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FACTORS INFLUENCING TRUST IN ONLINE SHOPPING: COMPARISON OF GREECE AND DENMARK

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INTRODUCTION

In line with the refinements in technology and economy, the vendors have started to move their bricks-and-mortar businesses to the online environment. Therewithal, when companies expand their business internationally in online context, it becomes crucial to gain the trust of customers in online environment (Bleier et al., 2015; Roca et al., 2009; Yulin et al., 2014; Guo et al., 2018). Globalization makes it is necessary to consider not only local customers, but also the cultural factors which help to understand international customers. Studies on consumer behaviour in international context have drawn attention to cultural sensitivity (Petersen et al., 2015) as they respond to conducted marketing campaigns differently depending on their culture (Song et al., 2017).

Statista, the German online portal for statistics has estimated for 2018 that 1.8 billion people worldwide have purchased products online. Considering the greater quantity of benefits of online shopping, the current rate of online purchase is not in satisfactory level. In spite of all the created opportunities for facilitating people's effort, online shopping cannot render traditional methods of purchase irrelevant. During the retailing process, marketers and consumers cooperate very closely. In online environment, consumers give access to their certain personal data in exchange of customized service or goods. The statistics above help to make a conclusion that only a certain number of marketers have obtained the necessary level of trust of their customers. Researches relate this situation to the need for trust (Guo et al., 2018; Roca et al., 2009; Hansen et al., 2018; Moody et al., 2017) which is articulated by several different factors. **How do consumers' risk perception, brand perception and digital literacy influence on trust in online shopping?**

Customized experiences and data exchange of customers alter by service and case. In certain industries it is crucial to provide some financial data at initial stages in order to receive quick response. In other cases, this data collection process is done in later stages. Initially, consumer can visit the e-shop and even make a transaction, however it does not show a continuous relationship between the marketer and the consumer, and it cannot be guaranteed. According to Guo et al. (2018), it is necessary to determine to what extent it's necessary to build trust for most profitable relationship with the customers, as the value given by the marketers in return rise as well. This means if the invested effort for good consumer experience does not bring higher spending, basic level trust can be enough for such cases. In all cases, sustaining trust is crucial to undertake profitable relationship with the customers and ensure delivery of compatible mutual benefits which is a key element for successful online businesses.

Trust is a broad notion and has been studied from different perspectives. This research will study the effect of mentioned factors on the benevolence, integrity and competence of the online

vendors on trust of the customers. While studying the implications for commitment to a relationship Ganesan et al. (1997) came to a conclusion that trust based on benevolence of organization is a stronger predictor of commitment in comparison to other dimensions. Besides, Reinartz et al. (2019) suggests that seamless service access which means competence to access to products or services anywhere, anytime and through any channel makes e-commerce attractive for customers. This statement supports the matching affirmation made by Rigby (2011).

Lazaroiu et al. (2020) highlights the influence of consumers' risk perception on online trust and e-commerce. High level of risk perception can decrease the perceived trust of the consumers which directly influences online purchase intention (Arshad et al., 2015). It is a crucial factor in consideration of digital transaction and value exchange process, as consumers expect high confidentiality when they share personal information with the online vendors during shopping. This is beyond the technical aspects of the vendors' websites, it is about handling the consumers' data with sensitivity. As a coping mechanism, marketers tailor their privacy statements in order to clarify consumer data collection and handling processes. Supporting this statement, Ozturk et al. (2017) indicate that risk perception of consumers' can affect their behaviour and decision-making process. Risk perception is not entirely about privacy concern of the consumers, they invest other values like time, attention and finances, along with others. Consequently, an online consumer's perceived risk is considered as a barrier during decision making process. The reason behind is consumers' expectation about negative outcome of the transaction. This notion has been studied from different perspectives since it was recognized by the marketers and several types have been identified by the researchers (Jacoby and Kaplan, 1972).

Brand perception is perceived to be helpful with prediction process when the shoppers have limited information about the quality or functionality of a product. During first-time purchase brand perception can help people to have some estimations and make judgement about the product quality and reliability by recognizing the brand. Ke et al. (2016) suggest that positive experiences with a brand has a favourable impact on building trust in e-shop. Familiar brands with established favourable performance give rise to long-lasting trust in their web ventures.

This research is aiming to present an integrated research model to analyse the influence of perceived risk, brand perception and digital literacy on trust formation and to test them in cultural context. The Theory of Planned Behaviour will be used as the theoretical framework to accomplish this.

The objectives to implement this goal are as follows:

- Conducting literature analysis through previous researches, in order to have theoretical background about the factors to be tested, and compare their differences in two various contexts;
- Evaluation of results, building conceptual model which includes the variables that will be used to test the influencing factors;
- Developing hypothesis based on the presumptions, in order to test the variables;
- Conducting quantitative research methods to find out key factors;
- Analysing collected data through SPSS and comparison of the results.

1. THEORETICAL ANALYSIS

1.1. Theory of Planned Behaviour

The Theory of Planned Behaviour (TPB) was initially suggested as the Theory of Reasoned Action (Fishbein and Ajzen 1975, Vallerand et al., 1992) to predict an individual's intention to engage in a behaviour at a specific time and place. In later stages, theory was suggested to the science by Ajzen (1991) as TBP which incorporated a third construct known as perceived behavioural control. The key component of this theory is behavioural intent which is influenced by the attitude about the probability of the behaviour's having expected outcome and the subjective evaluation of the risks and benefits of that outcome. The theory states that behavioural achievement depends on both motivation and ability. It distinguishes between three types of beliefs - behavioural, normative, and control which represent a person's actual control over the behaviour.

The first part of the construct is attitude which refers to the favourable or unfavourable evaluation of a person towards a behaviour of interest. This involves assessing the outcomes of the intended behaviour. Attitudes that are connected with personal experience make the future decision or customer opinion easily predictable. There is a strong correlation between the attitude and the behaviour. Behavioural intention refers to the motivation which is the driving factor for likelihood of an action to be taken. The other construct of the theory is subjective norms which refers to the belief about the opinion or approval of the majority in outside sources. This can be related to approval or disapproval of the people whose opinion is crucial for us while engaging in the behaviour. The last construct of the theory covers perceived behavioural control which refers to standardized behaviours of a group of people or even cultural context. This is mainly accepted as a behavioural code or a normative for a community which varies across situations and actions (Ajzen, 1991).

Despite the fact that extension of the theory by adding perceived behavioural control was crucial addition, it cannot predict the actual control over behaviour (Arafat et al., 2018). The limitations of the theory are not bounded with this. E.g. regardless of the intention, it is assumed that the initiator has acquired the opportunities. Besides, this cannot account for the emotional factors or past experience that influence behavioural intention. Withal, environmental and economic factors are that might have an influence on the behaviour of a person is not being considered while consideration of the normative influences (Fishbein et al., 2002). Another weakness is that the behaviour is considered as a circumstance of a linear decision-making process and probability of future changes are being ignored. The theory is based on the assumption that individuals make cognitive, reasoned decisions to engage in specific behaviours by evaluating

the information, however timeframe between the intention and action is not addressed. Another challenge is conceptualising and capturing attitudes is difficult during measurement.

1.2. **Trust**

Trust is the essence of efficient delivery of all levels of social functioning (Helliwell, 2006). Mayer et al. (1995) defines trust as a willingness to be vulnerable towards others' behaviours. A range of scholars appraise this constituent as a social lubricant, which stimulates intercommunication (Ashraf et al., 2006; Bohnet and Zeckhauser, 2004; Realo et al. 2008). Riegelsberger et al. (2003) justify its positive influence with the potential of reducing uncertainty, and avoiding complex situations which carry risk. This is especially necessary when there is an uncertain situation involving risk. Herewith, they stress the necessity of trust for maintaining successful relations or commencing effective business deals. The impact of depersonalized trust as defined by Opitz et al. (2014) is perceived to be crucial for any type of economic exchange and cooperation. Researchers relate the general trust mainly to public entities or outgroup members, stressing its value for building prosperous societies. Morrow et al., (2004) defines general trust as a general attitude building up trust in someone or something, which is a personality trait. Hence, general trust is not easily influenced from outside factors, it is developed since childhood, however it has an impact on trust perception. The sense of trust can be easily obtained in many cases, nevertheless it is more likely to be destroyed as it is mainly dependent on the external factors. Supporting this statement, Shafer (2001) claim that individuals regularly change their tailored benchmark of trustworthiness. It is easily observable how this can also be applied to institutions which individuals rely on.

Kramer (1999) suggests that the complexity of trust is a result of not being aware of motives and intentions of others. He defines the trust as an individual's expectation about the behaviour of society they live in, and can involve cultural, emotional and social motives. Trust can be attained through cognitive ways by rational assessment of the other individual, institution or organisation. It is not always rational, sometimes trust is acquired through emotions and project an individual's social response to the society. According to Kramer (1999), individuals who assume that they are not lucky and have unwilling experiences in life more than others, are unlikely to easily accept the potential risk which is an aftermath of trusting. Trust is not an expectation involving only economic exchange, but also time, effort and personal information. When the relations are beyond personal level, general trust can be interpreted as moral expectations of a group of people, or in our case users, from the channel based on ethical principles of the trusted party in common initiative. Hence, when the trusted party has strong

ethical principles, it is more likely to be trusted. Researching trust in service context, Coulter and Coulter (2002) imply the importance of confidentiality and integrity which is in line with the moral expectations of the users. Some nations regulate this morality by a set of legislations to ensure trust through smooth transactions and to protect user rights within ethical and legal frameworks.

Insufficiency of trust in online channel is a common psychological hurdle which suppresses to benefit from the technological development (Gefen, Karahanna and Straub, 2003). However, benefits of perceived trust are classified as lowering information processing cost, increasing satisfaction and reducing uncertainty. Trust in online channel is a necessity, not only for the positive influences on consumer intention, but also for its favourable impact on perceived risks and potential doubt (Kitukutha and Olah, 2018). Consequence of high level of business complexity spurred by online communication networks, entails to mitigate the risks by ensuring consumer trust. Understandably, trust concept has been analysed from different dimensions and defined in various statements by the researchers. Expounding trust as a collective attribute, Lewis et al. (1985) state that trust is a part of social system to the extent in which the members of that system "act according to and are secure in the expected futures constituted by the presence of each other or their symbolic representations". Accordingly, lack of functional alternatives, increases the need for credibility. Conceiving this social approach Shapiro (1987) arises such a question, how to control trust when it is beyond interpersonal relationships? While some entities address this issue by avoidance, some of them rely on outsourcing of trust ensuring strategists. They develop functional prerequisites involving normative rules, socialization opportunities, capacity building, institutional development, structural constraints and all the communicational affairs. However, these measures do not cover all elements for foundation of trust in online channel, and main potential issues still need to be addressed to ensure improvement in practical level.

Conventional definition of trust which extends over the common explanations, was given by Rousseau et al. (1998), defining this phenomenon as "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another". Emphasising the distinction between online and traditional trust, Beldad et al. (2010) define online trust as a fulfilment of one's confident expectation in an online environment. However, Wang and Emurian (2005) as well as Corritore et al. (2003) justify in their research that there is not an inherent distinction in online and traditional trust. A set of studies on fundamental trustworthiness conducted by Dunning et al. (2014) and Schlösser et al. (2016) contended that majority of people perceive trusting strangers as social responsibility.

According to the study, people do not trust in others for expected benefits, their behaviour is directly grounded on emotions, and the distrust has the same reason behind.

Researchers categorize the nature of trust as cognitive-based and emotional-based constructs (Delgado et al., 2003). Literatures define the cognitive-based trust as more rational approach, as it arises from accumulated information about the trustee, based on which the trusting party will make judgements about the other party's implementation of their obligations. As for emotional trust, it is attained through positive experience with the trustee as a result of protecting trustor's welfare in unresolved situations. In other words, this refers to interpersonal emotional bounds. Cook and Wall (1980) alternate cognitive-based trust as "confidence in the ability of others, producing the attributes of capability and reliability" and emotion-based trust as "faith in the trustworthy intentions of others". Comparative analyses of these two constructions had been done by Schoorman et al. (2007) and Williams (2001).

Trust in social relationships can be in personal and impersonal levels, and have several forms based on each level. In online communication channel, trust is more task-oriented and targets accomplishments. Meanwhile, personal trust deals with emotional realm and is not aiming to achieve any objective. From a professional perspective, literatures offer a number of forms of trust, and the commonly analysed forms are deterrence-based, calculus-based and institution-based trust. Some researches generalise these approaches in conjunction overemphasizing calculus-based trust (Lewichi and Bunker, 1995; Huang and David, 2010), while others analyse them correspondingly depending on a situation. Calculus-based trust is a rational cognition, in which costs and benefits are calculated before making a decision about interpersonal relations. Institutional trust is developed based on the trustee's structural assurance, like guarantees or other impersonal security measures, for uncertain cases. Deterrence-based trust is grounded on threat about unwilling consequences of distrust's outweighing the expectations about trustworthiness. Bicchieri et al. (2011) have examined disciplines tailored by people as a penalty measure for untrustworthy behaviour which is perceived as moral dissatisfaction. In addition, some scholars offer identification-based trust (Lee, 2004; Lewicki, 2006; Zhao et al. 2019) which is based on perceived compatibility, positive attachment and is denoted by confidence in favourable expectations about others. Identification-based trust cannot be related to initial trust, as it is developed gradually, throughout mutual interaction between parties (Zhao et al., 2017). It is grounded moderately, when parties explicitly exchange expectations, outlining outcomes of not meeting expectations, and having procedures in place for assessment of the performance.

Mayer et al. (1995) relates consumer trust to competence, benevolence and integrity level of the trustee. The first dimension projects the expertise level and capability of delivering the consumer expectations. It has cognitive-based construct and experience within the framework of specific area of the trustee is conceived as an indicator of trustworthiness. Meanwhile, benevolence stands for goodwill of the trusting party about favourable intentions of the trustee. It has emotional-based construct and the risk-taking side believes that they will be treated well by the opponent. The third dimension – integrity is formed when a set of principles which are acceptable for the trusting party, are being respected by the trustee.

Thamizhvanan and Xavier (2013) stress the necessity of online customer trust for online marketing communication. In an early research, comparing the rate difference between the number of internet users and online transaction, Egger (2006) assert that the growth in online purchase rate in relation to the number of users is not significant. He relates this result to insufficiency of trust in channel to instigate an economic exchange and consent to use their financial information or personal data.

Some researchers relate online trust to technology competency or experience level of the users. With this regard, Stell and Paden (2002) mention probability of negative influence of user inexperience on trust, as it may lead to avoid use of channel. Considering rapid technological improvement, majority of individuals who are not following these tendencies lag behind of this development. Especially, older generation who are not into technology are not willing to get involved in online channel use for their transactions, some of them are even not aware of the existing facilitated services through this channel. Aside from this, when they are not technologically competent and acquainted with legal norms regulating their rights, they are less likely to engage in to avoid uncertainties. However, addressing these bottlenecks are not helpful alone to cope with user uncertainty. Ennew (2003) also emphasize influence of user uncertainty and sceptic approach to channel use, and trust can be built gradually through personal experience. Nevertheless, in his research Aladwani (2001) underline that the trust in the channel is mainly dependent on the supplier they choose, and this needs to be at the centre of the marketers' attention.

In economic framework, trust can be interpreted from multiple aspects based on the case. All the statements above give the conclusion that trust in online channel can be circumstance-specific and a result of personal attitude which goes through cognitive processes, Doney el al. (1998) offers five cognitive processes for trust development: calculative, prediction, capability, intentionality, and transference.

Calculative process covers investment and control of the customer. Trust in exchange process requires commitment from trusting party, as it is in their interest to build a social structure, and it is dependent on the trusted party's interest to be trustworthy (Huang and Nicol, 2009). Based on the commitment, trustor determines the costs to meet in return of the received benefit (Doney et al., 1998). According to Blau (1964), social exchange process indicate that individuals have relative expectations in return of their moral, economic or any type of investments. This type of exchange involves obligations in personal level, and are grounded on acknowledge and trust. However, in economic exchange obligations are more formal and the timeframe is planned in accordance (Blau,1964). Furthermore, Bernerth and Walker (2009) also underline the influence of perceived character of one faction on the vulnerability sense of the other one during social exchange. For instance, when structural assurance of the visited website complies with the requirements of a user, this will have relatively positive impact on user perception (Wandoko et al., 2017). Blau (1964) suggested three specifications to differentiate social and economic exchanges which are characteristics of commitments, their implementation timespan and the norm of reciprocity. According to Gouldner (1960), the value of the commitment is dependent on the value of the expected benefit. Considering the statements above, a conclusion can be made that exchange of material and social assets, and the norms of reciprocity are necessary to succeed in social exchange.

Prediction process is mainly derived from attitude, formulated by means of the past experience and reputation, based on the judgement of others. Customarily, when the external positive influences about the reputation are stronger, cognitive-based trust becomes decisive for initial or next few interactions (Doney et al., 1998).

Capability process in online shopping is about the shop's ability to fulfil the expectations of the customer (Doney et al., 1998). This relates directly to the technical competences of the vendor. Customers evaluate the competence of the online sellers about fulfilling their obligations and whether they meet the customers' expectations. It is necessary to possess technical knowledge in order to be able to evaluate technical competence.

Intentionality process is about trustor's examining a vendor's word and behaviour which will be helpful for decision-making about the trustworthiness of the trusted party (Kramer 1999). Accordingly, Doney et al. (1998) suggests that intentionality process in trust formation is influenced by the trustor's perception about the intentions of the trusted party. Information obtained from the marketers, service delivery information, mission statements produced by the online vendors can be a helpful source for interpreting the intentions. Another study by

McKnight et al. (1998) suggests that when trusting party perceive the trusted party to have mutual similarities with them, it is expected to reach higher level of trust in this relationship.

Transference process means transfer of trust from a known entity to an unknown by the trustor (Doney et al., 1998). Known entity means a trusted person or an institution which is involved in the transaction being carried out. The concept refers to a customer for whom the third party assurance is necessary to determine trustworthiness of a seller (Ba, 2011). This plays a kind of identity proof source for a customer. Word-of-mouth information, information received from peers, trusted parties can be classified in this category (Jarvenpaa and Tractinsky 1999, Kramer 1999, Walczuch et al. 2001).

1.3. **Perceived Risk**

Risk perception is the uncertainty of an individual towards taking an action or making a decision, and has moderating influence on trust. Consequently, it is crucial to facilitate risk perception in order to build consumer trust over the internet. Liebermann and Stashevsky (2002) overestimate the impact of perceived risk by claiming that it is not only a barrier for bargaining initial trust of potential users, but also equally dissenting for maintaining credibility among existing users. Risk perception of consumers is individual and subjective, but commonly intrigues sense of potential loss, which is common for all. Supporting this statement, Mitchell (1999) suggests that risk perception helps to understand consumer behaviour intention, as they focus on utility maximization by trying to avoid loss. The initiator of the concept to the marketing literature, Bauer (1960) primarily classified it to uncertainty and adverse consequences. Eventually, Jacoby and Kaplan (1972) classified risk perception, observed in consumer behaviour, in for dimensions: functional, physical, financial and social risks. The fifth dimension, time risk, was added in later stages by Peter and Tarpey (1975). However, in some studies various researchers use one more classification: privacy risk (Wang and Lin, 2017).

Functional risk is related to inadequate decision about the product. One implicit aspect of this type of risk is avoiding deficient economic actions by incapacity of price comparison, ungenerous return policy, or even not receiving the purchased product at all (Mandilas et al., 2013).

Time-related risk factor is a general concern about the monetary value of the invested time. Consumers feel need for trust that the time they spent on an effort is productive. This trust must be developed through online marketing strategies, to ensure that the consumers will save time by visiting the websites instead of heading to the traditional marketplaces (Lokken et al., 2003).

These strategies mainly involve factors like upfront disclosure, content quality, customer review section, design quality, smart categorization etc.

Physical risk is related to the uncertainties about the utilization of products. Online channel is not as successful as traditional marketplace to satisfy perceptions of the customers, hence marketing measures involve complexity (Mandilas et al., 2013).

Considering the fact that mentioned dimensions are mainly retail-specific, the main concern of the current research is related to privacy, social and financial risks. Financial risk occurs when the consumers worry about the outcome of their investment. Hesitations about the value of the investment are not only about the monetary value, if it worth the purchase or not, will they achieve their expectation or not, are the main concerns of financial risk perception. This type of risk is not related only to product purchase, but also related to identity theft and misuse or fraud of credit card data. Fraud is perceived to be a criminal deception which has personal or financial expectations behind, and identity theft involves misuse of someone's personal information without explicit permission of the individual. Security measures or regulating measures are helpful to decrease the rate, however cannot render online fraud irrelevant. As the services are being facilitated through online channel, fraudsters make use of it and steal personal data or card details of users. Casalo et al. (2007) relates account security issues to trust dimension, however Aldas-Manzano et al. (2011) consider it perceived financial risk in the research.

Social risk perception is the second common uncertainty matter for the users of online channel, and defined by scholars (Featherman and Pavlou, 2003; Forsythe and Shi, 2003) in various ways. Social risk perception is formulated based on culture-related specific values, lifestyle of an individual and environmental influences. When the decision is made, customers take into account their social statuses and relevance of choice, also how will the others react to decision. In case the consequences of choice are not successful, the individual will be under influence of judgements of surrounding (Ueltschy et al., 2004). Lu et al. (2005) relates this risk to an individual's ego and the effect is referred to the opinion of their reference groups.

Privacy risk involves security measures which cannot be directly controlled by the users. Users are not willing to jeopardize their private data, and hesitate making a deal with potential opportunistic e-traders (Reichheld and Schefter 2000; Gefen, Karahanna and Straub, 2003). Private data violence comes about vendors' using obtained data without direct authorization of the customer (Zekos, 2002). Currently, governments have developed related normative documents regulating data security during transaction in an online environment. However,

businesses attain consumer data through monitoring tools, customer relationship management software, specific electronic services or directly from website experience and develop their marketing strategy for better service provision and to guarantee client contentment (Peppers, Rogers and Dorf, 1999). Marketers need to take into account all the website assurances to be in place to ensure credibility for customers.

Hence, taking into account that the exchange process demands interchange of moral and economic assets between the involved parties, influence of consumer risk perception should not be ignored.

1.4. **Brand Perception**

The important role of brands in generation of successful business and its growth is undeniable. According to Romaniuk et al. (2020), strengthening brand ensures marketers to place their businesses advantageously in the marketplace, as it helps to differentiate your business from competitors and makes successful communication certain which leads to customer satisfaction. The brand's function is not limited with reflecting the product value, besides the functional purpose it is related to trust, loyalty and customer perception. Customers' brand perception is formulated from consumers' experience, product functionality as well as reputation and WOM recommendation which can be through online channel or face to face. Growth demands customer experience with the product, fulfilment of brand's promise. Brand perception is developed based on direct interaction with brand or information received from others who has any experience with a brand. The statement is based on the studies about estimated connection between brand perception and consumer preferences (Hauser, 2011). Three concepts related to brand – perception, awareness and recall are being confused, however in marketing they vary in meaning, reach and measurement. Despite they are different, brand awareness and recall affect the customers' brand perception, and perception helps marketers in strengthening their brand awareness strategy and campaigns. Customers' perception of brand reflects their aspiration and cannot be controlled by the marketers (Romaniuk et al., 2020). In other words, perception of brand is formed through experiences gained by all means. What brand promises and what customers experience are the two main fractions of perception. This perception cannot be directly influenced by the marketers or public opinion, however there are certain factors which can shape it ultimately, like marketers' way of communication, service provision, customer care before or after purchase and so on.

Brand is accepted as an identifying symbol, mark, logo or name which is used by companies to distinguish themselves in the market. Companies develop their brand identity by combining mentioned elements. Thus, it is not surprising that, a brand is associated with customers on an

individual level - a mental impression or perception. Customers process emotional messages from a brand mentally to formulate perception, turning it into an advantage, brands expose it to all of our senses including visual, auditory, olfactory, taste and emotion. Studies acknowledge the role of brand in formation of trust (Jevons et al, 2000; Ha, 2004). Consumers of online marketplaces need to rely on provided information without physical inspection. Majority of first-time buyers in online platform trust the brands whose name are mentioned on the top of the website, perceiving that the most preferred brands are the reliable ones. This demonstrates the role of brand perception and its relation with other customers' preference on decision making process (Thoma and Williams, 2013).

Researchers suggest that strong brand can help to increase the level of trust in products even in cases when it is not physically possible to investigate them, help with visualization and substantiate the reason of purchase (Yousafzai et al., 2005). This has a function of building trust based relations between the customer and the vendor. Gallaugher (2002) suggests that brands used to be perceived peripheral in online channel, especially in the markets where price is the main focus during comparison. Researchers suggest that online brand development is more relevant to services rather than goods due to intangibility, as this channel is much more complex than another direct marketing technique (Jevons et al., 2000). Indeed, Berry (2000) highlights necessity of branding for tangible products as it is an undeniable success factor for vendors. In addition, the research highlight that branding can simplify consumers' information needs concerning the ambiguity about product quality. Hence, brand can be perceived as the indicator of quality and assurance in online channel (Yousafzai et al., 2005). When consumers lack information about functionality, quality and reliability, brand is helpful in decision-making process (Dayal, 1999). Researchers (Kemp et al., 2011; Chiu et al., 2010; Cao et al., 2004) suggest that strength of a brand can reduce the risk perception of consumers during online purchase, hence brand familiarity plays a crucial role in trust building. Supporting this idea, another research suggest that online market leaders are more trusted due to engaging in business with well-known brands (Urban et al., 2000). Jevons et al. (2000) describes brand as a traditional vehicle for developing trust in an online environment and considers brand maintenance and equity critical measure. This demands to ensure balanced relation between the brand identity and brand reputation. Other than its functional qualities, brand has its emotional values. Marketers represented this value cluster in order to create profiles which are respected by different segments. Increased power of technological applications is considered to be a driving factor for greater involvement of consumers in the adding value aspect of brands. By these means, marketers defined brand for its differentiating ability and with a right strategy made consumers to be eager to pay extra for premium (Jevons et al., 2000).

1.5. **Digital literacy**

Liu and Arnett (2000) state that success or failure of online marketplace is not dependent on a single factor, however, significant role of high level communication is undeniable. A recent study has indicated the positive influence of users' awareness of technical aspects of internet, knowledge about common institutional practices and acknowledgement of current privacy policy over the impersonal communication over the internet (Park, 2011). Moreover, the result of the study has shown how user knowledge is powerful concerning privacy control in online environment. Another study by Ou et al. (2014) supports the influence of digital literacy and presence which leads to online trust.

The digital literacy concept delineates individuals' computer-based knowledge. Studying the difference in user skills, Hargittai (2002) explains how a second-level digital divide mischiefs the beneficial dominions of the internet. Researchers suggest that difference in insights of the individuals may expound various skill levels. On this point, it is necessary to distinguish literacy knowledge in user level and identify how digital literacy governs risk perceptions and uncertainty avoidance of the users (Hargittai & Hinnant, 2008). In another study Hargittai (2007) suggests that specific domains like personalised usage or data control also play a role in expertise level of the users. The result of her study has condemned the statements that young generation is not aware of the privacy control in social media, showing how considerable number of youngsters concern about their privacy online.

Talking about the necessity of the digital knowledge, Solove (2007) suggest that to establish online trust, it is enough to have a basic level of acknowledgement about privacy. However, the scholar underlines the importance of individuals' capacity of controlling their data privacy. With this regard, it is vital to attain necessary knowledge and to be aware of institutional system in satisfactory level in order to take required actions when necessary. Having adequate level of literacy background can play a principle role in encouraging users to attempt genuine control of their identity in digital channel.

Developing technology knowledge will be helpful to offset technological, financial and privacy risks. Leibermann and Stashevsky (2002) suggest that contemplating reassurance factor might give the users confidence about avoiding perceived risks. Preliminary researchers showed several facts that some users are even not competent in basic skills like "opting out from direct email lists" (Culnan, 1995; Milne and Rome, 2000) however, gradually, with the technological development, studies started showing positive results about the same concern (Park, 2011).

1.6. **Uncertainty Avoidance**

Being explained from different dimensions, trust is perceived to be complex in nature which makes it hard to measure, especially in cross-cultural context. There is no general definition of the culture notion, it is interpreted in various ways by individuals. Culture is part of psychology, which has its own common standards of perception and interaction. The explanation and coverage of the notion is beyond this explanation, and goes through processual relation of perceiving, thinking and reasoning. There are certain judgements, stereotypes and research facts about different cultures and this helps to make comparison in cultural context. These can be certain regions, small group in the society, or values of certain individuals, or any situation that formulates our judgements about the nation. Majority of primary researches conducted in cultural context mainly focus on individual's dependence or interdependence (Marcus and Kitayama, 1991) and in later stages researches were mainly based on individualist or collectivistic values of the nations (Hofstede, 2001). Or, from another perspective, some researchers focused on geographical regions which was not recognized as successful choice as same regions can include people from different ethnic groups (Kim and Markus, 1999).

This research will focus on another cultural dimension defined by Hofstede (1991) which is called uncertainty avoidance. According to Hofstede (1991), countries can be classified as high and low uncertainty avoidance levels. Greece, a country with high level of uncertainty avoidance and Denmark with relatively lower level of uncertainty avoidance will be the main realm of this research.

According to his measurements (Hofstede, 2001), Denmark does not belong to the category of countries which are being characterized with fixed set of beliefs and behaviour. Hence, Danes are perceived to be highly tolerant towards behaving different from what is generally accepted. Concerning the uncertainty avoidance level, Danes are at the very low end of this dimension which means they encounter changes and innovations in an open-minded manner. Besides, they are into actively consuming new and innovative products and the fast highly creative industries it thrives in – advertising and marketing.

Adversely, Greece shows higher uncertainty level with a score of 100 which is the maximum. For this reason, the nation is rated as not feeling comfortable in ambiguous situations. As all the countries having the same indicator, the nation always feels stressed and anxious about life. In these countries, bureaucracy, laws and rules are unavoidable to keep their environment safe. Besides all these, the nation needs to spend joyful moments with the people who are close to them, emotions are projected in their behaviours (Hofstede, 2001). Besides this cultural

comparison, it is necessary to have a look to the usage level of online shopping in the compared countries.

The understanding of uncertainty avoidance was firstly mentioned in 1960's in the Theory of Firms book which was a set of economic theories. This personal trait corresponds to an indulgence towards an uncertain situation, which is grounded on an individual's need for trust. Depending on a society, culture or an individual, this need can be high or low level. In other words, avoidance level is an indicator of tolerance towards an unforeseeable situation, and its level is dependent on a particular culture. Hofstede (1991) used the notion for describing differences between national societies. In spite of sequencing 5 more dimensions as a continuum in later stages, his cultural comparison has started overviewing cultures between individualism and collectivism. According to Beugelsdijk and Welzel (2018), he has contributed a better alternative to the research in social sciences by "reducing cross-national cultural diversity to country scores on a limited number of dimensions". However, the weakness of his study is making general judgement that covers the whole society which entangles assessment of individuals.

According to Hofstede (1991), "this ambiguity brings with it anxiety and different cultures have learnt to deal with this anxiety in different ways". Unforeseeable situations are unstructured in nature, and involve risk perception as it is not easily predictable. Karahanna et al. (2013) conveys the span of uncertainty to general feeling and do not associate it directly with events or objects, however emphasise connection of risk perception to specific events and the probability. Correspondingly, Hofstede (1991) diverges uncertainty avoidance and risk perception by giving an example related to inclination of people towards high speed. According to him, members of uncertainty acceptance societies usually avoid high speed while driving, controversially, high speed is common for members of high uncertainty avoidance societies. Hence, this can have certain elements of risk, nonetheless is not directly related to risk perception.

In social environment, cultures that are modulated on minimizing risks by regulating them with specific laws, normative acts, or certain measures depending on the areas, are generally considered with high uncertainty avoidance. In these societies, such measures are commonly observed in technological, legal and in many cases religious areas. Contrarily, cultures with low uncertainty avoidance are not taking specific measures to cope with unforeseen circumstances.

As for financial behaviours of the people in high uncertainty avoidance countries, expectations about efficiency and effectiveness are priorities in their investment. They avoid unstructured

activities in organisations, institutions or even in relationships taking into account "the monetary value of time desiring safety in financial matters" (Karahanna et al., 2013). It does not mean that people in low uncertainty avoidance countries behave spontaneously without planned actions, or jeopardising their finances by not planning budgets, and initiate events which are not interpretable or predictable. They just approach ambiguous situations with clear visions, Hofstede (2001) highlights their open-minded approaches like coping strategies, willingness about information searching and innovative behaviours.

Uncertainty relates to searching for truth, hence it is worth to research the elements which have significant influence on its formulation and how to subsist against it.

2. METHODOLOGY
2.1. RESEARCH OBJECTIVE, MODEL, HYPOTHESIS

The theoretical part of this research consists of information about the studies have been conducted till today and conflicting opinions at certain points. Despite the number of researches, continuous development prevents to establish fundamental solution for the occurring barriers. The research's insight is about consideration of the influence of perceived risk, brand perception, digital literacy on the trust formation process and to test the moderation of uncertainty avoidance which leads to the intention of purchasing online. The research will be based on the Theory of Planned Behaviour, and will flow according to the model suggested below.
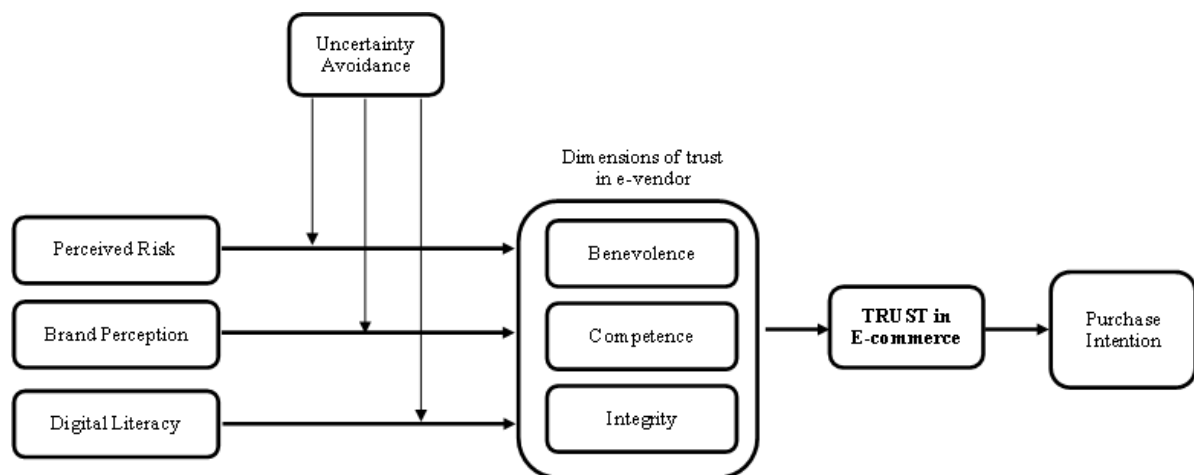

Figure 1. Research model

The created model consists of three independent, five dependent and one moderating variables. The main dependent variable of the research is Trust. The model's constructs will be manipulated by Perceived Risk, Brand Perception and Digital Literacy factors.

As has been pointed out, digital literacy is about consumers' competence in online product searching, subdue of all the payment methods and processes, handling information protection policies and so on. Briefly, having digital knowledge gives the capability of comprehending all the online purchasing processes, including place and timing of inserting card details and other necessary personal data. Considering these, it can be stated that accumulated trust-relevant knowledge may lead to higher levels of trust in turn. Therefore is trust of consumers influenced from having or not having digital literacy? Does having digital literacy positively influence on trust in online shopping in consumers' with high uncertainty avoidance?

Following hypothesis can be stated accordingly.

H1a. Customer perception about the e-vendor's benevolence is positively affected by digital literacy of consumers.

H1b. Customer perception about the e-vendor's integrity is positively affected by digital literacy of consumers.

H1c. Customer perception about the e-vendor's competence is positively affected by digital literacy of consumers.

H1d. Digital literacy of customers has no positive influence on trust perception in online shopping in consumers' with high uncertainty avoidance (GREECE).

Online shopping may have broader scope rather than serving online within the local market, and due to certain factors all the processes are being upgraded in order to eliminate the peoples' uncertainties. However, the theoretical analysis showed that risk perception of people sets emotional barriers during decision-making process, as consumers of online shops get less assurance of product quality, data security, also transaction safety and so on. All these increase the feeling of uncertainty which can lead to adverse consequences for the e-customers. Is consumers' trust influenced in one or another way from their risk perception? Considering that risk perception is strongly related with feeling of uncertainty, is it possible that trust of people with uncertainty acceptance is not influenced by it?

H2a. Risk perception of consumers' has a negative influence on consumer perception about integrity of e-vendors.

H2b. Risk perception of consumers' has a negative influence on consumer perception about benevolence of e-vendors.

H2c. Risk perception of consumers' has a negative influence on consumer perception about competence of e-vendors.

H2d. Trust perception of people with low uncertainty avoidance (DENMARK) is negatively influenced by risk perception.

Theory shows that in practice consumers' willing to trust can be dependent on their certain perceptions of brand. This means consumers can make judgements by using their past experience, successful or unsuccessful interactions by accumulating the knowledge they have. Based on the theory, it can be stated that knowledge obtained from successful interaction can lead to increase of trust in online shopping. Does positive brand perception have favourable relations with consumer trust? Are uncertainty acceptance people more likely to be influenced from positive brand perception?

Therefore, it can be reasonably hypothesized:

H3a. Favourable brand perception of consumers' about an e-store will positively influence in their perception about benevolence of the e-vendor.

H3b. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about integrity of the e-vendor.

H3c. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about competence of the e-vendor.

H3d. Positive brand perception about an e-store will positively affect low uncertainty avoidance (DENMARK) consumers' trust perception in online shopping.

Theoretical analysis showed that benevolence, integrity and competence are the preferred dimensions when trust in online purchasing is being studied. When the first preference of the vendor is the customers' welfare, and the company interests are the second focus of the company this ability is called benevolence. Consistency, reliability and honest behaviour of the company is being called integrity. The ability of company's fulfilment of promises which are made to customers is called competence. Theory supports the statement that these dimensions cooperatively contribute to consumer trust. Therefore, the following hypothesis can be stated:

H4a. The consumer perception about benevolence of an e-vendor positively influences trust perception of a customer.

H4b. The consumer perception about competence perception of an e-vendor positively influences trust perception of a customer.

H4c. The consumer perception about integrity perception of an e-vendor positively influences trust perception of a customer.

Theory defines trust in online context as interpretation of customers' confident expectation towards a potential situation of risk in which their vulnerability will not be misused. Therefore, following hypothesis can be stated:

H5. Trust in an e-vendor positively influences the intention of the consumer to purchase online.

2.2. DATA COLLECTION

Quantitative research method was proved to be one of the effective methods to be used during empirical study. This method is helpful to find out the approach and experience of the respondents and make a judgement which will be applied to bigger audience. One of the instruments used or quantitative research is survey which will be used for the primary data collection in this research. Questionnaires will be developed to conduct the survey online, as the method is feasible and practical.

The samples will be drawn from 2 different populations: people of Greece and Denmark, and the samples will have no effect on each other. Considering level of computer literacy and internet usage of the boomers, and active use of internet for almost all the transactions among GenZ, data will be collected among the millennials. In order to select the sampling size, 10 studies in scientific literature were compared. As a result of so-called comparative research method, 170 respondents from each country will be used and non-probability sampling method will be applied.

#	Research title	Sample size
1	Wijoseno, J. (2017). Perceived Factors Influencing Consumer Trust and Its Impact on Online Purchase Intention in Indonesia. *International Journal of Science and Research*, 2319-7064	126
2	Sadi, M.A., Al-Khalifah, A.M. (2012). Factors Influencing Trust in On-Line Shopping: A Case of Saudi Arabian Consumer Behaviour, *Journal of Emerging Trends in Economics and Management Science, 3(5), 517-522*	118
3	Baubonienė, Z., Gulevičiūtė, G. (2015). E-commerce Factors Influencing Consumers' Online Shopping Decision, *Social Technologies, 5(1), 74-81*	183
4	Kharel, B. (2018). Factors Influencing Online Brand Trust: Evidence from Online Buyers in Kathmandu Valley, *Journal of Business and Social Sciences Research, 3(1), 47-64*	200
5	Jarvenpaa, S.L., Tractinsky, N., Vitale, M. (2000). Consumer trust in an Internet store. *Information Technology and Management, 1, 45–71*	184
6	Jarvenpaa, S.L., Tractinsky, N., Saarinen, L. (1999). Consumer Trust in an Internet Store: a Cross-Cultural Validation. *Journal of Computer-Mediated Communication, 5(2), 1*	241

7	Walczuch, R., Lundgren, H. (2004). Psychological antecedents of institution-based consumer trust in e-retailing. *Information and Management, 42(1), 159-177*	149
8	Pavlou, P. A. (2014). Consumer Acceptance of Electronic Commerce: Integrating Trust and Risk with the Technology Acceptance Model, *International Journal of Electronic Commerce, 7(3), 101-134*	155
9	Eid, M. I. (2011). Determinants of E-commerce Customer Satisfaction, Trust, and Loyalty in Saudi Arabia, *Journal of Electronic Commerce Research*, 12(1)	235
10	Koufaris, M., Hampton-Sosa, W. (2002). Customer Trust Online: Examining the Role of the Experience with the Website,	111

2.3. DEVELOPING RESEARCH INSTRUMENT

Considering that there is no specific tool to measure trust, Likert scale will be used for the cross-cultural validation of the suggested model. Questionnaires will be developed in English, and might be translated into local language in case of necessity. The following scales will be used in different stages of this research:

1. **Likert scale** – The main part of the questionnaire consists of questions in which responders will specify their level of agreement/disagreement to a statement typically in five points: (1) Strongly disagree; (2) Disagree; (3) Neither agree nor disagree; (4) Agree; (5) Strongly agree.

2. **Nominal scale** – Certain preliminary and demographic questions in the questionnaire will use unique identifiers and two possible answers.

In order to have a certain e-vendor in mind while testing the variables, it would be helpful to carry out a research to determine brands which are perceived as most preferred local and global brand in both countries. However, it was decided not to focus on one vendor, but ask the respondents to keep their favourite e-vendor in mind while answering the questions.

The questionnaire will consist of three parts: Preliminary questions to define place of residence and shopping experience, questions to measure variables and demographic questions.

i.   Measuring Variables

Construct	Item	Alpha
Trust *Source:* Adapted from Gao, Y. et al (2010)	- Generally, online vendors are trustworthy. - I trust online vendors keep my best interests in mind. - Online vendors want to be known as ones who keep promises and commitments.	0.689

	- Online vendors will not always be honest with me. - I believe in the information that online vendors provide me. - Online vendors are genuinely concerned about me.	
Perceived Risk *Source:* Measure from Andrews et al., (2007), adapted from Jarvenpaa et al. (2000)	- I feel safe making purchases on the Internet using my credit card. - I feel safe giving my personal details to an online organization if requested. - Compared with other ways of making purchases, I think that using the Internet is more risky. - There is too much uncertainty associated with using the Internet to make purchases.	0.822
Brand perceptions *Source:* Adapted from Siamagka (2015)	- My favorite e-vendor helps me develop my identity and personality. - My favorite e-vendor is useful as they allow me to communicate with others. - In one way or another, familiar e-vendors help us define who we are. - I can see how people might have different favorite e-vendors to suit their different online identities.	0.74
Digital knowledge *Source:* Walczuch et al. (2001)	- I believe that e-retailers can without my knowledge obtain my name and address from Internet usage. - Third parties can without my knowledge obtain the information that I have given to an e-retailer. - I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet. - I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage. - I believe that e-retailers can without my knowledge obtain information about my surfing behavior.	N/A
Competence *Source:* Palvia (2009)	- I believe my favorite e-vendor has the ability to handle sales transactions on the Internet. - I believe my favorite e-vendor has sufficient expertise to do business on the Internet.	N/A*
Integrity *Source:* Palvia (2009)	- I believe my favorite e-vendor will not charge more for Internet shopping. - I believe my favorite e-vendor is honest to its customers. - I believe my favorite e-vendor acts sincerely in dealing with customers.	N/A*

	- I believe my favorite e-vendor will not overcharge me during sales transactions. - I believe my favorite e-vendor is truthful in its dealings with me. - I believe my favorite e-vendor would keep its commitments. - I believe my favorite e-vendor is genuine.	
Benevolence *Source:* Palvia (2009)	- I believe my favorite e-vendor would act in my best interest. - If I required help, I believe my favorite e-vendor would do its best to help me.	N/A*
Intention to Purchase *Source:* Palvia (2009)	- I would feel comfortable seeking product/service information from my favorite e-vendor. - I would feel comfortable receiving free product/service information from my favorite e-vendor. - I would feel comfortable providing information to my favorite e-vendor in order to receive customized service. - I would feel comfortable developing a valuable relationship with my favorite e-vendor.	0.805 0.701 0.740 0.808
N/A* - Benevolence, Integrity, Competence are grouped as Trust beliefs and alpha is equal to 0.96		

Questions were collected from different sources and Cronbach alpha is indicated where applicable, in order to show the internal consistency. According to Hulin et al. (2001), "a general accepted rule is that α of 0.6-0.7 indicates an acceptable level of reliability, and 0.8 or greater a very good level. However, values higher than 0.95 are not necessarily good, since they might be an indication of redundancy."

2.4. SCOPE OF RESEARCH

In order to test the moderating effect of uncertainty avoidance on the trust formation process, two countries with contrary indexes: Greece and Denmark are selected. Greece is ranked with 100 UA Index, however Denmark has only 23 UA Index. It would be also useful to look at the online shopping behaviours in these countries. [1]

Result of the survey conducted by the Greek E-commerce Association (2019) show that the rate of the online shopping is continuously increasing (See: Figure 2). Reported turnover for 2019 in Greece has reached 2% of GDP which is about 4 billion euros. The Association reports the continuous growth of the number of online shoppers up to 40% of 7 million internet users. 80% of these purchases happen at local online stores. Average annual expenditure per year per

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[1] https://www.hofstede-insights.com/country-comparison/denmark,greece/

person is estimated as 1300 EUR. Another research conducted by E-Commerce Laboratory of the Athens University of Economics and Business (ELTRUN) (2016) reports that despite the increased number of users, cash on delivery remains as the main payment method among shoppers. The Greek E-commerce Association also confirms this statement with the survey results which show that 30% of the respondents spend only 50% of their expenditure budget on purchase of products online. Researchers of ELTRUN (2016) relate the high level of cash on delivery with the fear of privacy violation and fraud. Besides the perceived privacy risk, people concern about the purchased product, its functionality, quality, return policy and so on.
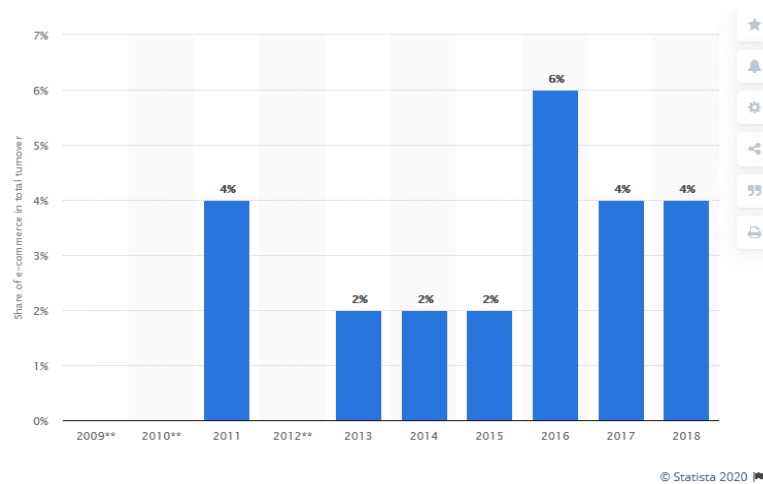

Figure 2. Share of e-commerce as a proportion of total turnover of enterprises* in Greece from 2009 to 2018. © Statista 2020
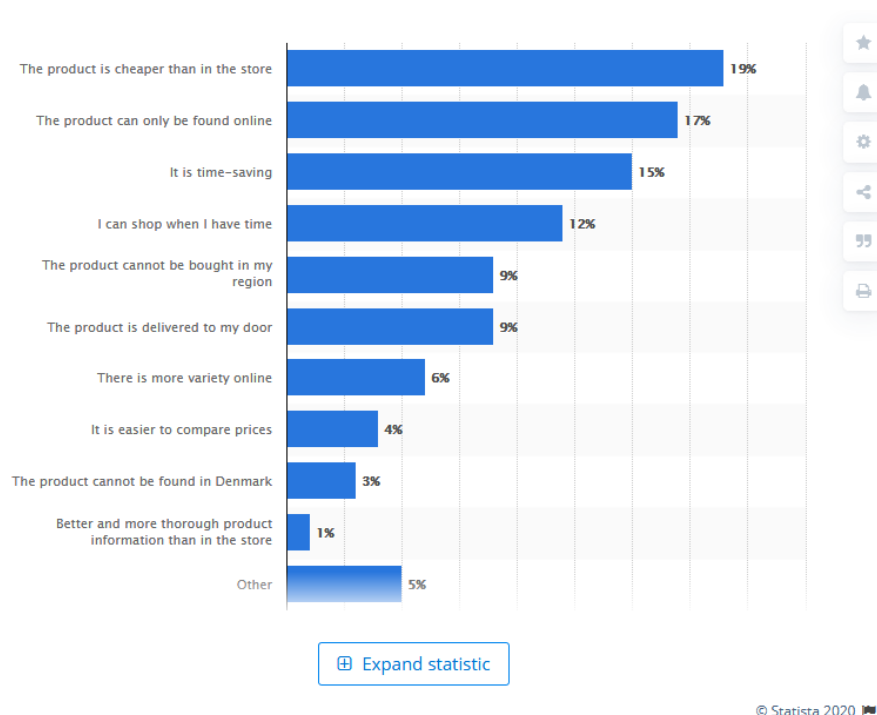
Figure 3. Reasons to shop online distribution in Denmark 2019. © Statista 2020

The mutual factor influencing to the e-shoppers of Denmark is the ease of use, as the most of respondents has reported to shop online to get cheaper prices, save time and delivery conditions (See: Figure 3), reports Statista (2020). The Nordea Trade Portal (2020) reports that current estimated number of e-commerce users in Denmark is 3.5 million. Average annual expenditure per year per person is estimated as 3500 USD. A study conducted by the PostNord Group (2012) highlighted the importance of third party assurance for users in card payment. Specifically, the users rely on certain providers which have good reputation.

3. DATA ANALYSIS

3.1. Descriptive Statistics

While conducting the survey, the same questionnaire was adapted in line with the place of residence in two templates and distributed to the respondents accordingly. In total, 189 responses from Danish respondents and 173 responses from Greek respondents were collected. After opting out the incomplete responses, 166 Danish and 173 Greek, in total 339 responses were used to conduct the analysis. Demographic details of the respondents are presented in the table below.

	Greece			Denmark		
	Respondent characteristics	Frequency	Percent	Respondent characteristics	Frequency	Percent
Gender	*Female*	72	41.6%	*Female*	65	39.2%
	Male	101	58.4%	*Male*	101	60.8%
Income level	*Less than 400 €*	0	0	*Less than 400 €*	3	1.8%
	401 − 700 €	2	1.2%	*401 − 700 €*	5	3%
	701 − 1000 €	1	0.6%	*701 − 1000 €*	5	3%
	1001 − 1300 €	60	34.7%	*1001 − 1300 €*	25	15.1%
	More than 1300 €	110	63.6%	*More than 1300 €*	128	77.1%
Age group	*18-24*	3	1.7%	*18-24*	10	6%
	25-34	153	88.4%	*25-34*	132	79.5%
	35-44	16	9.2%	*35-44*	20	12%
	45-54	0	0	*45-54*	1	0.6%
	Over 55	1	0.6%	*Over 55*	3	1.8%
Education level	*High school*	3	1.7%	*High school*	5	3%
	Graduate education	6	3.5%	*Graduate education*	15	9%
	Some college	16	9.2%	*Some college*	26	15.7%
	Bachelor's degree	111	64.2%	*Bachelor's degree*	73	44%
	Master's degree	37	21.4%	*Master's degree*	47	28.3%
Total		**173**	100%		**166**	100%

3.2. RELIABILITY ANALYSIS
3.2.1. DANISH SAMPLE

As a first step of the data analysis, it is necessary to test the reliability of the scales. All the used scales are adapted from various studies that evinced to be reliable. As the scales were tailored specifically for this study, changed in line with the requirements, it is necessary to redo the reliability analysis. While doing the analysis, some of the items were removed from the scale in order to get higher Cronbach's alpha score referring to "two of the items did not discriminate understanding of the deep structure as intended, reducing the reliability statistic (Alpha) for the test. We discarded these two items. The remaining four post-test questions…were fairly reliable, $\alpha = 0.70$" (Shemwell, Chase, & Schwartz, 2015, p. 68).

Table 1. Reliability of General Trust scale.

Scale	Cronbach's Alpha
DQ1a. I believe in the information that online vendors provide me.	0.709
DQ1b. Online vendors are genuinely concerned about me.	

Initially, the scale consisted of 6 items, however the result of reliability analysis was 0.696 which is less reliable. After testing all the items, it was decided to delete the first 4 items in order to achieve a higher Cronbach's alpha. The result of analysis for the last 2 items showed 0.709 Cronbach's alpha (see: Table 1).

Table 2. Reliability of Risk Perception scale.

Scale	Cronbach's Alpha
DQ2a. There is too much uncertainty associated with using the Internet to make purchases.	0,796
DQ2b. Compared with other ways of making purchases, I think that using the Internet is more risky.	

Firstly, the scale consisted of 4 items, however the result of reliability analysis was 0.313 which is less reliable. After testing all the items, it was decided to delete the first and last items in order to achieve a higher Cronbach's alpha. The result of analysis for the second and third items showed 0.796 Cronbach's alpha (see: Table 2).

Table 3. Reliability of Digital Literacy scale.

Scale	Cronbach's Alpha
DQ3a. I believe that e-retailers can without my knowledge obtain information about my surfing behavior.	0.950
DQ3b. I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage.	
DQ3c. I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet.	
DQ3d. Third parties can without my knowledge obtain the information that I have given to an e-retailer.	
DQ3e. I believe that e-retailers can without my knowledge obtain my name and address from Internet usage.	

The result of analysis for the all the items showed 0.950 Cronbach's alpha (see: Table 3).

Table 4. Reliability of Brand Perception scale.

Scale	Cronbach's Alpha
DQ4a. In one way or another, familiar e-vendors help us define who we are.	0.869
DQ4b. My favorite e-vendor helps me develop my identity and personality.	

Initially, the scale consisted of 4 items, however the result of reliability analysis was 0.744 which is acceptable but less reliable. After testing all the items, it was decided to delete the first and third items in order to achieve a higher Cronbach's alpha. The result of analysis for the second and fourth items showed 0.869 Cronbach's alpha (see: Table 4).

Table 5. Reliability of Competence scale.

Scale	Cronbach's Alpha
DQ5a. I believe my favorite e-vendor has sufficient expertise to do business on the Internet.	0.953
DQ5b. I believe my favorite e-vendor has the ability to handle sales transactions on the Internet.	

The result of analysis for the all the items showed 0.953 Cronbach's alpha (see: Table 5).

Table 6. Reliability of Integrity scale.

Scale	Cronbach's Alpha
DQ6a. I believe my favorite e-vendor is genuine.	0.931
DQ6b. I believe my favorite e-vendor would keep its commitments.	
DQ6c. I believe my favorite e-vendor is truthful in its dealings with me.	
DQ6d. I believe my favorite e-vendor will not overcharge me during sales transactions.	
DQ6e. I believe my favorite e-vendor acts sincerely in dealing with customers.	
DQ6f. I believe my favorite e-vendor is honest to its customers.	
DQ6g. I believe my favorite e-vendor will not charge more for Internet shopping.	

The result of analysis for the all the items showed 0.931 Cronbach's alpha (see: Table 6).

Table 7. Reliability of Benevolence scale.

Scale	Cronbach's Alpha
DQ7a. I believe my favorite e-vendor would act in my best interest.	0.854
DQ7b. If I required help, I believe my favorite e-vendor would do its best to help me.	

The result of analysis for the all the items showed 0.854 Cronbach's alpha (see: Table 7) which is a reliable indicator.

Table 8. Reliability of Intention scale.

Scale	Cronbach's Alpha
DQ8a. I would feel comfortable seeking product/service information from my favorite e-vendor.	0.905
DQ8b. I would feel comfortable receiving free product/service information from my favorite e-vendor.	
DQ8c. I would feel comfortable providing information to my favorite e-vendor in order to receive customized service.	
DQ8d. I would feel comfortable seeking product/service information from my favorite e-vendor.	

The result of analysis for the all the items showed 0.905 Cronbach's alpha (see: Table 8).

3.2.2. GREEK SAMPLE

Table 9. Reliability of General Trust scale.

Scale	Cronbach's Alpha
GQ1a. I believe in the information that online vendors provide me.	0.812
GQ1b. Online vendors are genuinely concerned about me.	

Initially, the scale consisted of 6 items, however the result of reliability analysis was 0.650 which is less reliable. After testing all the items, it was decided to delete the first 4 items in order to achieve a higher Cronbach's alpha. The result of analysis for the last 2 items showed 0.812 Cronbach's alpha (see: Table 9).

Table 10. Reliability of Risk Perception scale.

Scale	Cronbach's Alpha
GQ2a. There is too much uncertainty associated with using the Internet to make purchases.	0,724
GQ2b. Compared with other ways of making purchases, I think that using the Internet is more risky.	

Firstly, the scale consisted of 4 items, however the result of reliability analysis was 0.388 which is not reliable. After testing all the items, it was decided to delete the first and last items in order to achieve a higher Cronbach's alpha. The result of analysis for the second and third items showed 0.724 Cronbach's alpha (see: Table 10).

Table 11. Reliability of Digital Literacy scale.

Scale	Cronbach's Alpha
GQ3a. I believe that e-retailers can without my knowledge obtain information about my surfing behavior.	0.852
GQ3b. I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage.	
GQ3c. I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet.	
GQ3d. Third parties can without my knowledge obtain the information that I have given to an e-retailer.	

Scale	Cronbach's Alpha
GQ3e. I believe that e-retailers can without my knowledge obtain my name and address from Internet usage.	

The result of analysis for the all the items showed 0.852 Cronbach's alpha (see: Table 11).

Table 12. Reliability of Brand Perception scale.

Scale	Cronbach's Alpha
GQ4a. In one way or another, familiar e-vendors help us define who we are.	0.869
GQ4b. My favorite e-vendor helps me develop my identity and personality.	

The result of analysis for the all the items showed 0.869 Cronbach's alpha (see: Table 12).

Table 13. Reliability of Competence scale.

Scale	Cronbach's Alpha
GQ5a. I believe my favorite e-vendor has sufficient expertise to do business on the Internet.	0.631
GQ5b. I believe my favorite e-vendor has the ability to handle sales transactions on the Internet.	

The result of analysis for the all the items showed 0.631 Cronbach's alpha (see: Table 13).

Table 14. Reliability of Integrity scale.

Scale	Cronbach's Alpha
GQ6a. I believe my favorite e-vendor will not overcharge me during sales transactions.	0.796
GQ6b. I believe my favorite e-vendor acts sincerely in dealing with customers.	

The result of analysis for the all the items showed 0.780 Cronbach's alpha. It was possible to achieve a slightly higher score by deleting all the items except 4 and 5 as a result Cronbach's alpha became 0.796 (see: Table 14).

Table 15. Reliability of Benevolence scale.

Scale	Cronbach's Alpha
GQ7a. I believe my favorite e-vendor would act in my best interest.	0.658

GQ7b. If I required help, I believe my favorite e-vendor would do its best to help me.	

The result of analysis for the all the items showed 0.658 Cronbach's alpha (see: Table 15) which is acceptable.

Table 16. Reliability of Intention scale.

Scale	Cronbach's Alpha
GQ8a. I would feel comfortable providing information to my favorite e-vendor in order to receive customized service.	0.684
GQ8b. I would feel comfortable seeking product/service information from my favorite e-vendor.	

The result of analysis for the all the items showed 0.524, by deleting all the items except third and fourth, a slight change 0.684 Cronbach's alpha was achieved (see: Table 16).

3.3. TESTING HYPOTHESIS
3.3.1. DANISH SAMPLE

H1a. Customer perception about the e-vendor's *benevolence* is positively affected by *digital literacy* of consumers.

The result of Pearson test shows that there is negative correlation between the customer's benevolence perception and competence of e-vendors, with a value of Pearson R=-0.238 and p=0.002. The result of regression was significant, ANOVA shows that F (1) = 9.843 and p=0.002. R Square=0.057 that means digital literacy is 5.7% associated with benevolence of e-vendors. Besides, Digital literacy is t=-3.137 with p=0.002. H1a is accepted.

Correlations

		Benevolence	Digital literacy
Benevolence	Pearson Correlation	1	-.238
	Sig. (2-tailed)		.002
	N	166	166
Digital literacy	Pearson Correlation	-.238	1
	Sig. (2-tailed)	.002	
	N	166	166

Table 1. Pearson Correlation Matrix

H1b. Customer perception about the e-vendor's integrity is positively affected by digital literacy of consumers.

The result of Pearson test shows that there is no correlation between the customer's integrity perception and digital literacy, as the value of Pearson R=-0.131 and p=0.091. H1b is rejected.

Correlations

		Integrity	Digital literacy
Integrity	Pearson Correlation	1	-.131
	Sig. (2-tailed)		.091
	N	166	166
Digital literacy	Pearson Correlation	-.131	1
	Sig. (2-tailed)	.091	
	N	166	166

H1c. Customer perception about the e-vendor's competence is positively affected by digital literacy of consumers.

The result of Pearson test shows that there is no correlation between the customer's competence perception and digital literacy, as the value of Pearson R=0.052 and p=0.508. H1c is rejected.

Correlations

		Competence	Digital literacy
Competence	Pearson Correlation	1	.052
	Sig. (2-tailed)		.508
	N	166	166
Digital literacy	Pearson Correlation	.052	1
	Sig. (2-tailed)	.508	
	N	166	166

H2a. Risk perception of consumers' has a negative influence on consumer perception about integrity of e-vendors.

The result of Pearson test shows that there is no correlation between the customer's integrity perception and risk perception, as the value of Pearson R=-0.130 and p=0.095. H2a is rejected.

Correlations

		Integrity of e-vendors	Risk perception
Integrity of e-vendors	Pearson Correlation	1	-.130
	Sig. (2-tailed)		.095
	N	166	166
Risk perception	Pearson Correlation	-.130	1
	Sig. (2-tailed)	.095	
	N	166	166

H2b. Risk perception of consumers' has a negative influence on consumer perception about benevolence of e-vendors.

The result of Pearson test shows that there is negative correlation between the customer's risk perception and benevolence of e-vendors, with a value of Pearson R=-0.194 and p=0.012. The

result of regression was significant, ANOVA shows that F (1) = 6.422 and p=0.012. R Square=0.038 that means Risk perception is 3.8% associated with benevolence of e-vendors. Besides, Risk perception is t=-2.534 with p=0.012.

Correlations		Benevolence of e-vendors	Risk perception
Benevolence of e-vendors	Pearson Correlation	1	-.194
	Sig. (2-tailed)		.012
	N	166	166
Risk perception	Pearson Correlation	-.194	1
	Sig. (2-tailed)	.012	
	N	166	166

H2c. Risk perception of consumers' has a negative influence on consumer perception about competence of e-vendors.

The result of Pearson test shows that there is no correlation between the customer's competence perception and risk perception, as the value of Pearson R=-0.059 and p=0.451. H2c is rejected.

Correlations		Competence of e-vendors	Risk perception
Competence of e-vendors	Pearson Correlation	1	-.059
	Sig. (2-tailed)		.451
	N	166	166
Risk perception	Pearson Correlation	-.059	1
	Sig. (2-tailed)	.451	
	N	166	166

H2d. Trust perception of people with low uncertainty avoidance (DENMARK) is negatively influenced by risk perception.

The result of Pearson test shows that there is no correlation between the customer's trust perception and risk perception, as the value of Pearson R=-0.066 and p=0.395. H2d is rejected.

Correlations		Risk perception	Trust perception
Risk perception	Pearson Correlation	1	-.066
	Sig. (2-tailed)		.395

	N	166	166
Trust perception	Pearson Correlation	-.066	1
	Sig. (2-tailed)	.395	
	N	166	166

H3a. Favourable brand perception of consumers' about an e-store will positively influence in their perception about benevolence of the e-vendor.

The result of Pearson test shows that there is significant correlation between the customer's brand perception and benevolence of e-vendors, with a value of Pearson $R=0.235$ and $p=0.002$. The result of regression was significant, ANOVA shows that $F(1) = 9.586$ and $p=0.002$. R Square=0.055 that means brand perception is 5.5% associated with benevolence of e-vendors. Besides, Brand perception is $t=19.788$ with $p<0.001$.

Correlations		Benevolence of e-vendors	Brand perception
Benevolence of e-vendors	Pearson Correlation	1	.235
	Sig. (2-tailed)		.002
	N	166	166
Brand perception	Pearson Correlation	.235	1
	Sig. (2-tailed)	.002	
	N	166	166

H3b. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about integrity of the e-vendor.

The result of Pearson test shows that there is significant correlation between the customer's brand perception and integrity of e-vendors, with a value of Pearson $R=0.183$ and $p=0.019$. The result of regression was significant, ANOVA shows that $F(1) = 5.656$ and $p=0.019$. R Square=0.033 that means brand perception is 3.3% associated with integrity of e-vendors. Besides, Brand perception is $t=2.378$ with $p=0.019$.

Correlations		Integrity of e-vendors	Brand perception
Integrity of e-vendors	Pearson Correlation	1	.183
	Sig. (2-tailed)		.019
	N	166	166
Brand perception	Pearson Correlation	.183	1
	Sig. (2-tailed)	.019	
	N	166	166

H3c. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about competence of the e-vendor.

The result of Pearson test shows that there is no correlation between the customer's brand perception and competence, as the value of Pearson R=0.146 and p=0.061. H3c is rejected.

Correlations		Competence of e-vendors	Brand perception
Competence of e-vendors	Pearson Correlation	1	.146
	Sig. (2-tailed)		.061
	N	166	166
Brand perception	Pearson Correlation	.146	1
	Sig. (2-tailed)	.061	
	N	166	166

H3d. Positive brand perception about an e-store will positively affect low uncertainty avoidance (DENMARK) consumers' trust perception in online shopping.

The result of Pearson test shows that there is significant correlation between the customer's brand perception and integrity of e-vendors, with a value of Pearson R=0.250 and p=0.001. The result of regression was significant, ANOVA shows that F (1) = 10.939 and p=0.001. R Square=0.063 that means brand perception is 6.3% associated with trust perception. Besides, Brand perception is t=3.307 with p=0.001.

Correlations		Competence of e-vendors	Brand perception
Trust perception	Pearson Correlation	1	.250
	Sig. (2-tailed)		.001
	N	166	166
Brand perception	Pearson Correlation	.250	1
	Sig. (2-tailed)	.001	
	N	166	166

H4a. The consumer perception about benevolence of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is significant correlation between the customer's brand perception and integrity of e-vendors, with a value of Pearson R=0.591 and p=0.001. The result of regression was significant, ANOVA shows that F (1) = 87.954 and p=0.001. R Square=0.349 that means trust perception is 34.9% associated with benevolence of e-vendors. Besides, Trust perception is t=9.378 with p=0.001.

Correlations			
		Benevolence of e-vendors	**Trust perception**
Benevolence of e-vendors	Pearson Correlation	1	.591
	Sig. (2-tailed)		.001
	N	166	166
Trust perception	Pearson Correlation	.591	1
	Sig. (2-tailed)	<.001	
	N	166	166

H4b. The consumer perception about competence perception of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is no correlation between the customer's trust perception and competence, as the value of Pearson R=-0.109 and p=0.163. H4b is rejected.

Correlations			
		Competence of e-vendors	**Trust perception**
Competence of e-vendors	Pearson Correlation	1	-.109
	Sig. (2-tailed)		.163
	N	166	166
Trust perception	Pearson Correlation	-.109	1
	Sig. (2-tailed)	.163	
	N	166	166

H4c. The consumer perception about integrity perception of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is significant correlation between the customer's brand perception and integrity of e-vendors, with a value of Pearson R=0.384 and p<0.001. The result of regression was significant, ANOVA shows that F (1) =28.341 and p=0.001. R Square=0.147 that means trust perception is 14.7% associated with benevolence of e-vendors. Besides, Integrity is t=5.324 with p=0.001.

Correlations		
	Integrity of e-vendors	**Trust perception**
Integrity of e-vendors	Pearson Correlation	1	.384
	Sig. (2-tailed)		<.001

	N	166	166
Trust perception	Pearson Correlation	.384	1
	Sig. (2-tailed)	<.001	
	N	166	166

H5. Trust in an e-vendor positively influences the intention of the consumer to purchase online.

The result of Pearson test shows that there is significant correlation between the customer's intention to purchase and trust perception, with a value of Pearson R=0.325 and p<0.001. The result of regression was significant, ANOVA shows that F (1) =19.421 and p=0.001. R Square=0.106 that means intention is 10.6% associated with trust perception. Besides, Trust perception is t=4.407 with p=0.001.

Correlations

		Intention	Trust perception
Intention	Pearson Correlation	1	0.325
	Sig. (2-tailed)		<0.001
	N	166	166
Trust perception	Pearson Correlation	0.325	1
	Sig. (2-tailed)	<0.001	
	N	166	166

3.3.2. GREEK SAMPLE

H1a. Customer perception about the e-vendor's *benevolence* is positively affected by *digital literacy* of consumers.

As a first step, it is necessary to check correlation between the predictor and the dependent variables which will be proceeded testing the hypothesis with the help of linear regression analysis. Pearson Correlation Matrix result (see: Table 1) shows that H1a is rejected. Due to the significance level (p=0.307) there is no significant correlation between Benevolence of the e-vendor and Digital literacy of the customers as Pearson R=0.078. Hence, the statement suggested by Ou et al. (2014) contradicts with the result of this analysis, however the result coincides with the result of another study by Solove (2007).

Correlations

		Benevolence	Digital literacy
Benevolence	Pearson Correlation	1	.078
	Sig. (2-tailed)		.307
	N	173	173
Digital literacy	Pearson Correlation	.078	1
	Sig. (2-tailed)	.307	
	N	173	173

Table 1. Correlation between Digital literacy and Benevolence.

H1b. Customer perception about the e-vendor's integrity is positively affected by digital literacy of consumers.

The result of Pearson test shows that there is correlation between the customer's perception about e-vendor's integrity and digital literacy, with a value of Pearson R=0.324 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 20.078 and p<0.001. R Square=0.105 that means perception about Integrity is 10.5% associated with Digital literacy. Besides, Digital literacy t=4.481 with p<0.001. H1b is accepted and is in line with the study result of Leibermann and Stashevsky (2002).

Correlations

		Integrity	Digital literacy
Integrity	Pearson Correlation	1	.324
	Sig. (2-tailed)		<.001
	N	173	173
Digital literacy	Pearson Correlation	.324	1
	Sig. (2-tailed)	<.001	
	N	173	173

H1c. Customer perception about the e-vendor's competence is positively affected by digital literacy of consumers.

The result of Pearson test shows that there is correlation between the customer's perception about e-vendor's Competence and Digital literacy, with a value of Pearson R=0.245 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 10.906 and p<0.001. R Square=0.060 that means perception about Competence is 6% associated with Digital literacy. Besides, Digital literacy t=13.012 with p<0.001. H1b is accepted.

Correlations

		Competence	Digital literacy
Competence	Pearson Correlation	1	.245
	Sig. (2-tailed)		.001
	N		173
Digital literacy	Pearson Correlation	.245	1
	Sig. (2-tailed)	.001	
	N	173	173

H1d. Digital literacy of customers has no positive influence on trust perception in online shopping in consumers' with high uncertainty avoidance (GREECE).

The result of Pearson test shows that with a value of Pearson R=0.173 and p<0.699, there is no significant correlation between Trust perception about the e-vendor and Digital literacy of the customers. H1d is rejected.

Correlations

		Trust perception	Digital literacy
Trust perception	Pearson Correlation	1	.030
	Sig. (2-tailed)		.699
	N	173	173
Digital literacy	Pearson Correlation	.030	1

		Sig. (2-tailed)	.699	
		N	173	173

H2a. Risk perception of consumers' has a negative influence on consumer perception about integrity of e-vendors.

The result of Pearson test shows that there is correlation between the customer's risk perception and Integrity of e-vendors, with a value of Pearson R=0.173 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 14.190 and p<0.001. R Square=0.077 that means risk perception is 7.7% associated with Integrity of e-vendors. Besides, Risk perception t=3.767 with p<0.001. H2a is accepted.

Correlations		Integrity of e-vendors	Risk perception
Integrity of e-vendors	Pearson Correlation	1	.277
	Sig. (2-tailed)		<.001
	N	173	173
Risk perception	Pearson Correlation	.277	1
	Sig. (2-tailed)	<.001	
	N	173	173

H2b. Risk perception of consumers' has a negative influence on consumer perception about benevolence of e-vendors.

The result of Pearson test shows that with a value of Pearson R=-0.035 and p<0.645, there is no significant correlation between risk perception of customers and benevolence of e-vendors. H2b is rejected.

Correlations		Benevolence of e-vendors	Risk perception
Benevolence of e-vendors	Pearson Correlation	1	-.035
	Sig. (2-tailed)		.645
	N	173	173
Risk perception	Pearson Correlation	-.035	1
	Sig. (2-tailed)	.645	
	N	173	173

H2c. Risk perception of consumers' has a negative influence on consumer perception about competence of e-vendors.

The result of Pearson test shows that with a value of Pearson R=-0.137 and p<0.073, there is no significant correlation between risk perception of customers and integrity of e-vendors. H2c is rejected.

Correlations

		Competence of e-vendors	Risk perception
Competence of e-vendors	Pearson Correlation	1	.137
	Sig. (2-tailed)		.073
	N	173	173
Risk perception	Pearson Correlation	.137	1
	Sig. (2-tailed)	.073	
	N	173	173

H3a. Favourable brand perception of consumers' about an e-store will positively influence in their perception about benevolence of the e-vendor.

The result of Pearson test shows that there is correlation between the customer's brand perception and benevolence of e-vendors, with a value of Pearson R=0.266 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 0.213 and p<0.001. R Square=0.001 that means brand perception is not associated with benevolence of e-vendors. Besides, Brand perception t=16,927 with p<0.001. H3a is rejected.

Correlations

		Benevolence of e-vendors	Brand perception
Benevolence of e-vendors	Pearson Correlation	1	.266
	Sig. (2-tailed)		<.001
	N	173	173
Brand perception	Pearson Correlation	.266	1
	Sig. (2-tailed)	<.001	
	N	173	173

H3b. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about integrity of the e-vendor.

The result of Pearson test shows that there is correlation between the customer's brand perception and integrity of e-vendors, with a value of Pearson R=0.248 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 11.205 and p<0.001. R Square=0.061 that means brand perception is 6.1% associated with integrity of e-vendors. Besides, Brand perception t=16,927 with p<0.001. H3b is approved.

Correlations

		Integrity of e-vendors	Brand perception
Integrity of e-vendors	Pearson Correlation	1	.248
	Sig. (2-tailed)		.001
	N	173	173
Brand perception	Pearson Correlation	.248	1
	Sig. (2-tailed)	.001	
	N	173	173

H3c. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about competence of the e-vendor.

The result of Pearson test shows that there is correlation between the customer's brand perception and competence of e-vendors, with a value of Pearson R=0.318 and p<0.001. The result of regression was significant, ANOVA shows that F (1) = 19.261 and p<0.001. R Square=0.101 that means brand perception is 1% associated with competence of e-vendors. Besides, Brand perception t=10.250 with p<0.001. H3c is approved.

Correlations

		Competence of e-vendors	Brand perception
Competence of e-vendors	Pearson Correlation	1	.318
	Sig. (2-tailed)		<.001
	N	173	173
Brand perception	Pearson Correlation	.318	1
	Sig. (2-tailed)	<.001	
	N	173	173

H4a. The consumer perception about benevolence of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is correlation between the customer's trust perception and benevolence of e-vendors, with a value of Pearson R=0.237 and p=0.002. The result of regression was significant, ANOVA shows that F (1) = 10.214 and p=0.002. R Square=0.056 that means trust perception is 5.6% associated with benevolence of e-vendors. Besides, Trust perception t=3.196 with p=0.002.

Correlations

		Benevolence of e-vendors	Trust perception
Benevolence of e-vendors	Pearson Correlation	1	.237
	Sig. (2-tailed)		.002
	N	173	173
Trust perception	Pearson Correlation	.237	1
	Sig. (2-tailed)	.002	
	N	173	173

H4b. The consumer perception about competence perception of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is correlation between the customer's trust perception and competence of e-vendors, with a value of Pearson R=0.152 and p=0.047. The result of regression was significant, ANOVA shows that F (1) = 4.021 and p=0.047. R Square=0.023 that means trust perception is 2.3% associated with benevolence of e-vendors. Besides, Trust perception t=2.005 with p=0.047.

Correlations

		Competence of e-vendors	Trust perception
Competence of e-vendors	Pearson Correlation	1	.152
	Sig. (2-tailed)		.047
	N	173	173
Trust perception	Pearson Correlation	.152	1
	Sig. (2-tailed)	.047	
	N	173	173

H4c. The consumer perception about integrity perception of an e-vendor positively influences trust perception of a customer.

The result of Pearson test shows that there is correlation between the customer's trust perception and integrity of e-vendors, with a value of Pearson R=0.247 and p=0.001. The result of regression was significant, ANOVA shows that F (1) = 4.938 and p=0.028. R Square=0.028 that means trust perception is 2.8% associated with integrity of e-vendors. Besides, Trust perception t=2.222 with p=0.028.

Correlations

		Integrity of e-vendors	Trust perception
Integrity of e-vendors	Pearson Correlation	1	.247
	Sig. (2-tailed)		.001
	N	173	173
Trust perception	Pearson Correlation	.247	1
	Sig. (2-tailed)	.001	
	N	173	173

H5. Trust in an e-vendor positively influences the intention of the consumer to purchase online.

The result of Pearson test shows that there is correlation between the customer's trust perception and integrity of e-vendors, with a value of Pearson R=0.297 and p=0.001. The result of regression was significant, ANOVA shows that F (1) = 16.503 and p<0.001. R Square=0.088 that means intention is 8.8% associated with trust perception. Besides, Trust perception t=4.062 with p=0.001.

Correlations		Integrity of e-vendors	Trust perception
Integrity of e-vendors	Pearson Correlation	1	.297
	Sig. (2-tailed)		<.001
	N	173	173
Trust perception	Pearson Correlation	.297	1
	Sig. (2-tailed)	<.001	
	N	173	173

4. SUMMARY OF THE RESULTS

Previously, it was stated in the research that with the refinements in technology vendors have started to move their businesses to the online environment. With this regard, it is necessary to consider not only local customers, but also the cultural factors which help to understand international customers. Studies on consumer behaviour in international context have drawn attention to cultural sensitivity (Petersen et al., 2015) as they respond to conducted marketing campaigns differently depending on their culture (Song et al., 2017).

The result of this study will help to understand if there is a difference between results of countries with different cultural backgrounds. All the suggested hypothesis were tested accordingly and the results are introduced in the table below.

Hypothesis	**Greece**	**Denmark**
H1a. Customer perception about the e-vendor's benevolence is positively affected by digital literacy of consumers.	Accepted	Accepted
H1b. Customer perception about the e-vendor's integrity is positively affected by digital literacy of consumers.	Accepted	Rejected
H1c. Customer perception about the e-vendor's competence is positively affected by digital literacy of consumers.	Accepted	Rejected
H1d. Digital literacy of customers has no positive influence on trust perception in online shopping in consumers' with high uncertainty avoidance (GREECE).	Rejected	-
H2a. Risk perception of consumers' has a negative influence on consumer perception about integrity of e-vendors.	Accepted	Rejected
H2b. Risk perception of consumers' has a negative influence on consumer perception about benevolence of e-vendors.	Rejected	Rejected
H2c. Risk perception of consumers' has a negative influence on consumer perception about competence of e-vendors.	Rejected	Accepted
H2d. Trust perception of people with low uncertainty avoidance (DENMARK) is influenced from risk perception.	-	Rejected
H3a. Favourable brand perception of consumers' about an e-store will positively influence in their perception about benevolence of the e-vendor.	Accepted	Accepted

H3b. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about integrity of the e-vendor.	Accepted	Accepted
H3c. Favourable brand perception of consumers' about an e-store will positively influence in consumer perception about competence of the e-vendor.	Accepted	Rejected
H3d. Positive brand perception about an e-store will positively affect low uncertainty avoidance (DENMARK) consumers' trust perception in online shopping.	-	Accepted
H4a. The consumer perception about benevolence of an e-vendor positively influences trust perception of a customer.	Accepted	Accepted
H4b. The consumer perception about competence perception of an e-vendor positively influences trust perception of a customer.	Accepted	Rejected
H4c. The consumer perception about integrity perception of an e-vendor positively influences trust perception of a customer.	Accepted	Accepted
H5. Trust in an e-vendor positively influences the intention of the consumer to purchase online.	Accepted	Accepted

In order to see if there is a difference between intention of the consumers from 2 countries to purchase online, independent sample T test was applied. The results of all the applied T tests are presented in the table below:

C	Finding	Mean	p-value	t-value	2-tail. Sig.
Greece	There is no significant difference in **intentions** of the consumers in two countries to purchase online.	4.0828	0.148	4.007	<0.001
Denmark		3.8757			
Greece	There is no significant difference in **Trust in e-commerce** of the consumers in two countries to purchase online.	3.6879	<.001	1.746	0.082
Denmark		3.8072			

Greece	There is no significant difference in **Benevolence** perception of the consumers in two countries to purchase online.	3.8988	0.107	0.421	0.674
Denmark		3.9247			
Greece	There is significant difference in **Digital literacy knowledge** of the consumers in two countries to purchase online.	3.7919	<0.001	-9.402	<0.001
Denmark		2.8337			
Greece	There is significant difference in **Integrity perception** of the consumers in two countries to purchase online.	3.7197	<0.001	5.666	<0.001
Denmark		4.0569			

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Annex 1. Questionnaire

1) Were you born or currently live in Denmark/Greece?

   Yes ☐   No ☐

2) Do you have a favourite online store?

   Yes ☐   No ☐

Note: This question helps provide focus for the responses. The aim is to aid the informant into providing responses about a particular store.

ii.   Demographic Characteristics

1. Gender

Female ☐   Male ☐

2. Age
    - Less than 18
    - 18-25
    - 26-35
    - 36-45
    - 46-55
    - More than 55

12. Your average individual income per month
    - Less than 400 €
    - 401 – 700 €
    - 701 – 1000 €
    - 1001 – 1300 €
    - More than 1300 €

13. Your education

- Not completed high school
- High school
- Graduate education
- Some college
- Bachelor's degree
- Master's degree
- Other

Factors influencing trust in online shopping: A Danish Consumer's Perspective

I'm a university student doing a survey on factors influencing trust in online shopping. This research aims to examine the factors that influence consumers' trust perception to do online shopping in Denmark.
Information given will be strictly confidential and will only be used for academic purposes. Your cooperation in providing information will be highly appreciated. Please put a tick and fill in where applicable.

* Required

Were you born or currently live in Denmark? *

○ Yes

○ No

Do you have a favorite e-vendor? *

○ Yes

○ No

While answering further questions, please have in mind your favorite e-vendor which you were thinking about while answering previous question.

55

Trust is very valuable while purchasing online. Please let us know, how much you trust your favorite e-vendor. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
Generally, online vendors are trustworthy.	○	○	○	○	○
I trust online vendors keep my best interests in mind.	○	○	○	○	○
Online vendors want to be known as ones who keep promises and commitments.	○	○	○	○	○
Online vendors will not always be honest with me.	○	○	○	○	○
I believe in the information that online vendors provide me.	○	○	○	○	○
Online vendors are genuinely concerned about me.	○	○	○	○	○

56

While purchasing online we need to accept certain risks. Please let us know, how risk-free you are feeling while purchasing on your favorite online store. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I feel safe making purchases on the Internet using my credit card.	○	○	○	○	○
There is too much uncertainty associated with using the Internet to make purchases.	○	○	○	○	○
Compared with other ways of making purchases, I think that using the Internet is more risky.	○	○	○	○	○
I feel safe giving my personal details to an online organization if requested.	○	○	○	○	○

57

Digital literacy has immense influence on the online shopping behavior. Please help us to find out its role in shopping from your favorite e-vendor. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I believe that e-retailers can without my knowledge obtain information about my surfing behavior.	◯	◯	◯	◯	◯
I believe that e-retailers can without my knowledge obtain my e-mail address from Internet usage.	◯	◯	◯	◯	◯
I believe that e-retailers can without my knowledge obtain my name and address from buying on the Internet.	◯	◯	◯	◯	◯
Third parties can without my knowledge obtain the information that I have given to an e-retailer.	◯	◯	◯	◯	◯
I believe that e-retailers can without my	◯	◯	◯	◯	◯

knowledge obtain my name and address from Internet usage.					
I can see how people might have different favorite e-vendors to suit their different online identities.	◯	◯	◯	◯	◯
In one way or another, familiar e-vendors help us define who we are.	◯	◯	◯	◯	◯
My favorite e-vendor is useful as they allow me to communicate with others.	◯	◯	◯	◯	◯
My favorite e-vendor helps me develop my identity and personality.	◯	◯	◯	◯	◯

59

Please help us to find out how trustworthiness of your favorite e-vendor influences your perception about its competence. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I believe my favorite e-vendor has sufficient expertise to do business on the Internet.	○	○	○	○	○
I believe my favorite e-vendor has the ability to handle sales transactions on the Internet.	○	○	○	○	○

Please help us to find out how trustworthiness of your favorite e-vendor influences your perception about its integrity. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I believe my favorite e-vendor is genuine.	○	○	○	○	○
I believe my favorite e-vendor would keep its commitments.	○	○	○	○	○
I believe my favorite e-vendor is truthful in its dealings with me.	○	○	○	○	○
I believe my favorite e-vendor will not overcharge me during sales transactions.	○	○	○	○	○
I believe my favorite e-vendor acts sincerely in dealing with customers.	○	○	○	○	○
I believe my favorite e-vendor is honest to its customers.	○	○	○	○	○
I believe my favorite e-	○	○	○	○	○

vendor will not
charge more for
Internet
shopping.

Please help us to find out how trustworthiness of your favorite e-vendor influences your perception about its benevolence. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I believe my favorite e-vendor would act in my best interest.	○	○	○	○	○
If I required help, I believe my favorite e-vendor would do its best to help me.	○	○	○	○	○

Trust is a key factor influencing intention to buy. Please help us to understand how it affects your intention. Rate the extent to which you agree/disagree with the following: *

	Strongly Disagree	Disagree	Neither Agree nor Disagree	Agree	Strongly Agree
I would feel comfortable seeking product/service information from my favorite e-vendor.	○	○	○	○	○
I would feel comfortable receiving free product/service information from my favorite e-vendor.	○	○	○	○	○
I would feel comfortable providing information to my favorite e-vendor in order to receive customized service.	○	○	○	○	○
I would feel comfortable developing a valuable relationship with my favorite e-vendor.	○	○	○	○	○

Finally, please answer few questions about yourself.

63

Please indicate your gender *

○ Female

○ Male

Please indicate your age group *

○ 18-24

○ 25-34

○ 35-44

○ 45-54

○ Over 55

Your average individual income per month *

○ Less than 400 €

○ 401 – 700 €

○ 701 – 1000 €

○ 1001 – 1300 €

○ More than 1300 €

64

Your education *

○ Not completed high school

○ High school

○ Graduate education

○ Some college

○ Bachelor's degree

○ Master's degree

○ Other:

Submit

Google Forms

Annex 2. Regression Analysis (Danish sample)

H1a.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.238[a]	.057	.051	.63141

a. Predictors: (Constant), DIGITAL

b. Dependent Variable: BENEVOLENCE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.924	1	3.924	9.843	.002[b]
	Residual	65.384	164	.399		
	Total	69.309	165			

a. Dependent Variable: BENEVOLENCE

b. Predictors: (Constant), DIGITAL

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.301	.129		33.218	<.001	4.045	4.556
	DIGITAL	-.133	.042	-.238	-3.137	.002	-.216	-.049

a. Dependent Variable: BENEVOLENCE

H2b

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.194[a]	.038	.032	.63772

a. Predictors: (Constant), RISK

b. Dependent Variable: BENEVOLENCE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.612	1	2.612	6.422	.012[b]
	Residual	66.697	164	.407		
	Total	69.309	165			

a. Dependent Variable: BENEVOLENCE

b. Predictors: (Constant), RISK

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.226	.129		32.850	<.001	3.972	4.480
	RISK	-.122	.048	-.194	-2.534	.012	-.217	-.027

a. Dependent Variable: BENEVOLENCE

H3a.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.235[a]	.055	.049	.63188

a. Predictors: (Constant), BRANDP

b. Dependent Variable: BENEVOLENCE

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.828	1	3.828	9.586	.002[b]
	Residual	65.481	164	.399		
	Total	69.309	165			

a. Dependent Variable: BENEVOLENCE

b. Predictors: (Constant), BRANDP

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B Lower Bound	Upper Bound
1	(Constant)	3.413	.172		19.788	<.001	3.072	3.753
	BRANDP	.158	.051	.235	3.096	.002	.057	.259

a. Dependent Variable: BENEVOLENCE

H3b.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.183[a]	.033	.027	.46400

a. Predictors: (Constant), BRANDP

b. Dependent Variable: INTEGRITY

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.218	1	1.218	5.656	.019[b]
	Residual	35.308	164	.215		
	Total	36.526	165			

a. Dependent Variable: INTEGRITY

b. Predictors: (Constant), BRANDP

Coefficients[a]

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.	95.0% Confidence Interval for B Lower Bound	Upper Bound
1	(Constant)	3.768	.127		29.754	<.001	3.518	4.018
	BRANDP	.089	.038	.183	2.378	.019	.015	.163

a. Dependent Variable: INTEGRITY

Annex 3. Regression Analysis (Greek sample)

H1b.

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	digital_literacy[b]	.	Enter

a. Dependent Variable: Integrity of e-vendor

b. All requested variables entered.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.324[a]	.105	.100	.58169

a. Predictors: (Constant), digital_literacy

b. Dependent Variable: Integrity of e-vendor

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	6.794	1	6.794	20.078	<.001[b]
	Residual	57.860	171	.338		
	Total	64.653	172			

a. Dependent Variable: Integrity of e-vendor

b. Predictors: (Constant), digital_literacy

H1c.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.245[a]	.060	.054	.50337

a. Predictors: (Constant), digital_literacy

b. Dependent Variable: average COMP score

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.763	1	2.763	10.906	.001[b]
	Residual	43.329	171	.253		
	Total	46.092	172			

a. Dependent Variable: average COMP score

b. Predictors: (Constant), digital_literacy

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.079	.237		13.012	<.001	2.612	3.546
	digital_literacy	.203	.062	.245	3.302	.001	.082	.325

a. Dependent Variable: average COMP score

H2a.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.277^a	.077	.071	.59086

a. Predictors: (Constant), RISK

b. Dependent Variable: Integrity of e-vendor

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.954	1	4.954	14.190	<.001^b
	Residual	59.699	171	.349		
	Total	64.653	172			

a. Dependent Variable: Integrity of e-vendor

b. Predictors: (Constant), RISK

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.621	.295		8.885	<.001	2.039	3.204
	RISK	.283	.075	.277	3.767	<.001	.134	.431

a. Dependent Variable: Integrity of e-vendor

H3a.

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.035^a	.001	-.005	.47408

a. Predictors: (Constant), RISK

b. Dependent Variable: Benevolence_of_evendor

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	.048	1	.048	.213	.645^b
	Residual	38.432	171	.225		
	Total	38.480	172			

a. Dependent Variable: Benevolence_of_evendor

b. Predictors: (Constant), RISK

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	4.007	.237		16.927	<.001	3.540	4.474
	RISK	-.028	.060	-.035	-.461	.645	-.147	.091

a. Dependent Variable: Benevolence_of_evendor

H3b.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.248[a]	.061	.056	.59568

a. Predictors: (Constant), average BP score

b. Dependent Variable: Integrity of e-vendor

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.976	1	3.976	11.205	.001[b]
	Residual	60.677	171	.355		
	Total	64.653	172			

a. Dependent Variable: Integrity of e-vendor

b. Predictors: (Constant), average BP score

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.662	.319		8.338	<.001	2.032	3.292
	average BP score	.277	.083	.248	3.347	.001	.114	.441

a. Dependent Variable: Integrity of e-vendor

H3c.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.318[a]	.101	.096	.49220

a. Predictors: (Constant), average BP score

b. Dependent Variable: average COMP score

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.666	1	4.666	19.261	<.001[b]
	Residual	41.426	171	.242		
	Total	46.092	172			

a. Dependent Variable: average COMP score

b. Predictors: (Constant), average BP score

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	2.704	.264		10.250	<.001	2.183	3.224
	average BP score	.300	.068	.318	4.389	<.001	.165	.436

a. Dependent Variable: average COMP score

H4a.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.237[a]	.056	.051	.46081

a. Predictors: (Constant), GT_rel

b. Dependent Variable: Benevolence_of_evendor

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.169	1	2.169	10.214	.002[b]
	Residual	36.311	171	.212		
	Total	38.480	172			

a. Dependent Variable: Benevolence_of_evendor

b. Predictors: (Constant), GT_rel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.319	.185		17.951	<.001	2.954	3.684
	GT_rel	.157	.049	.237	3.196	.002	.060	.254

a. Dependent Variable: Benevolence_of_evendor

H4b.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.152[a]	.023	.017	.51318

a. Predictors: (Constant), GT_rel

b. Dependent Variable: average COMP score

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.059	1	1.059	4.021	.047[b]
	Residual	45.033	171	.263		
	Total	46.092	172			

a. Dependent Variable: average COMP score

b. Predictors: (Constant), GT_rel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.444	.206		16.729	<.001	3.038	3.851
	GT_rel	.110	.055	.152	2.005	.047	.002	.218

a. Dependent Variable: average COMP score

H4c.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.815	1	1.815	4.938	.028[b]
	Residual	62.839	171	.367		
	Total	64.653	172			

a. Dependent Variable: Integrity of e-vendor
b. Predictors: (Constant), GT_rel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.189	.243		13.113	<.001	2.709	3.669
	GT_rel	.144	.065	.168	2.222	.028	.016	.272

a. Dependent Variable: Integrity of e-vendor

Residuals Statistics[a]

	Minimum	Maximum	Mean	Std. Deviation	N
Predicted Value	3.3329	3.9085	3.7197	.10271	173
Residual	-2.33651	1.23543	.00000	.60443	173
Std. Predicted Value	-3.765	1.838	.000	1.000	173
Std. Residual	-3.854	2.038	.000	.997	173

a. Dependent Variable: Integrity of e-vendor

H5

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.297[a]	.088	.083	.35928

a. Predictors: (Constant), GT_rel
b. Dependent Variable: INTENTION

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.130	1	2.130	16.503	<.001[b]
	Residual	22.073	171	.129		
	Total	24.203	172			

a. Dependent Variable: INTENTION
b. Predictors: (Constant), GT_rel

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	3.301	.144		22.900	<.001	3.016	3.585
	GT_rel	.156	.038	.297	4.062	<.001	.080	.232

a. Dependent Variable: INTENTION

Annex 4. Independent Samples T test

3.1. Intention

Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
Score	Denmark	166	4.0828	.56165	.04359
	Greece	173	3.8757	.37512	.02852

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Score	Equal variances assumed	2.099	.148	4.007	337	<.001	.20711	.05168	.10545	.30877
	Equal variances not assumed			3.976	286.183	<.001	.20711	.05209	.10458	.30964

Independent Samples Effect Sizes

		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Score	Cohen's d	.47567	.435	.220	.651
	Hedges' correction	.47674	.434	.219	.649
	Glass's delta	.37512	.552	.331	.772

a. The denominator used in estimating the effect sizes.
Cohen's d uses the pooled standard deviation.
Hedges' correction uses the pooled standard deviation, plus a correction factor.
Glass's delta uses the sample standard deviation of the control group.

3.2. Trust in E-commerce

Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
Trust	Denmark	166	3.8072	.53559	.04157
	Greece	173	3.6879	.71384	.05427

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Trust	Equal variances assumed	12.085	<.001	1.736	337	.083	.11937	.06876	-.01589	.25462
	Equal variances not assumed			1.746	318.679	.082	.11937	.06836	-.01513	.25387

Independent Samples Effect Sizes

		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Trust	Cohen's d	.63287	.189	-.025	.402
	Hedges' correction	.63428	.188	-.025	.401
	Glass's delta	.71384	.167	-.047	.381

a. The denominator used in estimating the effect sizes.
Cohen's d uses the pooled standard deviation.
Hedges' correction uses the pooled standard deviation, plus a correction factor.
Glass's delta uses the sample standard deviation of the control group.

3.3. Integrity

Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
Integrity	Denmark	166	4.0569	.47045	.03651
	Greece	173	3.7197	.61310	.04661

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Integrity	Equal variances assumed	20.161	<.001	5.666	337	<.001	.33727	.05953	.22018	.45437
	Equal variances not assumed			5.696	321.614	<.001	.33727	.05921	.22078	.45377

Independent Samples Effect Sizes

		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Integrity	Cohen's d	.54792	.616	.397	.833
	Hedges' correction	.54914	.614	.396	.831
	Glass's delta	.61310	.550	.329	.770

a. The denominator used in estimating the effect sizes.
Cohen's d uses the pooled standard deviation.
Hedges' correction uses the pooled standard deviation, plus a correction factor.
Glass's delta uses the sample standard deviation of the control group.

3.4. Digital literacy

Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
Digital_literacy	Denmark	166	2.8337	1.16237	.09022
	Greece	173	3.7919	.62333	.04739

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Digital_literacy	Equal variances assumed	130.283	<.001	-9.511	337	<.001	-.95817	.10075	-1.15634	-.76000
	Equal variances not assumed			-9.402	250.337	<.001	-.95817	.10191	-1.15888	-.75747

Independent Samples Effect Sizes

		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Digital_literacy	Cohen's d	.92727	-1.033	-1.259	-.806
	Hedges' correction	.92934	-1.031	-1.257	-.804
	Glass's delta	.62333	-1.537	-1.803	-1.268

a. The denominator used in estimating the effect sizes.
Cohen's d uses the pooled standard deviation.
Hedges' correction uses the pooled standard deviation, plus a correction factor.
Glass's delta uses the sample standard deviation of the control group.

3.5. Benevolence

Group Statistics

	Country	N	Mean	Std. Deviation	Std. Error Mean
Benevolence	Denmark	166	3.9247	.64811	.05030
	Greece	173	3.8988	.47299	.03596

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means					95% Confidence Interval of the Difference	
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	Lower	Upper
Benevolence	Equal variances assumed	2.613	.107	.421	337	.674	.02585	.06145	-.09501	.14672
	Equal variances not assumed			.418	301.261	.676	.02585	.06184	-.09583	.14754

Independent Samples Effect Sizes

		Standardizer[a]	Point Estimate	95% Confidence Interval	
				Lower	Upper
Benevolence	Cohen's d	.56555	.046	-.167	.259
	Hedges' correction	.56681	.046	-.167	.258
	Glass's delta	.47299	.055	-.158	.268

a. The denominator used in estimating the effect sizes.
   Cohen's d uses the pooled standard deviation.
   Hedges' correction uses the pooled standard deviation, plus a correction factor.
   Glass's delta uses the sample standard deviation of the control group.