based trust (INBT)	Horizontal individualism (IDV)
Perceived security protection (PSP)	Social volume (SV)	Horizontal collectivism (COL)
Perceived privacy protection (PPP)	Relationship quality (RQ)	Customer disposition to trust (CDT)
Site reputation (REP)	Affect-based trust (AFBT)	Benevolence based trust (BEBT)
Familiarity (FAM)	Social approval (SA)	

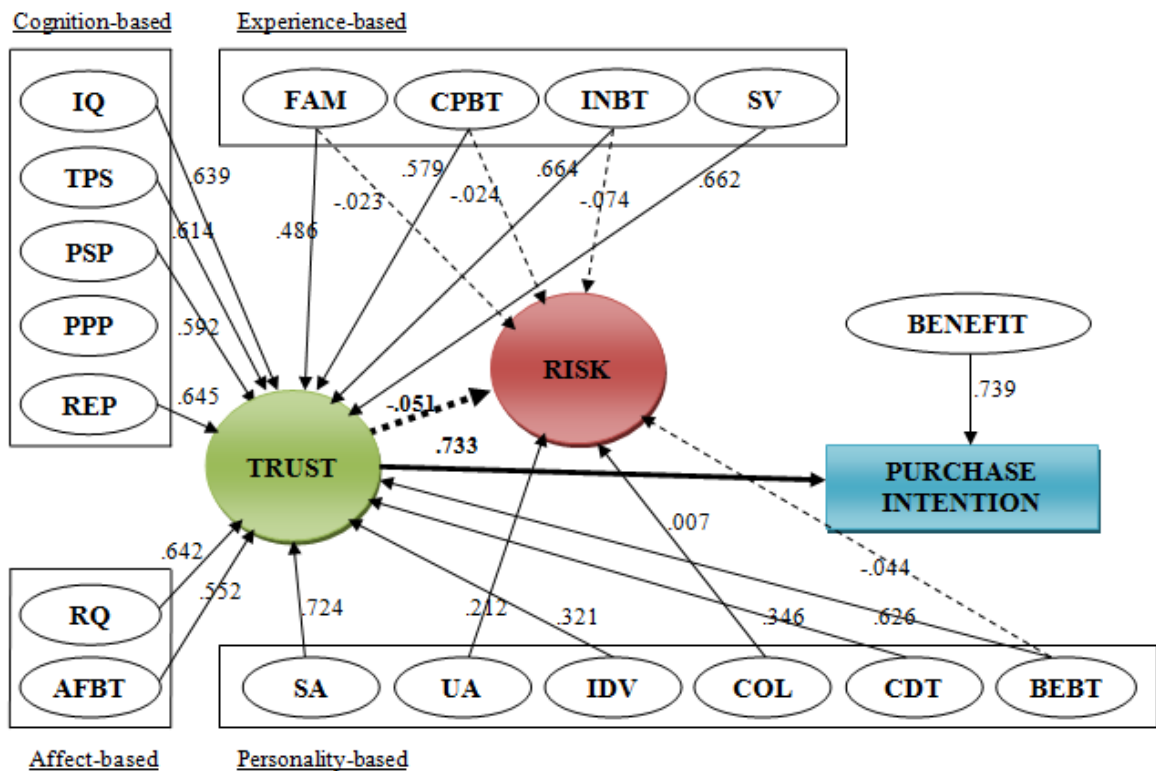


Figure 3: Theoretical model highlighting the significant correlation between main constructs

Plain lines show significant positive correlations. Dotted lines show significant negative correlations. Individualism is composed of horizontal individualism (IDV) and horizontal collectivism (COL). Relationship quality (RQ) construct is broken down into relationship quality in giving advice RQG and relationship quality in taking advice RQT. Both sub-constructs proved to be significantly correlated to both trust but not to risk.

Table 4-15: Summary of hypothesis test results

Hypothesis	Description	Validated
1a.	A consumer's perceived trust (TRUST) in a Web vendor correlates positively with the consumer's intention (INTENTION) to purchase products from this Web vendor(i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)	Yes, .733**
1b.	A consumer's perceived trust (TRUST) in a Web vendor correlates negatively with the consumer's perceived risk (RISK) to purchase products from this Web vendor.	Yes, -0.051
2	A consumer's perceived risk (RISK) correlates negatively with the consumer's intention (INTENTION) to purchase products from this Web vendor(i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)	No
3	A consumer's perceived benefit (BENEFIT)correlates positively with the consumer's intention (INTENTION) to purchase products from this Web vendor(i.e., probability to purchase, recommend the Web vendor or products on vendor's website to peers, and purchase other products in the future.)	Yes, .739**
4a.	A consumer's information quality (IQ) in a Web vendor correlates positively with the consumer's trust (TRUST).	Yes, .639**
4b.	A consumer's information quality (IQ) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
5a.	The presence of a third party seal (TPS) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .614**
5b.	The presence of a third party seal (TPS) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
6a.	A consumer's perceived security protection (PSP) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .592**
6b.	A consumer's perceived security protection (PSP) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
7a.	A consumer's perceived privacy protection (PPP) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	No
7b.	A consumer's perceived privacy protection (PPP) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
8a.	A consumer's perceived positive reputation (REP) in a Web vendor correlates positively with the consumer's trust (TRUST).	Yes, .645**

8b.	A consumer's perceived positive reputation (REP) in a Web vendor correlates negatively with the consumer's risk (RISK).	No
9a.	A consumer's familiarity (FAM) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .486**
9b.	A consumer's perceived familiarity (FAM) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	Yes,-0.023
10a.	A consumer's perceived competency-based trust (CPBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .579**
10b.	A consumer's perceived competency-based trust (CPBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	Yes, -0.024
11a.	A consumer's perceived integrity-based trust (INBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .664**
11b.	A consumer's perceived integrity-based trust (INBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	Yes, -0.074*
12a.	A consumer's perceived social volume (SV) recommending or talking about a certain Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .662**
12b.	A consumer's perceived social volume (SV) recommending or talking about a certain Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
13a.	A consumer's perceived relationship quality (RQ) with other trusted users views, engagement and opinions about a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes,.683** and.601**
13b.	A consumer's perceived relationship quality (RQ) with other trusted users views, engagement and opinions about a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No
14a.	A consumer's perceived affect-based trust (AFBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .552**
14b.	A consumer's perceived affect-based trust (AFBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	No

15a.	A consumer's perceived social approval (SA) correlates positively with the consumer's perceived trust (TRUST).	Yes, .724**
15b.	A consumer's perceived social approval (SA) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.	No
16a.	A consumer's uncertainty avoidance (UA) correlates negatively with the consumer's perceived trust (TRUST).	No
16b.	A consumer's uncertainty avoidance (UA) correlates positively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.	Yes, .212**
17a.	A consumer's horizontal individualism (IDV) correlates positively with the consumer's perceived trust (TRUST) in a Web vendor.	Yes, .321**
17b.	A consumer's horizontal individualism (IDV) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.	No
18a.	A consumer's horizontal collectivism (COL) correlates negatively with the consumer's perceived trust (TRUST) in a Web vendor.	No
18b.	A consumer's horizontal collectivism (COL) correlates positively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.	Yes, 0.007
19a.	A consumer's disposition to trust (CDT) correlates positively with the consumer's perceived trust (TRUST) in a Web vendor.	Yes, .346**
19b.	A consumer's disposition to trust (CDT) correlates negatively with the consumer's perceived risk (RISK) of purchasing from a Web vendor.	No
20a.	A consumer's perceived benevolence-based trust (BEBT) in a Web vendor correlates positively with the consumer's perceived trust (TRUST).	Yes, .626**
20b.	A consumer's perceived benevolence-based trust (BEBT) in a Web vendor correlates negatively with the consumer's perceived risk (RISK).	Yes, -0.044

Notes: For 13a and 13b, the RQ construct is broken down into relationship quality in giving advice RQG and relationship quality in taking advice RQT. Both sub-constructs proved to be significantly correlated to both trust but not to risk. Individualism is composed of horizontal individualism (IDV) and horizontal collectivism (COL).

5.2 Discussion and Conclusion

This dissertation primarily examines the roles of trust and risk in consumers' social commerce behavior in Mongolia, and more specifically how trust and risk affect consumers' intention to buy products online from specific web vendors. The dissertation is the first social commerce study that examines the Mongolian social shopping population.

The results of this study supported 24 hypotheses and rejected 14 hypotheses. According to the hypothesis result, most cognition-based trust variables have strong positive impacts on trust (TRUST). However, not all of them had significant negative impacts on risk (RISK). Hypothesis 1a and 3 in this study were fully supported. The findings that perceived benefit and consumer trust are important determining factors influencing Mongolian people's intention to make purchase from e-vendors. However, hypothesis 2 was not supported by the study. Risk does not have a significant negative impact on consumers' intention to buy products online.

The study also found that Mongolian online shopping environment is not fully completed because, based on the literature review, there are only a few web vendors in Mongolia. Most online shopping transactions are handled by Facebook and Instagram. Moreover, international shopping sites are not available in Mongolia. The major part of online transactions is only carried out in capital city of Ulaanbaatar and almost e-vendors personally deliver products and goods to consumers. Somehow the banking payment system, logistic and insurance company, and manufacturing are developed respectively in Mongolia, however, the sectors have not integrated, yet, for electronic commerce development. The best way to develop e-commerce in Mongolia

is to integrate these sectors.

5.3 Research Implications

The major contribution of the research is that this is the first social commerce study that examines Mongolian social shopping population. There is still no research about the roles of trust and risk in social commerce in Mongolia. Thus, this dissertation may contribute to help domestic web vendors and other people have better understanding of Mongolian consumer market, social commerce and networking sites.

The study suggests that relation between trust and benefit to consumers' intention to buy are positive. Thus, online business runners in social commerce have to keep consumers' trust and keep them benefited.

5.4 Research Limitations and Suggestions for Further Research

The first limitation of this study is that the survey was only completed by university students from Mongolia. Therefore, the survey cannot be representative of Mongolian s-commerce population in its entirety. Moreover, because of the limited resources, the sample covered only 789 respondents.

In addition, multiple items were involved and applied to collect data related to one construct. Those items may not include other possible alternatives and may not directly explain each construct concept. Some items may have been duplicated or repeated in order to collect the data. Some of the words used for the questionnaire items may have been confusing to the participants because of the translation from English into Mongolian.

Moreover, the correlation analysis should be completed with another

complementary set statistical analysis given its limitation. A regression with trust and intention as dependent variables was considered.

Finally, technology is developing rapidly and users are gaining more experience. Thus it may be helpful to compare and reevaluate this research with a future study, because the results may be expected to differ over time. The current research model could be expanded in future study by adding more concepts and antecedent variables. Besides, further studies could be carried out to develop and validate other new models by adding antecedent constructs to fit social commerce within more specific context.

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APPENDIX A: RESEARCH QUESTIONNAIRE (Original English version)
Survey on Online Shopping

Online shopping is increasingly popular. In view of this, our research team has designed this questionnaire, hoping to learn more about your online shopping experience and opinions. The information you provide will be kept in strictest confidence, and will be used only for academic purposes. **Please answer all questions.** This is very important to the research. This questionnaire has three parts, printed on three pages.

What is the online shopping website that you visited most recently? (please specify) _____

Part 1 : This part is about your own experience with this website. Please circle a number on the right hand side to indicate how much you agree with each statement (1 = completely disagree; 7 = completely agree). The more you agree with a statement, the closer to 7 the number you circle should be.

	Completely Disagree			Completely Agree			
Familiarity with this Web vendor :							
1. Overall, I am familiar with this Web vendor.	1	2	3	4	5	6	7
2. I am familiar with the process of purchasing from this Web vendor.	1	2	3	4	5	6	7
3. I am familiar with buying products from this Web vendor.	1	2	3	4	5	6	7
Competency-based trust :							
4. This Web vendor is very capable of performing online retail business.	1	2	3	4	5	6	7
5. This Web vendor is known to be successful at selling products online.	1	2	3	4	5	6	7
6. This Web vendor has much knowledge about the work that needs done.	1	2	3	4	5	6	7
Integrity-based trust :							
7. I never have to wonder whether this Web vendor will stick to its word.	1	2	3	4	5	6	7
8. This Web vendor tries hard to be fair in dealing with others.	1	2	3	4	5	6	7
9. Sound principles seem to guide this Web vendor's behaviour.	1	2	3	4	5	6	7
Benevolence-based trust :							
10. This Web vendor is very concerned with my welfare.	1	2	3	4	5	6	7
11. My needs and desires are very important to this Web vendor.	1	2	3	4	5	6	7
12. This Web vendor would not knowingly do anything to hurt me.	1	2	3	4	5	6	7
Information quality :							
13. Overall, I think this Web vendor provides useful information.	1	2	3	4	5	6	7
14. This Web vendor provides timely information on the item.	1	2	3	4	5	6	7
15. This Web vendor provides sufficient information when I try to make a transaction.	1	2	3	4	5	6	7
Presence of third-party seal :							
16. Third-party seals make me feel more secure in terms of privacy.	1	2	3	4	5	6	7
17. Third-party seals make me feel safer in terms of the transaction.	1	2	3	4	5	6	7
18. This Web vendor carries third-party seals.	1	2	3	4	5	6	7
Perceived privacy protection :							
19. I am concerned that this Web vendor is collecting too much personal information from me.	1	2	3	4	5	6	7
20. This Web vendor will use my personal information for other purposes without my authorization.	1	2	3	4	5	6	7
21. This Web vendor will share my personal information with other entities without my authorization.	1	2	3	4	5	6	7
Perceived security protection :							
22. I feel secure about the electronic payment system of this Web vendor.	1	2	3	4	5	6	7
23. I am willing to use my credit card on this website to make a purchase.	1	2	3	4	5	6	7
24. I feel safe in making transactions on this website.	1	2	3	4	5	6	7
Site reputation :							
25. This website is well known.	1	2	3	4	5	6	7
26. This website has a good reputation.	1	2	3	4	5	6	7
27. I am familiar with the name of this website.	1	2	3	4	5	6	7
Social volume :							
28. If I need to, I can find posts and comments by multiple users on social media about this website.	1	2	3	4	5	6	7
29. I can gather information from multiple users on social media about this web vendor before I buy from it.	1	2	3	4	5	6	7
30. Multiple users rate this website positively.	1	2	3	4	5	6	7
Friends and peers :							
31. I am willing to provide my experiences and suggestions when my friends using this website want my advice on buying something.	1	2	3	4	5	6	7

	Completely Disagree						Completely Agree
32. I am willing to share my own shopping experience with my friends using this website.	1	2	3	4	5	6	7
33. I am willing to recommend a product that is worth buying to my friends using this website.	1	2	3	4	5	6	7
34. I will consider the shopping experiences of my friends using this website when I want to shop.	1	2	3	4	5	6	7
35. I will ask my friends using this website to provide me with their suggestions before I go shopping.	1	2	3	4	5	6	7
36. I am willing to buy the products recommended by my friends using this website.	1	2	3	4	5	6	7
Affect-based trust :							
37. I have a sharing relationship with this Web vendor. I can freely share my ideas, feelings, and hopes.	1	2	3	4	5	6	7
38. I can talk easily to this Web vendor about difficulties I am having in my website usage and know that it will want to listen.	1	2	3	4	5	6	7
39. I would feel a sense of loss if this website is no longer operating or I can no longer purchase from it.	1	2	3	4	5	6	7
Social approval :							
40. I believe that shopping through this website will meet with the approval of my family.	1	2	3	4	5	6	7
41. I believe that shopping through this website will meet with the approval of my friends.	1	2	3	4	5	6	7
Consumer trust :							
42. This website is trustworthy.	1	2	3	4	5	6	7
43. This Web vendor gives the impression that it keeps promises and commitments.	1	2	3	4	5	6	7
44. I believe that this Web vendor has my best interests in mind.	1	2	3	4	5	6	7
Perceived risk :							
45. Purchasing from this website would involve more product risk. (i.e. not working, defective product) when compared with more traditional ways of shopping.	1	2	3	4	5	6	7
46. Purchasing from this website would involve more financial risk (i.e. fraud, hard to return) when compared with more traditional ways of shopping.	1	2	3	4	5	6	7
47. Overall, purchasing from this website is risky.	1	2	3	4	5	6	7
Perceived benefit :							
48. I can save time by using this website.	1	2	3	4	5	6	7
49. Using this website enables me to accomplish a shopping task more quickly than using traditional stores.	1	2	3	4	5	6	7
50. Using this website increases my productivity in shopping. (i.e., make purchase decisions or find product information within the shortest time frame).	1	2	3	4	5	6	7
Intention to purchase :							
51. I am likely to purchase the products(s) on this website.	1	2	3	4	5	6	7
52. I am likely to recommend this website to my friends.	1	2	3	4	5	6	7
53. I am likely to make another purchase from this website if I need the products that I will buy.	1	2	3	4	5	6	7

Part 2 : This part is about your general opinions. Please circle a number on the right hand side to indicate how much you agree with each statement (1 = completely disagree; 7 = completely agree). The more you agree with a statement, the closer to 7 the number you circle should be.

	Completely Disagree						Completely Agree
1. I usually eat the same kinds of foods on a regular basis.	1	2	3	4	5	6	7
2. I rarely buy brands about which I am uncertain how they will perform.	1	2	3	4	5	6	7
3. I would rather stick with products that I am familiar with.	1	2	3	4	5	6	7
4. My happiness depends very much on the happiness of those around me.	1	2	3	4	5	6	7
5. The well-being of my co-workers/friends is important to me.	1	2	3	4	5	6	7
6. If a co-worker/friend gets a prize, I would feel proud.	1	2	3	4	5	6	7
7. I feel good when I cooperate with others.	1	2	3	4	5	6	7
8. I enjoy being unique and different from others in many ways.	1	2	3	4	5	6	7
9. I often “do my own thing.”	1	2	3	4	5	6	7
10. I am a unique individual.	1	2	3	4	5	6	7

	Completely Disagree					Completely Agree	
	1	2	3	4	5	6	7
11. I generally trust other people.	1	2	3	4	5	6	7
12. I generally have faith in humanity.	1	2	3	4	5	6	7
13. I feel that people are generally reliable.	1	2	3	4	5	6	7

Part 3 : Your Personal Information (please put ✓ in the appropriate boxes)

- A. Age : below 25 25-30 31-35 36-40 41-45
- B. Gender : Male Female
- C. Education : Grade 7-9 Grade 10-12 In college After college Postgraduate
- D. Marital status : Married Single Other
- E. Household monthly income :
 below 50,000 51,000 – 100,000 101,000 – 150,000
 over 150,000 Don't want to say
- F. Products you have had purchased on the internet (can choose more than one) :
 Books/magazines Computer hardware Computer software
 Clothes/shoes CD/tapes/albums DVD/Blu-rays
 Music/Movie Travel arrangements (e.g., airline tickets)
 Home appliances Concerts/plays
 Foods/beverages Others _____
- G. Money spent annually on internet purchases in last year :
 below 250 251 – 1,000 1,001 – 2,500
 2,500 – 10,000 10,001 – 25,000 over 25,000
- H. Frequency of internet purchases in last year :
 Never 1–5 times 6–10 times
 11–15 times 16–20 times more than 20 times
- I. Method of payment in online shopping in last year (can choose more than one) :
 Credit card or debit card Pre-paid card Cash on delivery
 支付寶 Paypal
- J. How many years have you been using the internet ?
 Less than 6 months 6-12 months 1-2 years
 3-4 years 5-7 years Over 7 years
- K. Your experience on computer and internet (please circle a number) :
- L. 1 — 2 — 3 — 4 — 5 — 6 — 7
(novice) (expert)

APPENDIX B: RESEARCH QUESTIONNAIRE (Translated Mongolian Version)

Онлайн дэлгүүрийн тухай судалгаа

Онлайн худалдаа нь хурдацтайгаар хөгжсөөр байгаа билээ. Үүнтэй холбогдуулан манай судалгааны баг энэхүү асуултуудыг загварчилж хэрэглэгч та бүхний цахим худалдан авалтын талаарх туршлага болон санал бодлыг судалж цаашид илүү ихээр цахим худалдааг өргөжүүлэн хөгжүүлэх зорилготой байна. Таны бидэнд өгсөн мэдээлэл өндөр нууцлалтай байх бөгөөд бид мэдээллийг зөвхөн их сургуулийн эрдэм шинжилгээний ажилд ашиглах болно. **Та асуултуудыг бүрэн гүйцэт, үнэн зөв бөглөнө үү.** Энэ нь судалгааны ажилд маш чухал. Санал асуулга нь 3н хэсгээс бүрдэнэ.

Сүүлийн үед таны зочилж буй онлайн дэлгүүрийн вебсайт юу вэ? (бичнэ үү) _____

1 хэсэг : Энэхүү хэсэг нь тухайн вебсайтын талаар таны туршлагын тухай. Баруун гар талаас эхлээд та доорх асуултуудтай хэр их санал нийлж байгаагаа тооцон дугуйлна уу (1 = Бүрэн санал нийлэхгүй байна; 7 = Бүрэн санал нийлж байна). Илүү их санал нийлж буй асуултанд, 7 гэсэн тоотой илүү ойр тоог сонгох жишээгээр дугуйлна уу.

	Бүрэн санал нийлэхгүй байна				Бүрэн санал нийлж байна			
Энэхүү веб борлуулагчийг мэддэг эсэх								
1. Ерөнхийдөө, би энэхүү веб борлуулагчийг сайн мэднэ.	1	2	3	4	5	6	7	
2. Энэхүү веб борлуулагчаас хэрхэн худалдан авалт хийх процессийг мэднэ.	1	2	3	4	5	6	7	
3. Энэхүү веб борлуулагчаас хэрхэн бүтээгдэхүүн худалдаж авах талаар мэднэ.	1	2	3	4	5	6	7	
Чадварт суурилсан итгэл :								
4. Энэхүү веб борлуулагч нь онлайн бизнес худалдаа хийх өндөр чадвартай.	1	2	3	4	5	6	7	
5. Энэхүү веб борлуулагч нь онлайнгаар бүтээгдэхүүн худалдах тал дээр амжилттай мөн олонд танигдсан.	1	2	3	4	5	6	7	
6. Энэхүү веб борлуулагч хийх ёстой ажлынхаа талаар өргөн мэдлэгтэй.	1	2	3	4	5	6	7	
Шударга байдалд суурилсан итгэл :								
7. Энэхүү веб борлуулагчийг хэлсэндээ хүрэхэд нь гайхаад байх шаардлагагүй.	1	2	3	4	5	6	7	
8. Энэхүү веб борлуулагч нь бусадтай шударга үнэнч байхыг их хичээдэг.	1	2	3	4	5	6	7	
9. Найдвартай, хариуцлагатай байдал нь энэхүү веб борлуулагчийн онцлогийг харуулдаг.	1	2	3	4	5	6	7	
Нөхөрсөг байдалд суурилсан итгэл :								
10. Энэхүү веб борлуулагч нь миний тав тухд маш их санаа тавьдаг.	1	2	3	4	5	6	7	
11. Миний хүсэл шаардлага энэхүү веб борлуулагчид маш чухал.	1	2	3	4	5	6	7	
12. Энэхүү веб борлуулагч мэдсээр байж намайг хохироох зүйл хийхгүй.	1	2	3	4	5	6	7	
Мэдээллийн чанар :								
13. Энэхүү веб борлуулагч намайг хэрэгтэй мэдээллээр бүрэн гүйцэт хангадаг.	1	2	3	4	5	6	7	
14. Энэхүү веб борлуулагч нь барааны тухай тодорхой, мөн шаардагатай мэдээллээр хангадаг.	1	2	3	4	5	6	7	
15. Энэ вэбсайт борлуулагч нь намайг гүйлгээ хийхээр оролдоход хангалттай мэдээлэл өгдөг.	1	2	3	4	5	6	7	
Гуравдагч талын хамгаалалт:								
16. Гуравдагч талын баталгаа буюу хамгаалалт нь хувийн нууцлалын тал дээр надад илүү баталгаатай мөн найдвартай санагддаг.	1	2	3	4	5	6	7	
17. Гуравдагч талын баталгаа нь төлбөр төлөх тал дээр аюулгүй санагддаг.	1	2	3	4	5	6	7	
18. Энэхүү веб борлуулагч гуравдагч талын баталгаа хэрэгжүүлдэг.	1	2	3	4	5	6	7	
Хувийн нууц хамгаалалтын тухай :								
19. Энэхүү веб борлуулагч надаас хэтэрхий их хувийн мэдээлэл цуглуулдаг гэж би боддог.	1	2	3	4	5	6	7	
20. Энэхүү веб борлуулагч миний хувийн мэдээллийг миний зөвшөөрөлгүйгээр өөр бусад зорилгоор ашиглана.	1	2	3	4	5	6	7	
21. Энэхүү веб борлуулагч миний хувийн мэдээллийг миний зөвшөөрөлгүйгээр бусад хуулийн этгээдтэй хуваалцна.	1	2	3	4	5	6	7	
Аюулгүй байдал хамгаалалтын тухай :								
22. Надад энэхүү веб борлуулагчийн элетрон төлбөр тооцооны систем аюулгүй санагддаг.	1	2	3	4	5	6	7	

	Бүрэн санал нийлэхгүй байна				Бүрэн санал нийлж байна			
23. Би энэхүү вебсайтаар дуртайяа кредит картаа ашиглан худалдан авалт хийнэ.	1	2	3	4	5	6	7	
24. Надад энэ вебсайтаар гүйлгээ хийхэд аюулгүй санагддаг.	1	2	3	4	5	6	7	
Сайтын нэр хүнд:								
25. Энэ вебсайт нь олонд танигдсан.	1	2	3	4	5	6	7	
26. Энэ вебсайт нь сайн нэр хүндтэй.	1	2	3	4	5	6	7	
27. Энэ вебсайт нь надад ойр дотно санагддаг.	1	2	3	4	5	6	7	
Нийгмийн хандлага :								
28. Хэрвээ хэрэгтэй бол олон нийтийн сүлжээгээр энэ вебсайтын талаарх бусад хэрэглэгчдийн сэтгэгдлийг олж чадна.	1	2	3	4	5	6	7	
29. Худалдаа хийхийн өмнө энэхүү веб борлуулагчийн талаар нийгмийн сүлжээ ашиглан бусад хэрэглэгчдээс мэдээлэл цуглуулж чадна.	1	2	3	4	5	6	7	
30. Олон тооны хэрэглэгчид тус веб хуудсыг эерэгээр үнэлдэг.	1	2	3	4	5	6	7	
Найз нөхөд болон хамт олон :								
31. Найз нар маань энэхүү веб хуудсыг ашиглаж ямар нэгэн юм авахдаа зөвлөхийг хүсвэл би дуртайяа туршлагаа хуваалцаж, бас саналаа хэлэх болно.	1	2	3	4	5	6	7	
32. Би энэхүү веб хуудаснаас худалдаа хийсэн өөрийн туршлагаа найз нартайгаа дуртайяа хуваалцах болно.	1	2	3	4	5	6	7	
33. Би энэхүү веб хуудсыг ашиглан худалдан авуштай бараа бүтээгдэхүүний талаар найз нартаа дуртайяа санал болгох болно.	1	2	3	4	5	6	7	
34. Худалдаа хийхдээ би найз нарынхаа энэхүү веб хуудсыг ашиглан хийсэн туршлагыг харгалзан үзэх болно.	1	2	3	4	5	6	7	
35. Худалдаа хийхийн өмнө би энэхүү веб хуудсыг ашигладаг найз нараасаа өөрсдийн саналыг хэлэхийг гуйна.	1	2	3	4	5	6	7	
36. Би найз нарынхаа санал болгосон бараа бүтээгдэхүүнийг энэхүү веб хуудсыг ашиглан дуртайяа худалдан авах болно.	1	2	3	4	5	6	7	
Нөлөөнд суурилсан итгэл :								
37. Би тус Веб борлуулагчтай санал бодлоо хуваалцан харилцаа холбоотой байдаг. Би өөрийн бодол, санаа, хүсэлтээ чөлөөтэй хуваалцаж чадна.	1	2	3	4	5	6	7	
38. Өөрийн веб хуудсыг ашиглахдаа тохиолдсон хүндрэл бэрхшээлийн талаар би тус Веб борлуулагчтай чөлөөтэй ярьж чадах бөгөөд тэрээр намайг дуртайяа сонсоно гэдгийг мэднэ.	1	2	3	4	5	6	7	
39. Хэрэв тус веб хуудас ажиллахаа болих эсвэл тус хуудаснаас худалдан авалт хийж чадахаа боливол надад ямар нэг юмаа алдсан юм шиг санагдах болно.	1	2	3	4	5	6	7	
Олон нийт дэмжиж сайшаах:								
40. Энэхүү веб хуудаснаас худалдан авалт хийхийг гэр бүлийнхэн маань дэмжиж сайшаана гэдэгт би итгэлтэй байна.	1	2	3	4	5	6	7	
41. Энэхүү веб хуудаснаас худалдан авалт хийхийг найз нар маань дэмжиж сайшаана гэдэгт би итгэлтэй байна.	1	2	3	4	5	6	7	
Үйлчлүүлэгч нарын итгэл:								
42. Энэхүү веб хуудас найдвартай.	1	2	3	4	5	6	7	
43. Тус Веб борлуулагч нь үүрэг, амлалтаа үргэлж биелүүлдэг гэдгээрээ сэтгэгдэл төрүүлдэг.	1	2	3	4	5	6	7	
44. Тус Веб борлуулагч нь миний хамгийн чухал ашиг сонирхолыг санаж байдаг гэдэгт би итгэлтэй байдаг.	1	2	3	4	5	6	7	
Илэрхий эрсдэл :								
45. Уламжлалт аргаар худалдаа хийхтэй харьцуулвал энэхүү веб хуудаснаас бараа худалдан авахдаа илүү их аз турших хэрэгтэй болно. (ажиллахгүй байх, согог гэмтэлтэй бараа бүтээгдэхүүн гэх мэт)	1	2	3	4	5	6	7	
46. Уламжлалт аргаар худалдаа хийхтэй харьцуулвал энэхүү веб хуудаснаас бараа худалдан авахдаа санхүүгийн хувьд илүү их аз турших хэрэгтэй болно. (хуурамч бараа, буцаахад хэцүү байх гэх мэт)	1	2	3	4	5	6	7	
47. Ерөнхийдөө тус веб хуудаснаас бараа худалдан авах нь эрсдэлтэй.	1	2	3	4	5	6	7	
Илэрхий ашиг тус :								
48. Би энэхүү веб хуудсыг ашиглаж цаг заваа хэмнэж чадна.	1	2	3	4	5	6	7	
49. Энэхүү веб хуудсыг ашигласнаар уламжлалт байдлаар дэлгүүр хэссэнээс илүү хурдан худалдан авалт хийх боломж олгодог.	1	2	3	4	5	6	7	
50. Энэхүү веб хуудсыг ашигласнаар би илүү үр бүтээлтэй худалдан авалт хийдэг. (илүү богино хугацааны дотор худалдан авах шийдвэр гаргах эсвэл бараа бүтээгдэхүүний талаар мэдээлэл олох гэх мэт).	1	2	3	4	5	6	7	
Худалдан авах зорилго:								
51. Магадгүй би энэхүү веб хуудаснаас тус барааг худалдан авна.	1	2	3	4	5	6	7	

	Бүрэн санал нийлэхгүй байна				Бүрэн санал нийлж байна		
	1	2	3	4	5	6	7
52. Магадгүй би энэхүү веб хуудсыг найз нартаа санал болгоно.							
53. Магадгүй хэрэв надад тус бараа хэрэгтэй болж, худалдан авах бол энэхүү веб хуудаснаас дахин худалдан авалт хийнэ.							

2 дугаар хэсэг : Энэ хэсэг бол таны ерөнхий үзэл бодлыг илэрхийлнэ. Мэдүүлэг бүртэй хир санал нийлж байгаагаа илэрхийлж баруун талын тоог дугаарлана уу. (1 = огт зөвшөөрөхгүй ; 7 = бүрэн зөвшөөрнө). Та мэдүүлэгтэй санал илүү нийлж байвал 7-ийн тоотой ойр тоог дугуйлах ёстой.

	Огт зөвшөөрөхгүй				Бүрэн зөвшөөрнө		
	1	2	3	4	5	6	7
14. Би үргэлж нэг төрлийн хоол байнга иддэг.							
15. Бренд бүтээгдэхүүн ямар болохыг сайн мэдэхгүй тул тэдгээрийг хааяа худалдан авдаг.							
16. Би мэддэг бүтээгдэхүүндээ үнэнч байхыг илүүд үзнэ.							
17. Аз жаргал маань эргэн тойрон дахь хүмүүсийн аз жаргалаас маш их хамаардаг.							
18. Хамт ажиллагсад болон найз нарын маань сайн сайхан байдал надад чухал.							
19. Хэрэв хамт ажиллагсдын нэг шагнал хүртвэл би түүгээр бахархах болно.							
20. Бусадтай хамтран ажиллахад надад сайхан байдаг.							
21. Би онцгой, бас олон талаараа бусдаас өөр байх дуртай.							
22. Би үргэлж “өөрийнхөө юмыг хийдэг”.							
23. Би онцгой бие хүн.							
24. Би ерөнхийдөө бусдад итгэдэг.							
25. Би ерөнхийдөө хүн хүнлэг чанарт итгэдэг.							
26. Хүмүүст ерөнхийдөө итгэж болно гэж би боддог.							

Хэсэг 3 : Таны хувийн мэдээлэл (Чагтална уу)

- A. Нас: 25с доош 25-30 31-35 36-40 41-45
- B. Хүйс : Эрэгтэй Эмэгтэй
- C. Боловсрол : Бүрэн бус дунд Бүрэн дунд Техникийн болон мэргэжлийн боловсрол
 Тусгай мэргэжлийн дунд, бүрэн бус дээд боловсрол Дээд боловсрол
- D. Гэрлэлт : Гэрлэсэн Ганц бие Бусад
- E. Өрхийн сарын орлого :
 2сая төг-с доош 2-4сая төг 4-6сая төг 6 сая
 төг-с дээш Хэлэхийг хүсэхгүй байна
- F. Таны интэрнэтээс худалдан авдаг бүтээгдэхүүн (1ээс ихийг сонгож болно) :
 Ном/сэтгүүл Computer hardware Computer software
 Хувцас/гутал CD/хуурцаг/цомог DVD/Bluerays
 Дуу/кино Аяллын бэлтгэл (нислэгийн тасалбар г.м)
 Гэр ахуйн хэрэглэл Концерт/тоглолт
 Хоол/ундаа Бусад _____
- G. Өнгөрсөн жил таны интэрнэт худалдан авалтад зарцуулсан мөнгө :
 20,000төг-с доош 20,000—80,000 81,000—200,000
 201,000—800,000 800,000—2 сая 2сая-с их
- H. Өнгөрсөн жилийн таны интэрнэт худалдан авалтын давтамж :
 Байхгүй 1-5 удаа 6-10 удаа
 11-15 удаа 16-20 удаа 20с илүү
- I. Өнгөрсөн жилийн таны интэрнэт худалдан авалтын төлбөр төлөх хэрэгсэл (1ээс ихийг сонгож болно) :
 Кредит карт / дебит карт Pre-paid card Бэлэн мөнгөөр
 支付宝 Paypal
- J. Та хэдэн жил интэрнэт хэрэглэж байна вэ ?
 6 сараас бага 6-12 сар 1-2 жил
 3-4 жил 5-7 жи 7оос их жил
- K. Таны интэрнэт болон компьютер хэрэглэх туршлага(чадвар) (тоог дугуйл) :

1 — 2 — 3 — 4 — 5 — 6 — 7
(эхлэн суралцагч) (мэргэжлийн)