The Moderating Effect of Religiosity on the Relationship between Trust and Diffusion of Electronic Commerce

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Abstract

Electronic commerce, an enormous revolution in today's business world, has genuinely influenced the financial systems, marketplaces, product manufacturing, service and job industries, logistics and consumers' mind-set. Consumers, posturing different individual characteristics, act differently in showing their trust in e-commerce business mainly due to the nature of the business. As an important predecessor of customers' readiness to make use of e-commerce, it is essential to maintain consumers' level of trust. Importantly, religiosity is one of the leading factors in building Muslim consumers' opinion, both intra-personally and interpersonally, towards new ideas or latest technologies. This is a conceptual study to explore the moderating effect of religiosity on the relationship between trust and diffusion of e-commerce; in particular in Islamic perspective. Exploring the enlightened moderate version of Islamic teachings toward new ideas and innovations including e-commerce, the study aims to highlight applicability of Islamic traits.

Keywords: diffusion, innovation, religiosity, trust, e-commerce, communication

1. Introduction

Electronic commerce is an application of information technology that enables businesses to increase their profits and to improve market-shares, customer service, logistics, variety, quantity and quality by enhanced digital communications (Wen, Chen, & Hwang, 2001; Watson, Berthon, Pitt, & Zinkhan, 2008; Khurana, Goel, Singh, & Bhutani, 2011). Development of electronic commerce has multi-dimensionally and multi-directionally influenced recent business trends. It has also affected customers' overall approach including; brands loyalty, and trust-level (Al-Taie & Kadhim, 2013). Unlike traditional commerce, electronic commerce possesses idiosyncratic features like; commonality, global accessibility, universality, interactivity, informative compactness, richness, consistency, personalization or customization and cost effectiveness (Dinlersoz & Pereira, 2007). Telecommunication system, particularly the "internet", is one of the main sources to carry out electronic commerce that has extensively changed human lives (Nanehkaran, 2013).

Business to consumer (B2C), one of the e-commerce's models, bears the highest contribution worldwide (Laudon & Guercio, 2001; Wen, Chen, & Hwang, 2001; Corbitt, Thanasankit, & Yi, 2003; Kamari & Kamari, 2012). As a global phenomenon, the emergence of electronic commerce (retail) has been increased from 4.0% to 6.5% between 2008 and 2012. Furthermore, it is expected to grow up to 9.3% (approximately $1 trillion) by 2016 exceeding (Devitt, et al., 2013; Siemer & Associates, 2013). Surprisingly, practice of e-commerce seems lowest in the developing Muslim majority states. For example; in Middle East and North Africa (MENA) it is expected to increase merely from 1.6% to 3.5% by 2016, contributing one of the lowest in the world (Fredriksson, 2013; eMarketer, 2014) the GCC region is believed to be lagging behind the USA by five year in practicing e-commerce (Petermeijer, Verdonk, Balsfoort, & Zwart, 2015). There could be many factors behind the slow move of e-commerce in Muslim majority areas; lack of trust is said to be one of those.

Trust can be defined as self-confidence or expectation that the sellers' declaration can be relied upon and that merchants will not take undue advantage of the consumer's defenselessness. It is relation building phase among all the parties concerned (Head & Hassanein, 2002; Sembok, 2003; Kamari & Kamari, 2012). Trust is a multi-dimensional idea that plays a fundamental role in the adoption and diffusion processes of e-commerce (McKnight, Choudhury, & Kacmar, 2002; Corbitt, Thanasankit, & Yi, 2003). Every customer wants to ensure their privacy and sanctity while doing business requires personal details (Nagmetov, 2007). In the perspective of

e-commerce, customers' concerns get deepens due to the nature of business (Ahuja, 2000; Sembok, 2003; Lumsden & MacKay, 2006). Although a successful privacy and security management strengthens it (Belanger, Hiller, & Smith, 2002; Araujo, 2005) but distrust is widely known as the salient reason features of e-commerce adoption process (Al Rawabdeh, Zeglat, & Alzawahreh, 2012). Lack of trust in e-commerce has been one of the main concerns of the consumers residing in Muslim states too (Al-Gharbi, Khalfan, & Al-Kindi, 2006; Lawrence & Tar, 2010; Mohanna, Yaghoubi, Motlaq, & Motlaq, 2011; AlGhamdi, Nguyen, & Jones, 2013)

Importance of religions, both intra-personally and interpersonally, is seen as the most influential factors to customers in shaping up their liking and disliking (Mokhlis, 2009; Mukhtar & Butt, 2012). Similarly, in the perspective of Muslim consumers, "religiosity" has been one of the major factors in building up their trust and in determining their opinion towards innovations, new ideas or technology (Rehman & Shabbir, 2010; Azam A. , Qiang, Abdullah, & Abbas, 2011; Ansari, 2014).

"Trust", as a subject, is being studied since last 5 decades or more, whilst English speaking countries namely; the USA, Australia and Israel have been the main focus (Jarvenpaa & Tractinsky, 1999; Kennedy, Ferrell, & LeClair, 2001; Teo & Liu, 2007). On the other, the potential e-commerce consumers residing in Libya, Bangladesh, Iran, GCC states are lagging behind (Aladwani, 2003; Dey, Nabi, & Anwer, 2009; Eid M. I., 2011; Alqahtani, Al-Badi, & Mayhew, 2012).

A comprehensive review of the past studies explores two different views on the relationship between trust and diffusion new technologies including e-commerce. At one hand, studies (Gefen, 2002; Karahanna, Straub, & G., 2003; Al Rawabdeh, Zeglat, & Alzawahreh, 2012; Azam A. , Qiang, Abbas, & Abdullah, 2013) shows significant and positive relationship between trust and diffusion of innovative technologies. On the other hand, studies have found insignificant relationship between the variables stated above (Gefen, 2002; Corbitt, Thanasankit, & Yi, 2003; Eid, 2011). While hypothesizing a positive relationship between trust and diffusion of e-commerce, this study aims to investigate the moderating effect of religiosity on the relationship between trust and electronic commerce in the Muslim dominated marketplace.

2. Literature Review

Whilst dealing with "trust", researchers are expected to focus on the particular area instead of conceptualizing it as a generalized one, as trust is a multi-meaning term. It can be termed as the willingness of a party to be defenseless to the actions of another party based on the hope that the other will carry out a particular action important to the trustor (Hosmer, 1995; Mayer, Davis, & Schoorman, 1995; Ratnasingham, 1998). As an important predecessor of customers' willingness to employ them in e-Commerce (Jarvenpaa & Tractinsky, 1999; Gefen, 2000), trust level could be the estimation of likelihood of the future support and is a defining feature of virtual help. Mutually linked, there are three types of trust namely; "knowledge-based trust, identification-based trust and deterrence-based trust" (Ratnasingham, 1998). In the other growing sectors like SMEs in the developing countries needs to revive their strategies to get their place in the global market (Hafeez, Shariff, & Lazim, 2012; Hafeez, Shariff, & Lazim, 2013)The following paragraph briefly highlights literature on the relationship between trust and diffusion of innovations.

Importance of trust in e-commerce has been widely discussed (McKnight, Choudhury, & Kacmar, 2002; Corbitt, Thanasankit, & Yi, 2003; Nagmetov, 2007; Dey, Nabi, & Anwer, 2009). As a multidimensional concept, it plays an essential role in the adoption and diffusion processes of e-commerce (Gefen, 2000; Gefen, 2002; McKnight, Choudhury, & Kacmar, 2002). There are two different views on the relationship between trust and diffusion of new technologies or innovations. For example, studies (Al Rawabdeh, Zeglat, & Alzawahreh, 2012; Azam A. , Qiang, Abbas, & Abdullah, 2013) prove notably positive relationship between the two. While, other studies (Corbitt, Thanasankit, & Yi, 2003; Eid, 2011) establishes insignificant relationship between trust and diffusion of innovation or new technologies including B2C e-commerce. Importantly, researchers have been continuously making their efforts to build online consumers' trust by identifying key trust building factors (Liao & Wang, 2010; Kamari & Kamari, 2012). Technically, it is also expected that secure e-commerce frameworks will help the diffusion processes (Dey, Nabi, & Anwer, 2009; Nardal & Sahin, 2011). Ming-xia and Dan (2007) and Wantang (2009) build a conciliator mechanism to improve e-commerce trust-building phenomenon. Liao and Wang (2010), and Kamari and Kamari (2012) have worked out to support both customers and businesses in building their confidence in e-commerce. In a social context, religiosity also plays a vital role in making up consumers mind in every aspect of life including; adoption of new ideas or innovations.

The notion "religiosity", synonymously used for religiousness, orthodoxy, faith, belief, piousness, devotion, and holiness, has been widely and duly used throughout the disciplines (Holdcroft, 2006). Practice of religion has been playing an imperative role across the religions in every part our lives including; business conduct, shopping

style, quality and product price (Reitsma, Scheepers, & Grotenhuis, 2006; Mokhlis, Consumer Religiosity and the Importance of Store Attributes, 2008; Rehman & Shabbir, 2010; Khraim, 2010; Yousaf & Malik, 2012). It shapes individuals' mind-set, learning, and life style being a major "socio-cultural" factor, even towards the new technologies or ideas (Fam, Waller, & Erdogan, 2002; Khraim, 2010; Coccia, 2014; Sohaib & Kang, 2014; Eid & El-Gohary, 2015). Religious intensity highly affects buyers' attitude. For instance, unlike less religious consumers, the consumers with higher level of religiosity were found less spontaneous and not fully motivated by the commercial ads in shopping (Yousaf & Malik, 2012). Dissimilar to fashion and style, religion is a long-standing obligation its dismissal is not permissible (Delener, 1994; Khraim, 2010; Ansari, 2014). A study by Muhammad & Muhammad (2013) elaborates the function of Islamic laws to guarantee a trustworthy environment in the field of e-commerce to improve consumers' trust in it.

Occurrence of religiosity can extensively influence the relationships between trust and diffusion of innovations, new ideas or latest technologies (Wejnert, 2002; Daniels & Ruhr, 2010; Muhammad & Muhammad, 2013; Azam A. , Qiang, Abbas, & Abdullah, 2013). For example, study on the relationship between perceived values and tourist satisfaction empirically confirms that the influence of religiosity on the relationship between consumers' values and contentment (Mokhlis, 2009; Eid & El-Gohary, 2015). Islamic Work Ethics, a concept derived from religiosity, significantly moderates the relationship between organizational dedication and earnings intent (Sadozai, Marri, Zaman, Yousufzai, & Nas, 2013). On the contrary, Ajmal et al. (2014), studied moderating role of Islamic work ethics between job stress and work outcome, and statistically found a negative relationship of job stress with job satisfaction and a significant positive relation with turnover intention.

3. Conceptual Framework

Figure 1 shows the conceptual framework comprising predictor (trust), moderating variable (religiosity) and the outcome (diffusion of electronic variable).
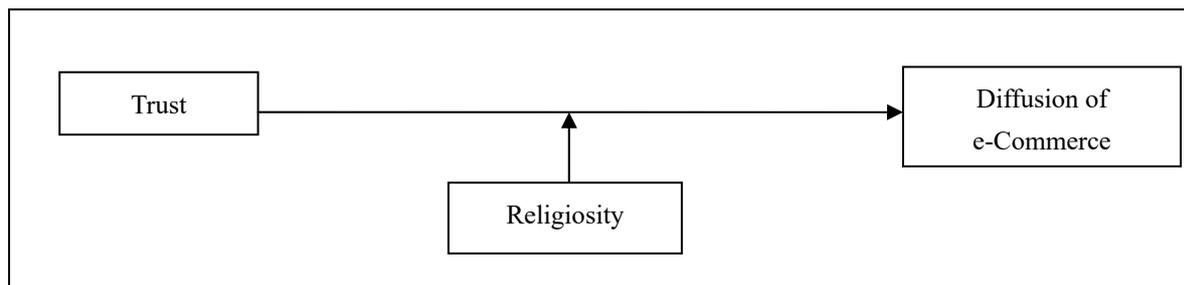

Figure 1. Conceptual Framework

4. Role of Trust in Diffusion of E-Commerce

Although the policies are put in practice, 64 percent of the online customers were found unconvinced and doubtful toward online businesses (Pastore, 2000). To build mutual trust, four leading dynamics namely; "security, privacy, non deception and reliability" have proved very convincing, motivating and satisfactory to online buyers (Nardal & Sahin, 2011). Trust makes customers feel more comfortable, optimistic and enthusiastic to practice electronic commerce (Slyke, Belanger, & Comunale, 2004). Since, assuring parties' relations in e-commerce is the one of the most imperative phenomenon; trust bears dual effect on the mutual relationship of buyers and sellers (Palvia, 2009).

Dealing with an unknown seller, trust is a critical feature for buyers in B2C e-commerce (Ba & Pavlou, 2002; Slyke, Belanger, & Comunale, 2004; Alqahtani, Al-Badi, & Mayhew, 2012). Since it is not judge-able by gestures (Gefen, 2002; Kong & Hung, 2006), trust convinces buyers to utilize and rely on the business technologies, which will result in enhancement of all the business sectors (Pittayachawan, 2007). There could be various factors effecting trust level and religiosity is one of those. The following discussion highlights the significance of religiosity.

5. Religiosity

Religiosity phenomenon has been observed as one of the most governing factor in the opinion building of Muslim consumers towards innovative ideas or technologies (Rehman & Shabbir, 2010; Azam A. , Qiang, Abbas, & Abdullah, 2013; Ansari, 2014). Influencing both intra-personally and interpersonally, it is affects business dynamics like; product value awareness, and cost consciousness etc. (Mokhlis, 2008; Mokhlis, 2009; Mukhtar & Butt, 2012). Human beings, as a superior creature of Almighty God, are advised to maintain their dignity and

superiority in all spheres of life including; ethics, moral, intellect, health, business conduct, material and science philosophies (Osman, 2001). As a complete code of life, Islam deals with all disciplines of life. It encourages trust building towards new ideas or changes in-line with the teachings of Islam (Gummi, 2013). Muhammad (2013) suggests that e-commerce business strategies need to assure "religio-centric" mindset to build a business trust relationship and to influence Muslims' market. It is found that comparing to common websites; Muslim websites were widely trusted by Muslim consumers (Azam A. , Qiang, Abbas, & Abdullah, 2013). While ensuring Islamic laws of trade and commerce, teachings of Islam permit and promote electronic commerce practices (Dali, Bin Harun, Bte Mohd Khalid, & Bte Abdul Hamid, 2004; Zainul, Osman, & Mazlan, 2004).

Islam advises all businesses to be carried out in accordance with the Islamic injunctions (Muhammad, Muhammad, & Khalil, 2013). As a marketing strategy, it is suggested to explore buyers' "religiosity", personal beliefs and its result on adoption of e-commerce (Rehman & Coughlan, 2012). Previously, Siala, O'Keefe and Hone (2004), explored that buyers belonging to different religions, based in the UK, are found with different attitude towards e-commerce.

6. Moderating Role of Religiosity

In e-commerce, trust building is paid a huge attention (Hoffman, Novak, & Peralta, 1999; Egger, 2000; Zhuang & Lederer, 2006). There could be various factors effecting trust level and religiosity is one of those. Buyers trust in online business also gets influenced by cultures and religiousness; which means consumers from diverse culture could possibly hold different expectation levels of satisfaction (Jarvenpaa & Tractinsky, 1999). To improve trust in B2C e-commerce, it is not only online security that requires attention (Krishnamurthy, 2006; Nardal & Sahin, 2011), but other social and religious factors needs to be looked into (Babin, Griffin, & Boles, 2004; Nardal & Sahin, 2011). Understanding of online business trust; integrating buyers' personal experience, "socio-psychological and "socio-cultural" etc., will push all concerned authorities to update and upgrade their businesses. Towards trust building in e-commerce, religious and theological perspectives are still seen pending (Beldad, Jong, & Steehouder, 2010).

7. Discussion

In today's global village, Islamic concept on innovativeness needs to be appropriately explored to support religious diversity (Amanullah, 2012). As religiosity sketch out cultures and the cultural and social values eventually influence adoption processes, hence, if the new ideas are in-line with the cultural and social values, those attract superior and quicker response (Wejnert, 2002). Trust is one of the fundamental dynamics in electronic commerce (Slyke, Belanger, & Comunale, 2004; Lumsden & MacKay, 2006), that offers customers elasticity to deal with an unknown, nameless, remote and unidentified seller (Bryant & Colledge, 2002; Kamari & Kamari, 2012). Investigating further on the relationship of trust and diffusion of e-commerce and the moderating role of the religiosity in the proposed framework (shown in Fig.1) will be of prime importance.

8. Suggested Methodology

This study proposes quantitative research method. Depending on the scenarios, it directs suitable sampling technique, data collection tool and suitable analysis tool. While explaining trust and diffusion of electronic commerce, it further examines the relationship between the prescribed variables. Hence, it is categorized as a descriptive and a correlational study. Neuman (1997) explores that survey method is fairly important and practical. It helps in big data collection, multiple variable computations and to analyze various hypotheses. Few other benefits of survey method would be access to big number of respondents, affordable to manage bias-less (Bryman & Bell, 2003; Sekaran & Bougie, 2010). Thus, it would be suitable to use survey method to uphold this research. Depending on the nature and context of study, unit of analysis would be individual, group or organization (McDougall & Oviatt, 2000).

8. Underlying Theories

Framework of the study employs two theories namely; the diffusion of innovation (DoI) and the theory of reasoned action (TRA). The following section discusses both of those in detail. Theory of diffusion of innovation (DoI) explores renowned features of innovations like; "relative advantage, compatibility, complexity, observability and trialability" to look at different characteristics establish an overall perception toward the latest technologies; while believing that the perception motivates customers and not the experts' prophecy (Rogers E. M., 1995; Rogers E. M., 2003). Evident attributes of innovations affects consumers' practice, according to the DoI theory. Looking at diffusing processes of innovations including e-commerce, the DoI theory has been employed for the reasons like: 1) it deals with the innovative technologies and ideas; 2) it covers technical aspects in a better way (Chan & Swatman, 1999; Chong & Bauer, 2000; AlGhamdi, Drew, & Al-Ghaith, 2011),

3) it widely explores different dominant aspects like; "attributes of innovations, type of innovation-decision, communication channel, nature of the social system, and extent of change agent's promotion efforts", 4) it covers numerous aspects of innovations looking into: account rate of adoption, information and decision categories and communication channels along with the arrangement technological attributes those could affect the diffusion processes (Alkhateeb, Khanfar, & Loudon, 2009; AlGhamdi, Drew, & Al-Ghaith, 2011).

Moreover, researchers believe in adopting a multidisciplinary and an integrated approach, based on different theories and models, to acquire detailed results and to develop the theory of diffusion of innovation (Kraemer, Dedrick, Melville, & Zhu, 2006).

Theory of reasoned action suggests that the people's behavior is governed by their faith, mind-set, and intentions towards conducting that behavior (Fishbein & Ajzen, 1975; Ajzen & Fishbein, 1980). It further defines attitude as a negative or a positive appraisal of behavior and a shaping factor of intention (Davis, 1989; Sumarto, Purwanto, & Khrisna, 2012; Zarrad & Debabi, 2012; Chatterjee & Ghosal, 2014). According to the TRA, the existence of trust develops positive approach in the parties involved in online buyers or sellers; the phenomenon eventually results in online vendors (Jarvenpaa & Tractinsky,1999; Jarvenpaa, Tractinsky, & Vitale, Consumer trust in an Internet store, 2000; Song & Zahedi, 2002).

9. Conclusion

The study proposes an integrated framework (shown in Fig.1) by incorporating two distinct literature fields i.e. religiosity, trust and diffusion of electronic commerce. It would provide a clearer picture of the significance of trust and role of religiosity in diffusion of e-commerce process, to all stakeholders including; potential consumers, officials, global e-commerce community. Innovative ideas, technologies or innovations, if uphold in accordance with the religious teachings, receive better reception and acceptance. As a leading phenomenon, the moderating role of religiosity would be one of the key finding of this study. It would also highlight the evergreen traits of the religion.

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