Does Cultural Orientation Influence Consumers’ Propensity to Trust?

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Four studies are reported to investigate the impact of cultural orientation on consumers’ propensity to trust. A cross-country comparison of trust tendency across 59 countries from World Value Surveys (study 1) indicated that an individualism orientation is associated with greater trust tendency than a collectivism orientation. An individual level of survey confirmed this country-level relationship. One additional experiment that manipulated self-construal provided causal evidence for this relationship. A fourth study used the trust game (Berg, Dickhaut, and Cable 1995) to test the role of stranger vs. friend in moderating this relationship. Divergent operationalization of cultural orientation and measurement of trust indicates the relationship is robust.

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EXTENDED ABSTRACT

Consumer trust is essential to all kinds of modern exchanges; the very concept of marketing (Bagossi, 1975), from buying a used car, purchasing on-line, deciding on a relationship partner, to choosing among different careers. The importance of consumer trust has been further enhanced by the development of E-commerce and globalization (Doney, 1998), as more and more transactions and marketing operations take place in a global scale. With the increasing pace of globalization, it is important to understand the role of cultural orientation on consumer trust, for example, what is the role of individualism/collectivism orientation on consumer trust?

Empirical findings on the relationship between cultural orientation and trust are very inconsistent in the literature. For example, through surveys, Yamagishi and his colleagues (1994) found that U.S. participants showed higher level of trust than their Japanese counterparts. Through a 20-year analysis of economic development, Putnam (1993) found the similar pattern of results that U.S. participants showed higher level of trust than those from Asia such as Korea, China and Japan. More recently, while comparing seven-markets (China, Hong Kong, Japan, Korea, Malaysia, Taiwan and U.S. Hawaii and Illinois), Huff and Kelley (2003) found extremely strong evidence showing that individualistic American show much higher trusting tendency than collectivistic Asians. In the contrast, using an investment game, Buchan and her colleagues (Buchan, 2002; Buchan and Croson 2004) found that collectivistic Chinese showed higher trusting tendency than individualistic Americans. This pattern of results has been obtained by other researchers. For example, in the World Values Survey, Inglehart, Basanez, and Moreno (1998) found participants from Asian countries such as China, Japan and South Korea showed higher level of trusting tendency than those from U.S. (see Buchan et al. 2002 for a detailed review).

As Oyserman, Coon, and Kemmelmeier (2002) have noted, countries differ on many cultural dimensions other than individualism. Because many studies have divided countries into groups based on only one variable (individualism) and assumed that differences in the dependent variable are caused by individualism, researchers actually have no way of knowing whether it is that predictor variable, or perhaps some other cultural variables, that influences the correlation between individualism and trust. As discussed by Camerer (2003), cross-cultural comparisons are interesting but need to address the potential confound such as income differences. Additionally, most of the existing studies have not even measured the construct of individualism/collectivism in their cross-country comparisons. This further compounded the problem in the cross-country comparison. The current research aims to address these concerns.

Four studies are reported to investigate the impact of cultural orientation on consumers’ propensity to trust. A cross-country comparison of trust tendency across 59 countries from World Value Surveys (study 1) indicated that an individualism orientation is associated with greater trust tendency than a collectivism orientation. An individual level of survey confirmed this country-level relationship. One additional experiment that manipulated self-construal provided causal evidence on this relationship. In the fourth study, we used investment game to test our hypothesis. We found that the self-construal effect on consumer trust held for the friend not for stranger condition. Divergent operationalization of cultural orientation and measurement of trust indicates this relationship is robust.

REFERENCES


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